THE WELFARE ASSOCIATION

England & Wales · Charity number 1020238

Details

Status	Registered
Legal form	Charitable company
Company number	02809950
Registered	1993-04-26
Register	View on the Charity Commission register

Contact

Address	Welfare Association 6 Cambridge Court 210 Shepherds Bush Road London W6 7NJ
Phone	02072592454
Email	info@welfareassociation.org.uk
Website	www.welfareassociation.org.uk

Activities

Objects: THE ADVANCEMENT OF EDUCATION, THE RELIEF OF SICKNESS AND THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY FOR THE BENEFIT OF INHABITANTS OF PALESTINE, ISRAEL, LEBANON AND JORDON (AND IN PARTICULAR THE COMMUNITIES IN THE WESTBANK AND GAZA AREAS) WITHOUT DISTINCTION OF SEX, RACE, RELIGION OR POLITICAL, RELIGIOUS OR SUCH OPINIONS. IN THIS CLAUSE THE RELIEF OF POVERTY MAY INCLUDE THE PROVISION OF ASSISTANCE IN SETTING UP IN BUSINESS TO POOR PERSONS WHO SUFFER INVOLUNTARY UNEMPLOYMENT.

Activities: HEALTH: PROVISIONS FOR DISABLED CHILDREN, GAZA CBR PROGRAMME, MATERNAL, MENTAL & ENVIRONMENTAL HEALTH, WATSAN. EDUCATION: CHILDREN WITH SPECIAL NEEDS, CORE SKILLS, ECD, SKILLS TRAINING, PALESTINIAN MUSEUM. OTHER SUSTAINABLE DEVELOPMENT: LIVELIHOODS PROJECTS, E.G. FOOD SECURITY, MICROLOANS, SUPPORT FOR FISHING COMMUNITIES, HOME REHABILITATION. EMERGENCY RELIEF IN TIMES OF CRISIS.

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Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Arts/culture/heritage/science, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

Geography

- **Area of benefit:** SEE OBJECTS
- Israel
- Lebanon
- Occupied Palestinian Territories

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,186,640	£2,017,301	£786,001	2
2023-12-31	£2,161,188	£2,171,440	£616,662	2
2022-12-31	£1,077,974	£1,131,136	£626,914	2
2021-12-31	£2,562,769	£2,475,560	£680,076	2
2020-12-31	£2,479,935	£2,316,542	£592,867	2

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Trustees

Name	Role	Appointed
Dr Nabih Basel Nabih Hanbali		2025-11-18
Hatem Waddah Kamal		2024-07-23
Jasr Kawkby		2025-11-18
Manal Yacoub Elias Mitri		2025-07-03
Michael Andrew Kenny		2021-07-27
Saleem S S Lubbad		2025-07-27
Sara Leila Husseini		2025-07-03
Tamara Amer BenHalim		2025-07-21
Zahira Jaser		2025-11-18

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THE WELFARE ASSOCIATION

England & Wales - Charity number 1020238

Accounts

THE WELFARE ASSOCIATION
(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2024

WELFARE ASSOCIATION

Humanitarian and Development Projects for Palestinians

Welfare Association (UK)
6 Cambridge Court,
210 Shepherds Bush Road,
London, W6 7NJ
020 7259 2454
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info@welfareassociation.org.uk
Registered Charity Number: 1020238

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The Welfare Association
Report of the Trustees for the Year Ended 31st December 2024
The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2024.

Reference and Administrative Information

Constitution
The Welfare Association (UK) ("WAUK") is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13 April 1993 and is registered with the Charity Commission, (Registered Charity Number 1020238), and with Companies House, (Registered Number 2809950), as a company limited by guarantee and without share capital.

Registered Office and Headquarters
Welfare Association
6 Cambridge Court
210 Shepherds Bush Road
London W6 7NJ

Telephone: 020 7259 2454
Email: info@welfareassociation.org.uk
Website: www.welfareassociation.org.uk

Directors / Trustees
The Directors of the charitable company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are appointed by the Board members.

The board members
Martin Linton - Chair (retired 19 November 2024)
Julia Helou - Treasurer (until 29 April 2025)
Hanan Al Afifi
Louise Arimatsu - Chair (from 19 November 2024)
Andrew Karney (retired 19 November 2024)
Sarkis Nehme (resigned 29 April 2025)
Michael Kenny
Ian Martin (resigned 7 February 2025)
Hatem Kamal
Sara Husseini (appointed 3 July 2025)
Manal Mitri (appointed 3 July 2025)
Tamara Benhalim (appointed 21 July 2025)

Bankers
Barclays Bank PLC, 75 King Street, London W6 9HY
First National Bank, Beirut, Lebanon

Auditors
Azets Audit Services, Gladstone House, 77-79 High Street, Egham, TW20 9HY

Structure, Governance and Management

Trustees, Staff and Organisational Structure

The trustees of the Welfare Association serve until their retirement. As trustees leave or additional skills are required, new trustees are nominated to fill specific skills gaps. Every new trustee is provided with an introduction to the work of the charity and with information about the role of trustees and charity law. Each trustee brings special skills and expertise to the charity and trustees have regular duties. Trustees receive updates and progress reports throughout the year.

The board of trustees meets quarterly to govern and monitor the progress and achievements of the charity. Meetings are generally online except for the third quarter meeting when trustees meet in person, if possible. Trustees remain in touch primarily through emails and online meetings. Policies and procedures are reviewed and updated annually taking account of the changing international environment and legal requirements. The trustees delegate authority to the charity's director, Caroline Qutteneh, to manage the daily operations of the charity. She is also secretary to the board of trustees. Alex McAndrew served as the Communications & Office Coordinator.

The recruitment of staff follows a formal advertising, short-listing and interview process. New staff members complete two or more days of induction, training and handover, relevant to the specific post. Staff remuneration is set following a review of comparative salaries in the charity sector, based on the skills and level of experience needed. Salaries and inflationary increases are reviewed annually, initially by the treasurer, and then adopted by the board of trustees on the recommendation of the treasurer.

Risk Management

The trustees have assessed the major risks to which the Charity is exposed and are satisfied that measures are in place to reduce and mitigate risks. WAUK's risk management policy and risk register is updated regularly and typically as part of the annual governance review. It is informed by the Charity Commission's guidance on *Charities and risk management* (CC26). WAUK's register identifies the major risks to which the charity may be exposed (governance, operational, financial, external, legal and regulatory) and the necessary safeguarding procedures to mitigate against all such risks.

Trustees have identified the following as principal risks and taken steps to actively manage them:

- Under-performance resulting in lack of growth. The trustees are restructuring the charity to more effectively deliver on its objectives and strategic ambitions. Far more clearly defined measurable targets will enable trustees to more effectively monitor progress and take action if needed.
- Loss of support from its primary partner, Taawon. WAUK programmes and emergency interventions are implemented through its long-term partner, Taawon. Trustees have taken steps to nurture and cement the working relationship between the two entities and to enhance communication and transparency through regular meetings and dialogue at Board level, and with Taawon's executive branch and its field staff.
- Safeguarding the charity's income. To mitigate risk, trustees have adopted a fundraising strategy to diversify and increase the charity's income sources. A fundraising sub-committee will be created to support a newly created fundraising officer post.
- The current situation in region is such that not meeting the needs and expectations of our beneficiaries and supporters remains a significant risk. This risk is compounded by the heightened risk to the safety of partners in the field. Trustees have considered the possible steps that could be taken in the event that the situation deteriorates further.

Due Diligence
The trustees are satisfied that WAUK has in place a strong due diligence framework to mitigate against risk and to ensure full compliance with legal and regulatory obligations including charity law (*WAUK Partner and Donor Engagement Policy and Procedures*). Staff are fully trained to understand the scope of the policy (including familiarising themselves with the Charity Commission's Compliance Toolkit) and to apply it at all times.

To ensure full compliance with anti-money laundering and anti-terrorism legislation, robust due diligence checks are undertaken in respect of donations, donors and implementing partners (*WAUK Due Diligence Check-list for partners and donors*). Prior to entering into programme agreements or memoranda of understanding operational and financial assessments together with due diligence checks are conducted for all new partners. Potential risks – legal, financial, reputational or dependency – may trigger a full risk assessment.

All activities undertaken by WAUK must conform with the charity's purposes and are subject to a risk review including the initial needs assessment and implementation plan; moreover, every project is subject to a comprehensive due diligence process prior to implementation. Progress of projects are regularly monitored to verify that charity funds reach their intended destinations/ beneficiaries and are utilised for the purposes stipulated in agreements.

Core Humanitarian Standards (CHS)
The Core Humanitarian Standard on Quality and Accountability sets out nine commitments that organisations and individuals involved in humanitarian response activities can use to improve the quality and effectiveness of the assistance they provide. The CHS places communities and people affected by crisis at the centre of humanitarian action. As a core standard, the CHS describes the essential elements of principled, accountable and high-quality humanitarian aid. WAUK and its partners implement projects and deliver services in line with the CHS.

Fundraising statement
WAUK greatly values the generosity and continued support of our donors in the UK and abroad who enable us to provide vital services and humanitarian relief to families and communities made most vulnerable in the West Bank, Gaza, and the refugee camps and gatherings in Lebanon. Our donors range from individuals some of whom provide us with one-off gifts including legacies, to those that provide regular gifts. Our work is made possible by the steadfast support of institutional donors principally in the shape of grants from foundations and trusts to government funding, including Gift Aid.

We communicate regularly with our donors and supporters through project progress reports, e-newsletters, and the annual mail out including the annual review. Through our website and social media activities we provide updates on the progress of our activities in the field.

We occasionally receive requests from supporters to be removed from our mailing list and we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data and to protect individual privacy. We do not share our supporters' details with any other organisations.

Fundraising Regulation
WAUK is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed by the Board of Trustees. In 2024, the charity received no complaints about fundraising.

Voluntary Help and Gifts in Kind
The trustees value and appreciate the voluntary help that has been provided to WAUK during 2024. The charity benefitted from a number of gifts in kind, including office accommodation for which we are grateful to the Al Qattan Foundation.

Financial Review
The financial review in this report relates to the financial year from 1st January – 31st December 2024. In 2024 the charity raised circa £2.2m from the general public and a number of organisations in the UK and overseas; details of some of these grants are noted. The charity spent circa £2m on charitable activities during the year of which approximately half was spent on emergency relief, primarily in Gaza. The charity continued spending on its core activities where circa £535,000 was spent on an orphans' programme in the West Bank, circa £48,000 on Al Quds University's Community Action Centre in Jerusalem, circa £27,000 for higher education to support students at BirZeit University and the remaining funds on other projects. During the year the charity continued to fund raise for the Noor programme (to support orphans in Gaza) with donations reaching circa £203,000. In 2025, a large proportion of this was channelled to the provision of food parcels, access to healthcare and education.

Objectives and Activities
WAUK's main objectives include "the advancement of education, the relief of sickness and the protection and preservation of health and the relief of poverty" for the benefit of those in Palestine, Israel and Lebanon. In identifying which projects to support, trustees pay due regard to the Charity Commission's guidance on public benefit.

WAUK's overarching aim is to empower Palestinians individually and collectively through transformative interventions. This ambition shaped the charity's activities during 2024 in each of the following sectors:

- Emergency relief interventions (Palestine and Lebanon)
- Healthcare: access to those most excluded (West Bank and Gaza)
- Education: access to for children with special education needs, those at risk of dropping out, early childhood development (West Bank and Lebanon); online higher education (Gaza)
- Community development: orphans' support programmes (West Bank and Gaza); livelihood projects (farming, water and sanitation in Gaza and West Bank); improvements to living conditions and housing/shelter (Lebanon); and cultural heritage protection.

WAUK works in consultation and co-operation with its primary partner, Taawon (the Welfare Association of Geneva) which maintains field offices in Jerusalem, Ramallah, Gaza, Beirut and Amman. This relationship enables WAUK projects to be developed in consultation *with* local communities founded on a needs assessment process and implemented through Taawon's field staff and/or in partnership with local NGOs. The approach adopted also nurtures, where possible, the upgrading of skills thereby contributing to the sustainability of services even after the end date of projects.

WAUK retains oversight and monitoring responsibilities throughout the lifetime of its projects. The success of a project is assessed against outcomes, outputs, sustainability, and impact. The charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit even further than originally projected we will do so subject to donor consultation and approval.

Factors impeding progress

Conditions across Palestine worsened considerably throughout 2024 and into 2025. At the geo-political level, the future of Palestine and of its people remains a source of bitter division that has become even more entrenched following the change in the US Administration in January 2025. An Arab plan for the reconstruction of Gaza[1] garnered some backing but the gulf between rhetoric and reality widened. Heightened instability and unpredictability undermined the capacity of states and the international humanitarian community to plan – strategically and operationally – for the future, immediate, medium or long-term. Consequently, emergency relief operations for Gaza were dictated by and subject to US and Israeli political interests and domestic priorities. Meanwhile, the de facto annexation of Palestine's territory by Israel continues, effected through different forms of violence by state and non-state actors.

2024 saw regional tensions caused by Israel's military operations in Gaza manifest in serious armed hostilities between Israel (and its allies) on the one hand and on the other Iran, Lebanon/Hezbollah, Yemen, and armed groups in Syria. On 1 October 2024 Israel mounted a full-scale military operation into Lebanon.[2] It continues to remain in occupation of southern Lebanon in breach of the ceasefire agreement that came into effect on 27 November 2024. With the collapse of the Assad regime in Syria, Israel consolidated and expanded its occupation of the Golan Heights.

Below is a snapshot (arranged geographically) of the context within which the charity and its partners operated throughout 2024 highlighting the obstacles confronted and the extent of the escalating needs, immediate and long-term, of its beneficiaries.

Gaza

Between 7 October 2023 and 30 December 2024 at least **45,541** Palestinians were killed and **108,338** injured.[3] Of those killed, nearly 70% were women and children.[4] Over 14,000 children were killed and 34,000 physically injured. UNICEF estimates that between 3,000 and 4,000 children had one or more limbs amputated; there are more child amputees per inhabitant in Gaza than anywhere else in the world.[5] 47% of Gaza's population comprise children who have all experienced multiple and varying degrees of trauma and consequently need psycho-social care. It is estimated that there are approximately 20,000 orphans in Gaza although some put this figure at over 39,000.

90% of Gaza's population - 1.9 million - were forcibly displaced on multiple occasions. With 90% of homes destroyed or damaged by Israeli aerial bombardments, families had no access to safe, private or dignified shelter and lived in makeshift shelters, tents or outdoors.[6] Temporary shelters are overcrowded, unsanitary and the risk of hypothermia and disease acute. The unprecedented level of destruction, not least of critical infrastructure,[7] meant that access to life-sustaining services – hospitals and clinics, clean water, sanitation and hygiene (WASH) systems – were severely limited. Over 80% of Gaza's primary healthcare centres were rendered non-functional and less than 30% of hospitals partially functional. Lack of healthcare meant that, in addition to conflict-related injuries, those with

[1] https://arabcenterdc.org/resource/an-arab-plan-for-gaza-obstacles-and-possibilities/ https://www.gov.uk/government/news/foreign-ministers-statement-arab-plan-for-reconstruction-of-gaza
[2] Although its main focus was Hezbollah, Israel also targeted The refugee camp of Ein el-Hilweh nr Sidon, the largest of 12 Palestinian camps in Lebanon; https://www.aljazeera.com/news/2024/10/1/why-did-israel-attack-lebanons-biggest-palestinian-refugee-camp
[3] https://www.ochaopt.org/content/reported-impact-snapshot-gaza-strip-31-december-2024
[4] https://www.ohchr.org/sites/default/files/documents/countries/opt/20241106-Gaza-Update-Report-OPT.pdf
[5] https://www.theguardian.com/world/ng-interactive/2025/mar/27/gaza-palestine-children-injuries
[6] https://crisisresponse.iom.int/response/occupied-palestinian-territory-crisis-response-plan-2025
[7] According to OCHA 80% of key WASH facilities had been destroyed; https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025

chronic illnesses (350,000) and pregnant women (60,000) were placed at high risk.[8] As a result, very many have died.

Israel destroyed approximately 93% of the economy of the agriculture, forestry and fishing sector,[9] undermining livelihoods and forcing the population to depend on humanitarian assistance for food.[10] In tandem it imposed a starvation campaign on the population by impeding humanitarian aid generally and through the imposition of a total siege.[11] This disproportionately impacted women and children, many of whom suffer from forced malnutrition with some dying of starvation. Women-headed households faced particular hardship given their disproportionate care responsibilities for young children, elderly relatives and dependents with disabilities.

Ongoing hostilities coupled with multiple forced displacements meant that children and young people (625,000) have had little or no access to education since October 2023. This was further aggravated by Israel's systemic destruction of the Palestinian education system – or 'scholasticide'[12] – involving the targeted killing of educators and the total or partial destruction of schools, colleges and universities.[13] The targeting of libraries, archives, heritage sites and cultural property has been condemned as tantamount to the erasure of Palestinian history.[14]

According to UNDP, the impact of the assault on Gaza has set back development by as much as 69 years.[15] Over 60% of homes and 65% of roads were destroyed generating 42 million tons of debris;[16] the unprecedented level of environmental degradation caused by Israel's destruction of Gaza's infrastructure is expected to take decades to reverse.[17] The reconstruction of Gaza is, at a minimum, projected to cost US$ 50bn.

On 17/18 March 2025 Israel resumed airstrikes and bombardments across Gaza unilaterally ending a ceasefire agreement entered into on 19 January 2025. 500 Palestinians were killed in the initial attack including 183 children; by the beginning of April 1,100 Palestinians had been killed.[18] The magnitude and frequency of the attacks continued to rise daily with families sheltering in schools, first responders, and journalists being especially targeted;[19] new displacement orders continue to terrorize the civilian

[8] World Health Organization, Health conditions in the occupied Palestinian territory, including east Jerusalem, 23, January 2025
[9] Initial assessments indicate that 75% of agricultural fields and olive orchards have been destroyed; over two-thirds of wells have been rendered non-functional crippling irrigation and 96% of cattle have been lost; https://www.fao.org/newsroom/detail/FAO-gaza-emergency-relief-food-production/en
[10] https://thedocs.worldbank.org/en/doc/14e309cd34e04e40b90eb19afa7b5d15-0280012024/original/Gaza-Interim-Damage-Assessment-032924-Final.pdf
[11] 'Starvation and the right to food, with an emphasis on the Palestinian people's food sovereignty' SR on right to food, 17 July 2024 A/79/171.
[12] https://www.ohchr.org/en/press-releases/2024/04/un-experts-deeply-concerned-over-scholasticide-gaza
[13] Palestine Education under attack in Gaza, September 2024, University of Cambridge and Centre for Lebanese Studies. UNICEF/Save the children
[14] https://www.ohchr.org/en/press-releases/2024/04/un-experts-deeply-concerned-over-scholasticide-gaza
[15] UNDP, Gaza War: Expected Socio-Economic Impacts on the State of Palestine, October 2024.
[16] Unexploded ordinance, asbestos and other hazardous materials remain buried within the debris. https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025
[17] UN Environmental Programme
[18] By the end of March, 322 children had been killed and 609 injured https://www.unicef.org/press-releases/least-322-children-reportedly-killed-gaza-strip-following-breakdown-ceasefire
[19] As of 29 December, the total number of UNRWA team members killed since 7 October 2023 stood at 263; https://www.unrwa.org/resources/reports/unrwa-situation-report-153-situation-gaza-strip-and-west-bank-including-east-jerusalem

population; and Israeli forces are once more fragmenting Gaza and occupying more land. This latest onslaught was preceded by the imposition of a full-scale siege on 2 March which has now led to famine.

West Bank including east Jerusalem

Although the level and scale of force deployed by Israel increased dramatically after October 2023[20] the use of excessive militarised force had been on the rise since 2021.[21] Between October 2023 and December 2024, just under 900 Palestinians were killed including nearly 200 children and more than 6,000 wounded in attacks by both the military and settlers.[22] In parallel, Israel introduced sweeping restrictions on the free movement of more than 3.3 million Palestinians including through multiple new military checkpoints.[23] Throughout 2024, Israeli militarised operations and demolitions continued to escalate causing massive destruction of homes and infrastructure, large-scale displacement, loss of livelihoods and disruption to education and health services.[24]

Between October 2023 and December 2024, settler violence – facilitated and supported by state actors – rose across the West Bank on an unprecedented scale; the UN Office for the Coordination of Humanitarian Affairs (OCHA) documented 1,860 incidents of settler violence (an average of four per day), the worst on record.[25] Meanwhile, land seizures and the expansion of settlements have sky-rocketed. Between October 2023 and January 2025, 43 new settlement outposts, primarily farm outposts, were established in the West Bank, compared with an annual average of seven outposts in the previous three decades.[26] The transfer of governmental powers over occupied Palestine from the military to civilian officials expedited the unlawful transfer of the Israeli civilian population to occupied territory, accelerating the forcible transfer of the Palestinian population and the annexation of Palestinian territory.[27]

On 21 January 2025, two days into the Gaza ceasefire, Israel launched 'Operation Iron Wall' intensifying its military operations in the West Bank including East Jerusalem. The military offensive, comprising air strikes and ground operations in the Jenin, Tulkarm, Nur Shams and Tubas refugees camps, resulted in the mass displacement of over 40,000 civilians.[28] Communities were besieged and cut off from essential services worsening food insecurity, civilian infrastructure destroyed, and homes demolished.[29] Israel continued to hinder the delivery of humanitarian aid through a combination of military operations, restrictions on movement, unpredictable checkpoint closures, denial of permits, roadblocks, military raids on humanitarian facilities and warehouse, and legal and bureaucratic obstacles including the ban on UNRWA.

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[20] Between October and December 2023, 300 Palestinians were killed by Israeli forces and a further 8 by settlers Report of the Independent International Commission of Inquiry on the Occupied Palestinian Territory, including East Jerusalem, and Isael A/HRC/56/26

[21] In July 2023 Israel launched a large-scale military operation directed at Jenin refugee camp; Report of the Independent International Commission of Inquiry on the Occupied Palestinian Territory, including East Jerusalem, and Isael, 5 September 2023 A/78/198

[22] https://www.unrwa.org/resources/reports/unrwa-situation-report-157-situation-gaza-strip-and-west-bank-including-east-jerusalem

[23] https://www.oxfam.org/en/press-releases/largest-forced-displacement-west-bank-1967-oxfam

[24] https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025

[25] https://www.ochaopt.org/content/west-bank-monthly-snapshot-casualties-property-damage-and-displacement-december-2024 https://www.unocha.org/news/todays-top-news-occupied-palestinian-territory-syria-5

[26] https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025

[27] Report of the UN High Commissioner for Human Rights, Israeli settlements in the Occupied Palestinian Territory, including East Jerusalem and in the occupied Syrian Golan, March 2025 A/HRC/58//73

[28] https://www.crisisgroup.org/middle-east-north-africa/east-mediterranean-mena/israelpalestine/israels-west-bank-incursions

[29] https://www.aljazeera.com/news/2025/1/22/mapping-1800-israeli-settler-attacks-in-the-occupied-west-bank-since-october-7

Ten UNRWA schools and 40 government schools remain closed and shifted to remote learning affecting 12,000 children. In early April, six UNRWA schools in East Jerusalem were ordered to close within 30 days preventing a further 800 children from accessing education.[30]

Lebanon

The socio-economic conditions under which the Palestinian refugee communities in Lebanon exist are dire with many living in abject poverty due to structural discrimination and exclusion.[31] Rendered stateless, Palestinians are precluded through domestic law from formal employment and key professions, owning property or businesses, and benefitting from basic public services such as education, health and housing.[32] Consequently, most are made and kept reliant on UNRWA for survival[33] and are consigned to one of the 12 official refugee camps and the 156 gatherings where poverty is endemic.[34]

Cross border hostilities between Israel and Hezbollah had been escalating since October 2023 triggered by Israel's military operations in Gaza. On 1 October 2024, Israel mounted a full-scale invasion of southern Lebanon which was preceded by widespread air strikes across Lebanon including in Beirut.[35] Four Palestine refugee camps were targeted by Israeli air strikes resulting in casualties and property damage. Between early October and mid-February 2025, 4,244 people had been killed (including 341 children and 962 women), over 17,500 injured, and more than 900,000 civilians displaced including Palestinian refugees.[36] The scale of the displacement placed enormous pressure on Lebanon's capacity to respond leaving many without adequate shelter, food, water and medical care.[37]

Notwithstanding the ceasefire, return for many remained impossible due to the extensive damage and/or destruction of civilian infrastructure. For example, more than 90,000 housing units were damaged or destroyed, 160 healthcare facilities damaged, 14 schools destroyed, 105 heavily damaged, and 45 water facilities damaged impacting 500,000. It is estimated that over 1.5 million civilians face high levels of acute food insecurity including Palestinians in the camps.

2024 Activities

The events since 7 October 2023 required the charity to readjust is operations and to divert a significant proportion of its resources to **emergency relief**. As with its project work, emergency relief operations have sought to empower Palestinians by being locally designed, managed, sourced and implemented.

In 2024, delivering relief became increasingly challenging hindered by Israeli imposed obstacles (border closures & clearance procedures), ongoing hostilities (including the targeting of humanitarian workers by Israel), and a breakdown in law and order in Gaza. During the initial period Taawon's Gaza field office was

[30] https://www.unrwa.org/newsroom/official-statements/unrwa-commissioner-general-israeli-officials-jerusalem-municipality
[31] https://www.unrwa.org/sites/default/files/content/resources/lebanon_socioeconomic_survey_2023_final.pdf
[32] UNRWA operates **65 schools** in Lebanon, serving **39,144 Palestine refugee students.**
[33] As of February 2025, the total number of UNRWA registered Palestinian refugees in Lebanon stood at just under 500,000. https://www.unrwa.org/where-we-work/lebanon
[34] https://www.unrwa.org/where-we-work/lebanon. Last Updated July 2023
[35] Report of the Secretary-General, Implementation of Security Council resolution 1701 (2006), 13 November 2024, S/2024/817
[36] Report of the Secretary-General, Implementation of Security Council resolution 1701 (2006), 12 March 2025 S/2025/153 https://www.reuters.com/world/middle-east/costs-israel-hezbollah-conflict-lebanon-israel-2024-11-26/
[37] https://researchinginternaldisplacement.org/short_pieces/ignored-displaced-and-powerless-lebanons-idps-caught-between-escalating-hostilities-and-government-neglect/

able to facilitate the distribution of food parcels and water for families, hygiene kits, winter clothing and bedding and medical supplies and fuel for hospitals, healthcare centres and ambulances. Most of the perishable food was locally sourced and delivery implemented through 20 local partnerships. With the systematic destruction of the agricultural sector, sourcing locally became increasingly difficult and expensive. Meanwhile, externally sourced aid, delivered through Egypt, came to a standstill following Israel's decision to prevent all humanitarian aid, including fuel, from entering Gaza. These obstacles notwithstanding, together with its partners WA-UK has continued to fundraise for emergency relief Gaza and to deliver locally sourced food & water.

Emergency relief interventions were not limited only to Gaza. Relief interventions were extended following Israel's military operations in the West Bank and Lebanon. Local partners in the West Bank played an integral role in both sourcing and delivery thereby enabling WAUK and donors to **support local economies** and empower Palestinian producers. Relief included the provision of medical supplies & equipment for local hospitals and food packages, hygiene kits, and food vouchers for displaced families. In partnership with donors, Taawon (Lebanon) and local community organisations, WAUK provided emergency food, hygiene parcels and winter clothes and blankets to displaced Palestinian families in Lebanon.[38]

In parallel with emergency relief (detailed below), WA-UK has continued to work in partnership with Taawon to fundraise for, develop, and partially implement several long-term projects in Gaza with transformative potential including an orphans' care programme, or **Noor programme.**[39] As with existing orphans programmes supported by WAUK (see below), this is a long-term commitment that provides shelter, food, clothing, person hygiene supplies, access to medical treatment, psychosocial support, and rehabilitation services for children with special needs, as well as access to education for orphans until they turn 18.[40]

Throughout 2024, WAUK continued to support projects that align with its core objectives across three sectors: health, education and community development.

HEALTH

Al Makassed Hospital project (east Jerusalem)

This project enabled Palestinians who did not have access to specialised health services and medical care due to financial burdens, to benefit from treatment at Al Makassed Hospital in East Jerusalem. A total of 1,183 patients eligible for the Al Makassed's Zakat Fund were given access to life-saving and specialized health care and medical treatments. Implementation was initially hampered by new restrictions on the freedom of movement but by the end of October 2024 the situation had eased slightly with some patients from the West Bank being granted entry into Jerusalem. Financial contributions from the Palestinian Authority enabled the project to reach a larger number of beneficiaries than the 600 originally anticipated.

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[38] https://taawon-lebanon.org/en/stories/info/taawon-stand-with-lebanon and https://www.taawon.org/en/node/30783. In previous years, WAUK has prioritised winter assistance initiatives for Palestinian refugees in the Beqaa Valley (https://www.welfareassociation.org.uk/what-we-do/emergency-humanitarian-relief/winter-assistance-for-palestinian-refugees-in-the-beqaa-valley-lebanon/) but available funds were redirected to emergency assistance for families displaced from the south.

[39] https://www.welfareassociation.org.uk/get-involved/appeals/appeal-for-gaza-orphans-future/ https://www.taawon.org/en/noor

[40] Between December 2024 and February 2025 food parcels were delivered to families caring for orphans and children with disabilities. The goal of this project is to raise US$377 million to support 20,000 orphans live in dignity, become active members of their communities and build better futures.

EDUCATION

Supporting students at Bir Zeit University, West Bank
This multi-year project in partnership with Friends of Bir Zeit University (FoBZU) supports a number of outstanding students who wish to complete university education but would otherwise be unable to do so due to costs. The grant provides tuition fees and, in some cases, contributes towards key course textbooks and transport costs of students travelling to the university. In the academic year 2023-2024, a total of 15 students were supported.

COMMUNITY DEVELOPMENT

Orphans' Care Programme, West Bank
During 2024 more than 1100 children across the West Bank received services and support through this programme. The programme which has been running since 2019 aims to: i) enable up to 1,800 orphans to access an adequate standard of living through the provision of basic food and hygiene items; ii) support their access to basic educational services; and iii) protect them and their guardians from exploitation. The use of vouchers has been the primary means of providing support.

Al Quds University's Community Action Centre
This project aimed to restore a culturally significant historic building and to enable the local community, once again, to enjoy and benefit from its use. Al Quds University's Community Action Centre is an Ottoman period building (circa 15th-16th century) located by Al Aqsa Mosque and is an integral part of the historical and cultural surroundings, core to Palestinian identity. The building required urgent structural and restoration work. A grant from ALIPH Foundation enabled WAUK together with its local partners to oversee the necessary works which were completed in 2024. The centre is back in use by the local community.

Supporting the Livelihoods of Olive Farmers in the West Bank
This 5-month project began late in 2023 and continued to be rolled out in 2024. Its aim was to support Palestinian olive farmers in the West Bank by providing them with new olive trees to replant their lands and restore their livelihoods. The project supported 13 communities in and around Ramallah, Tulkarm, Nablus, Hebron and Salfit.

Olive trees were distributed across the governates and communities, and farmers were provided with comprehensive technical guidance to help them tend their trees, protect them from animals, and to water them adequately, to maximise the growth of the trees and in two to three years their olive crops. The rise in settler violence coupled with greater restrictions on the free movement of Palestinians disrupted the project schedule.

EMERGENCY RELIEF

Jenin, West Bank
With the support of Islamic Relief, this project enabled the distribution of food and hygiene items to 500 displaced families and the provision of emergency medical equipment, disposables and medications to hospitals in Jenin.

Central and southern Gaza
With the generous support from the public following an online appeal this four-month project provided over 1,000 displaced families (approx 5,600 people) in central and southern Gaza with fresh food assistance. The goods were locally sourced thereby supporting the agricultural chain and enabling farmers to earn an income.

Rafah & Tal Al Sultan, south Gaza
Launched in January 2024 in partnership with the International Rescue Committee, this five-month project provided 3,494 displaced families in 16 non-U.N. displacement shelters with fresh food parcels. The project also had a positive impact on farmers, as they were able to sell their harvested crops safely and for a fair price and created temporary work opportunities for a project team of 19 persons.

Deir Al Balah, Khan Younis and Rafah, south Gaza
Working in partnership with Amos Trust, this emergency relief project was rolled out in 2024 in five stages. Over 8,000 families displaced in non-UN shelters were provided with locally sourced fresh food parcels; the project also created temporary work opportunities for a team of over twenty persons.

Deir Al-Balah, Khan Younis and Rafah, south Gaza
Working in partnership with IDRF, this emergency relief project was rolled out in 2024 in four stages. Over 3,500 displaced families (36,000+ people) in 25 non-UN shelters in 19 localities were provided with food parcels; the project provided vital income for local farmers and temporary work for a team of over twenty persons.

North Lebanon
Working in partnership with IDRF, this emergency relief project was rolled out in 2024; good parcels and hygiene kits were provided to over 450 displaced families.

Future Plans

The charity will continue to pursue its overarching aim of *empowering* Palestinians individually and collectively through transformative interventions. Accordingly, WAUK will continue to support projects in Palestine and in the refugee camps and gatherings in Lebanon that seek to foster Palestinian **agency**, **capacity building** and **community-based solidarity** across a range of sectors from healthcare to education, socio-economic development and cultural heritage restoration and protection.

In 2025 trustees adopted a renewed strategic plan to more effectively respond to the unprecedented needs in the region. Accordingly, membership of the board of trustees will be increased, a fundraising committee be established, and the charity restructured to create three officer posts: fundraising; programmes; and communication. A reinvigorated fundraising strategy will be implemented to grow the charity's existing sources of income and with it its programmes; this will be complemented by an ambitious communications and outreach strategy to advance community engagement domestically and abroad.

In 2025 WAUK will continue to centre Palestinian empowerment and to pursue the following main areas of activity:

- **Emergency interventions**.
- **Health:** access to healthcare for those most excluded (West Bank) and support a number of initiatives to rebuild Gaza's healthcare system.
- **Education**: ISNAD programme to support access to education for university students in Gaza.
- **Community Development:** orphans' support programmes (West Bank and Gaza); livelihoods projects (agricultural recovery, water and sanitation in Gaza/West Bank); improvements to living conditions and housing/shelter for the most vulnerable communities (Lebanon); and cultural heritage protection.

Reserves Policy
The charity is currently dependent on a range of sources of income to sustain its activities. To further mitigate risk, trustees agreed to maintain free reserves at around £100,000, which represents almost

one year's operating costs. In August 2024, WAUK relocated to new premises in London giving rise to additional operating costs of £30,000 per annum. Trustees agreed to set aside a further £100,000 to cover 24 months of rent and service charges.

Funds held above this amount is designated for emergency interventions. WAUK policy is to never commit funds that it does not have. To prevent disruption to programmes, the free reserves are currently maintained at an appropriate level. At 31 December 2024 unrestricted funds (including £200,000 designated reserves) amounted to £525,025 (2023: £548,555) and restricted funds for ongoing programmes: £260,976 (2023: £68k). The increase is primarily related to the orphans fund.

The trustees have reviewed the circumstances of the charity and consider that adequate resources continue to be available to fund its activities for the foreseeable future.

Investment Policy
To enable the charity to provide emergency relief WAUK has a policy to maintain a large proportion of unrestricted funds in a current account with the balance in an interest-bearing account with Barclays Bank. However, should the need arise, the savings account can be accessed in case of emergency.

Statement of trustees' responsibilities
The trustees (who are also directors of Welfare Association for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United
Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the 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 these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable company will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The Trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:



Louise Arimatsu
Chair
29 July 2025

Independent Auditor's Report to the Members of The Welfare Association

Opinion

We have audited the financial statements of The Welfare Association (the 'charitable company') for the year ended 31 December 2024 which comprise Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is

complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and revieing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement arising from fraud is also higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Paul Creasey (Senior Statutory Auditor)

For and on behalf of Azets Audit Services

Statutory Auditor and Chartered Accountants

Heathrow Office

Egham

29 July 2025

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £
INCOME							
Income and endowments from:							
Donations and Legacies							
Donations and Gifts	**2**	167,994	-	**167,994**	160,156	-	**160,156**
Charitable Activities							
Grants Receivable	**3**	-	2,016,311	**2,016,311**	-	1,999,568	**1,999,568**
Investments							
Interest		2,335	-	**2,335**	1,464	-	**1,464**
Total income		170,329	2,016,311	**2,186,640**	161,620	1,999,568	**2,161,188**
EXPENDITURE							
Expenditure on:							
Fundraising		48,893	-	**48,893**	45,501	-	**45,501**
Charitable Activities	**4**	170,649	1,797,759	**1,968,408**	173,390	1,952,549	**2,125,939**
Total Expenditure	**6**	219,542	1,797,759	**2,017,301**	218,891	1,952,549	**2,171,440**
Net Income/(Expenditure)		(49,213)	218,552	**169,339**	(57,271)	47,019	**(10,252)**
Transfers between funds		25,684	(25,684)	**-**	25,759	(25,759)	**-**
Net Income/(Expenditure) for the Year		(23,529)	192,868	**169,339**	(31,512)	21,260	**(10,252)**
Total Funds as at 1st January		548,555	68,107	**616,662**	580,067	46,847	**626,914**
Total Funds as at 31st December	**12, 13**	525,026	260,974	**786,001**	548,555	68,107	**616,662**

There are no recognised gains and losses other than those passing through the statement of financial activities account. All incoming resources and resources expended derive from continuing activities.

The notes on pages 28 to 36 form part of these financial statements.

The Welfare Association
Balance Sheet
As at 31st December 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed Assets					
Tangible assets	**14**		1,607		190
Current Assets					
Debtors	**15**	38,162		14,293	
Cash in hand and at bank		765,389		615,379	
		803,551		629,672	
Creditors: Amounts falling due within one year	**16**	(19,157)		(13,200)	
Net Current Assets			784,394		616,472
Net Assets			786,001		616,662
Funds					
General fund	**12**		525,026		548,555
Restricted funds	**13**		260,976		68,107
Total Funds			786,001		616,662

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard 102.

Approved by the Board of Trustees and authorised for issue on 29 July 2025 and are signed on their behalf by:



.....
Louise Arimatsu
Chair

Company Registration Number: 02809950

The notes on pages 28 to 36 form part of these financial statements.

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2024

	2024	**2024**	2023	2023
	£	**£**	£	£
CASH FLOWS FROM OEPRATING ACTIVITIES				
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	**169,339**		(10,252)	
Adjustments for:				
Depreciation charges	**435**		434	
Investment Income	**(2,335)**		(1,464)	
(Increase) / Decrease in debtors	**(23,869)**		(6,058)	
(Decrease) / Increase in creditors	**5,957**		1,329	
Net cash inflow/(used in)/provided by operating activities		**149,527**		(16,011)
CASH FLOW FROM INVESTING ACTIVITES				
Purchase of tangible fixed assets	**(1,852)**		-	
Interest	**2,335**		1,464	
Net Cash Inflow from Returns on Investments and Servicing of Finance		**483**		1,464
Increase/(Decrease) in Cash		**150,010**		(14,547)
Cash and cash equivalents at the beginning of the reporting period		**615,379**		629,926
		765,389		615,379
Cash in hand		**765,389**		615,379
Cash at end of reporting period		**765,389**		615,379

The notes on pages 28 to 36 form part of these financial statements.

1 Accounting Policies

Accounting Convention

The Welfare Association is a private limited company, limited by guaranee, and registered in England and Wales. The company's registered office and principal place of business is stated on page 1.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The company is a public benefit entity for the purposes of FRS 102 and a registered charity established as a company limited by guarantee and therefore has also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP effective October 2019), the Companies Act 2006 and Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts presented are rounded to the nearest pound.

Going Concern

The trustees have assessed whether the use of going concern is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. In particular, the trustees have considered the charitable company’s forecasts and projections and have taken account of pressures on grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

Income

Income represents interest received, donations, fundraising activities and exchange gains. It is included in the Statement of Financial Activities on a receivable basis, when there is evidence of entitlement, the receipt is probable, and the amount can be measured reliably.

Income from legacies is recognised when probate is granted, there is probability of receipt and there is ability to estimate with sufficient accuracy the amount receivable.

Gifts in Kind represent donated facilities and goods which are recognised when receivable and are included at the value to the charity where this can be quantified and a third party is bearing the costs.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. Most expenditure is directly attributable to specific activities and has been included in those cost categories. Costs attributable to more than one activity are allocated on the basis set out in note 6.

Grants to partner organisations are included in the Statement of Financial Activities when payment is incurred, as defined in the terms and conditions for the grant.

Support costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements such as board meetings and audit. They include a proportion of the costs of management and administrative staff based on estimated time spent.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset as follows:

Office Equipment 33.33% straight line

Assets are depreciated for a whole year in the year of acquisition and not at all in the year of disposal. Items costing less than £500 are not treated as fixed assets but instead are charged as expenses in the year in which they are purchased.

Fund Accounting

Unrestricted general funds can be used in accordance with the charitable objects at the discretion of the trustees.
Restricted funds are those given for a particular purpose, they can only be used for that purpose. Details of the restricted funds are given in note 13 and the Trustees report.

Foreign Currency Translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to the Statement of Financial Activities.

Critical Accounting Estimates and Areas of Judgement

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Financial Instruments

Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

Debtors and creditors

Debtors and creditors receivable or payable within one year of the reporting date are carried at their transaction price. Debtors and creditors that are receivable or payable in more than one year and not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

2 Donations and Legacies

	2024	2023
	£	£
The donations are made up as follows:		
General donations	**23,536**	16,877
Donations from Welfare Association Geneva	**108,574**	115,433
Gift in kind - rental of office space	**8,592**	14,000
Legacy income	**13**	-
Gift aid	**27,279**	13,846
Unrestricted funds	**167,994**	160,156

3 Grants Receivable

Al Makassed Hospital Zakat Fund for Impoverished Patients, East Jerusalem	**-**	337,717
Childcare Programme, West Bank	**549,586**	692,217
Distribution of Emergency Food Parcels, Rafah, South Gaza	**196,087**	-
Education Programmes, Palestine	**-**	15,738
Education Support, Gaza	**-**	4,286
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	**166,288**	77,134
Emergency Appeal, Orphans, Gaza	**167,204**	35,895
Emergency Appeal, Winter Support, Lebanon	**11,370**	6,004
Emergency Distribution of Food Parcels in Middle & South Gaza	**164,614**	-
Emergency Food Aid for IDPs in Gaza with Amos Trust & Sunbird Paracycling Group	**100,000**	-
Emergency Food and NFIs Programme, Lebanon	**52,110**	-
Emergency Food Parcels, Middle & South Gaza	**179,487**	275,670
Emergency Interventions for Al Quds University's Community Action Centre Annex	**47,762**	-
Emergency Services Support, Jenin	**-**	241,121
Emergency Support for Olive Farmers' Livelihoods, West Bank	**2,315**	50,000
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	**-**	62,932
Information, Advocacy & Awareness Raising	**-**	1,000
ISNAD Education Programme, Gaza	**200**	-
Learning Hubs and Scholarships Programme, Gaza	**200**	-
Olive Farmers' Livelihoods, West Bank	**234**	400
Ramadan Appeal for Food Packages, Khan Younis, Gaza	**8,455**	36,156
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	**342,713**	151,802
Shirin's Fund for Children with Special Needs, Jerusalem	**200**	500
Supporting Higher Education in the West Bank	**27,487**	10,996
Restricted funds	**2,016,312**	1,999,568

4 Charitable activities

		2024	2023
		£	£
Charitable activities are made up of the following:			
Grants payable	5	**1,797,759**	1,952,549
Indirect Project costs	6	**137,182**	141,606
Information, public awareness and advocacy	6	**33,467**	31,784
		1,968,408	2,125,939

5 Grants Payable

The details of the grants payable are as follows:	2024 £	2023 £
Al Makassed Hospital Zakat Fund for Impoverished Patients	**-**	337,717
Childcare Programme, West Bank	**535,050**	677,145
Distribution of Emergency Food Parcels, Rafah, South Gaza	**191,468**	
Education Programme, Palestine	**-**	15,134
Emergency Appeal - Distribution of Fresh Food Parcels, Gaza	**169,279**	66,276
Emergency Distribution of Food Parcesl in Middle & South Gaza	**164,460**	-
Emergency Food Aid for IDPs in Gaza in Co-operation with Amos Trust & Sunbird Paraclycling Group	**100,000**	-
Emergency Food Parcels, Middle & South Gaza	**168,775**	274,335
Emergency Food and NFIs Programme, Lebanon	**52,349**	
Emergency Support for Orphans, Gaza	**-**	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	**-**	60,741
Emergency Support for Olive Farmers' Livelihoods, West Bank	**1,339**	51,023
Emergency Services Support, Jenin	**-**	241,121
Emergency Winter Appeal, Lebanon	**-**	22,239
Information, Advocacy and Awareness-Raising	**-**	3,654
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**-**	7,765
Ramadan Appeal for Food Packages, Gaza	**-**	36,077
Ramadan Food Packages Distribution, Gaza	**336,135**	148,533
Emergency Interventions for Al-Quds Universities Community Action Centre	**47,474**	-
Shirin's Fund for Children with Special Needs, Jerusalem	**4,453**	-
Supporting Higher Education in the West Bank	**26,977**	10,789
	1,797,759	1,952,549

All grants were paid to Welfare Association offices in Palestine and Lebanon for distribution and management, in accordance with restricted grant funding documentation.

6 Total Expenditure

	Information, Public Awareness and Advocacy	Raising Funds	Project Activity Costs	2024	2023
Direct Costs	**£**	**£**	**£**	**£**	£
Direct Project Costs	-	-	1,797,759	**1,797,759**	1,952,549
Salary Costs	17,131	26,267	70,808	**114,206**	107,779
Exchange Rate Variance	-	-	5,602	**5,602**	17,726
Support Costs					
Governance Costs					
Accountancy and payroll	1,620	2,484	6,696	**10,800**	11,200
Audit	3,474	1,390	9,033	**13,897**	13,200
Salaries	3,426	5,253	14,162	**22,841**	21,556
Other Support Costs					
Advertising and subscriptions	122	187	503	**812**	1,304
Annual review brochure costs	232	232	-	**464**	834
Bank charges	-	2,005	2,005	**4,010**	2,020
Computer costs and IT support	710	1,089	2,936	**4,735**	10,262
Depreciation	65	100	270	**435**	434
Fundraising Appeals	234	227	227	**688**	1,055
Office Cleaning	45	69	186	**300**	-
Office expenses	641	983	2,651	**4,275**	1,174
Postage and stationery	304	467	1,258	**2,029**	1,453
Rent - gift in kind	1,289	1,976	5,327	**8,592**	14,000
Rent and Service Charges	1,354	2,076	5,594	**9,024**	-
Rates	93	143	385	**621**	-
Salaries	2,284	3,502	9,441	**15,227**	14,371
Telephone	443	443	99	**985**	331
Training	-	-	-	**-**	192
Total	**33,467**	**48,893**	**1,934,942**	**2,017,302**	**2,171,440**

Staff costs are allocated on the basis of time spent on the activity areas of the charity.

Details of Expenditure (Prior Year)

	Information, Public Awareness and Advocacy	Raising Funds	Project Activity Costs	2023
Direct Costs	**£**	**£**	**£**	**£**
Direct Project Costs	-	-	1,952,549	**1,952,549**
Salary Costs	16,167	24,789	66,823	**107,779**
Exchange Rate Variance	-	-	17,726.00	**17,726**
Support Costs				
Governance Costs				
Accountancy and payroll	1,680	2,576	6,944	**11,200**
Audit	3,300	1,320	8,580	**13,200**
Salaries	3,233	4,958	13,365	**21,556**
Other Support Costs				
Advertising and subscriptions	196	300	808	**1,304**
Annual review brochure costs	417	417	-	**834**
Bank charges	-	1,010	1,010	**2,020**
Computer costs and IT support	1,539	2,360	6,363	**10,262**
Depreciation	65	100	269	**434**
Fundraising Appeals	359	348	348	**1,055**
Office expenses	176	270	728	**1,174**
Postage and stationery	218	334	901	**1,453**
Rent - gift in kind	2,100	3,220	8,680	**14,000**
Salaries	2,156	3,305	8,910	**14,371**
Telephone	149	149	33	**331**
Training	29	45	118	**192**
Total	**31,784**	**45,501**	**2,094,155**	**2,171,440**

7 Net Income/(Expenditure) for Year

	2024	2023
	£	£
This is stated after charging the following:		
Depreciation of tangible assets	**435**	434
Auditors' remuneration - audit - current year	**13,897**	13,200
Operating Leases	**9,025**	-
Exchange loss/(gain)	**5,602**	17,726

8 Staff Costs

	2024	2023
	£	£
The details of the staff costs are:		
Gross pay	**132,273**	125,974
Social Security	**10,743**	8,913
Pension (Defined Contribution Scheme)	**9,259**	8,818
	152,275	143,705

The number of full time equivalent employees during the year was two (2023: two).
One employee earns between £90,001 - £100,000 (2023: one £80,001 - £90,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £113,185 (2023: £107,736). No trustee received remuneration from the charity.

9 Payments to Trustees

No trustee or person (2023: none) connected with a trustee has received any remuneration for services to the charity (2023: £nil).

No trustees (2023: none) were reimbursed for expenses during the year (2023: £nil)

After many year, on their retirement, two Trustees (2023: none) were given a gift of a small olive tree each. Total cost £72.(2023: nil)

10 Related Parties

Donations of £21,630 were made to the charity by Trustees (2023: £3,480).

11 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

12 General Fund

	2024	2023
	£	£
Balance at 1st January	**548,555**	580,067
Net movement for the year	**(49,214)**	(57,271)
Transfers	**25,684**	25,759
As at 31st December	**525,025**	548,555

13 Details of Restricted Funds (Current Year)

	Balance at 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 Dec 2024
	£	£	£	£	£
Childcare Programme, West Bank	-	549,586	(535,050)	(14,536)	**-**
Community Based Rehabilitation Programme, Gaza	60	-	-	-	**60**
Distribution of Emergency Food Parcels, Rafah, South Gaza	-	196,087	(191,468)	(4,619)	**-**
Education Support, Gaza	4,286	-	-	-	**4,286**
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	11,311	166,288	(169,279)	8,455	**16,775**
Emergency Appeal, Orphans, Gaza	35,895	167,204	-	150	**203,249**
Emergency Distribution of Food Parcels in Middle & South Gaza	-	164,614	(164,460)	(154)	**-**
Emergency Food and NFIs Programme, Lebanon	-	52,110	(52,349)	239	**-**
Emergency Food Aid for IDPs in Gaza in Co-operation with Amos Trust & Sunbird Paraclycling Group	-	100,000	(100,000)	-	**-**
Emergency Food Parcels, Middle & South Gaza	-	179,487	(168,775)	610	**11,322**
Emergency Interventions for Al Quds University's Community Action Centre Annex	-	47,762	(47,474)	(287)	**-**
Emergency Support for Olive Farmers' Livelihoods, West Bank	-	2,315	-	-	**2,315**
Emergency Winter Appeal, Lebanon	-	11,370	-	-	**11,370**
Information, Advocacy & Awareness Raising	10,742	-	-	-	**10,742**
ISNAD Education Programme, Gaza	-	200	-	-	**200**
Learning Hubs and Scholarships Programme, Gaza	-	200	-	-	**200**
Olive Farmers' Livelihoods, West Bank	1,344	234	(1,339)	-	**239**
Ramadan Appeal for Food Packages, Khan Younis, Gaza	-	342,713	(336,135)	(6,578)	**(0)**
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	(1)	8,455	-	(8,454)	**-**
Shirin's Fund for Children with Special Needs, Jerusalem	4,470	200	(4,453)	-	**217**
Supporting Higher Education in the West Bank	-	27,487	(26,977)	(510)	**-**
	68,107	**2,016,312**	**(1,797,759)**	**(25,684)**	**260,976**

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

Details of Restricted Funds (Prior Year)

	Balance at 1 Jan 2023	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 Dec 2023
	£	£	£	£	£
Al Makassed Hospital Zakat Fund for Impoverished Patients East Jerusalem	-	337,717	(337,717)	-	**-**
Childcare Programme, West Bank	-	692,217	(677,145)	(15,072)	**-**
Community Based Rehabilitation Programme, Gaza	60	-		-	**60**
Education Programmes, Palestine	-	15,738	(15,134)	(604)	**-**
Education Support, Gaza	-	4,286	-	-	**4,286**
Emergency Appeal, Medical Supplies (ACHA), Gaza	453	-	-	(453)	**-**
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	-	77,134	(66,276)	453	**11,311**
Emergency Appeal, Orphans, Gaza	-	35,895	-	-	**35,895**
Emergency Food Parcels, Middle & South Gaza	-	275,670	(274,335)	(1,335)	**-**
Emergency Services Support, Jenin	-	241,121	(241,121)	-	**-**
Emergency Support for Olive Farmers' Livelihoods, West Bank	-	50,000	(51,023)	1,023	**-**
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	62,932	(60,741)	(2,191)	**-**
Emergency Winter Appeal, Lebanon	16,776	6,004	(22,239)	(541)	**-**
Information, Advocacy & Awareness Raising	13,396	1,000	(3,654)	-	**10,742**
Olive Farmers' Livelihoods, West Bank	944	400	-	-	**1,344**
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	11,248	-	(7,765)	(3,483)	**-**
Ramadan Appeal for Food Packages, Khan Younis, Gaza	-	36,156	(36,077)	(79)	**-**
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	-	151,802	(148,533)	(3,270)	**(1)**
Shirin's Fund for Children with Special Needs, Jerusalem	3,970	500	-	-	**4,470**
Supporting Higher Education in the West Bank	-	10,996	(10,789)	(207)	**-**
	46,847	**1,999,568**	**(1,952,549)**	**(25,759)**	**68,107**

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

14 Tangible Fixed Assets

	2024 Office Equipment	2023 Office Equipment
Cost		
As at 1st January 2024	**5,310**	5,310
Addition during the year	**1,852**	-
As at 31st December 2024	**7,162**	5,310
Depreciation		
As at 1st January 2024	**5,120**	4,686
Charge for the year	**435**	434
As at 31st December 2024	**5,555**	5,120
Net Book Value		
As at 31st December 2024	**1,607**	190
As at 31st December 2023	**190**	624

15 Debtors

	2024 £	2023 £
Other Debtors	**27,279**	13,846
Office Rental Deposit	**5,283**	-
Prepayments	**5,600**	447
	38,162	14,293

16 Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	**922**	-
Accruals	**18,235**	13,200
	19,157	13,200

17 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members at the year end date is seven.

18 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 December 2024 are represented by:			
Fixed assets	1,607	-	**1,607**
Current assets	542,575	260,976	**803,551**
Current liabilities	(19,157)	-	**(19,157)**
Total net assets	**525,026**	**260,976**	**786,001**
Fund balances at 31 December 2023 are represented by:			
Fixed assets	190	-	**190**
Current assets	561,565	68,107	**629,672**
Current liabilities	(13,200)	-	**(13,200)**
Total net assets	**548,555**	**68,107**	**616,662**

19 Analysis of Changes in Net Funds

	At 1 January 2024 £	Non-cash Changes £	Cash Flows £	At 31 December 2024 £
Cash at bank and in hand	615,379	-	150,010	**765,389**
Total Net Funds	**615,379**	**-**	**150,010**	**765,389**

20 Operating Lease Commitments

The charity has the following commitments under non-cancellable leases:

	2024	2023
less than 1 year	**20,000**	-
1-5 years	**11,667**	-
Over 5 Years	**31,667**	-

THE WELFARE ASSOCIATION

England & Wales - Charity number 1020238

Accounts

THE WELFARE ASSOCIATION

(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2023

WELFARE ASSOCIATION

Humanitarian and Development Projects for Palestinians

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The Welfare Association
Report of the Trustees for the Year Ended 31st December 2023
The trustees are pleased to present their report together with the financial statements of the Charity for the year ended 31st December 2023.

Reference and Administrative Information

Constitution
The Welfare Association (UK) is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13th April 1993 and is registered with the Charity Commission, (Registered Charity Number 1020238), and with Companies House, (Registered Number 2809950), as a company limited by guarantee and without share capital.

Registered Office and Headquarters
The Welfare Association
Tower House
226 Cromwell Road
London, SW5 0SW

Telephone: 020 7259 2454
Email: info@welfareassociation.org.uk
Website: www.welfareassociation.org.uk

Directors / Trustees
The Directors of the charitable company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are appointed by the Board members.

At the time of signing the report the trustees are:
Mr. Martin Linton – Chairman
Mrs. Julia Helou – Treasurer
Mrs. Hanan Al-Afifi
Dr. Louise Arimatsu
Mr. Andrew Karney
Mr. Sarkis Nehme
Mr. Michael Kenny

Bankers
Barclays Bank PLC, 132-134 Kensington High Street, London W8 7RL
First National Bank, Beirut, Lebanon

Auditors
Azets Audit Services, Gladstone House, 77-79 High Street, Egham, TW20 9HY

Structure, Governance and Management

Trustees, Staff and Organisational Structure

The trustees of the Welfare Association serve until their retirement from the board. As trustees leave or additional skills are required, new trustees are nominated to fill specific skills gaps. All potential trustees are interviewed by members of the board. Every new trustee is provided with an introduction to the work of the Charity and with information about the role of trustees and charity law. Each trustee brings special skills and expertise to the Charity and trustees have regular duties. Trustees receive updates and progress reports throughout the year. From time-to-time trustees may attend training courses as relevant to their role on the Board. The board of trustees meets quarterly to govern and monitor the progress and achievements of the Charity.

Policies and procedures are reviewed, discussed and updated as required in the annual governance review, taking account of the complex features of Palestine and Lebanon and the changing international environment and legal requirements. The trustees delegate authority to the Charity's director, Ms. Caroline Qutteneh, to manage the daily operations of the Charity and she is also secretary to the board of trustees. The recruitment of staff follows a formal advertising, short-listing and interview process. New staff members will complete two or more days of induction, training and handover relevant to the specific post. The governing principles of the Charity's remuneration policy ensure the Charity can access the types of skills, experience and competencies required in its staff, and take account of staff roles and responsibilities to ensure delivery of the Charity's objectives.

The Welfare Association (UK) is an independent charity registered with the Charity Commission of England and Wales and is based in London, and as such it works in consultation and co-operation with the Welfare Association of Geneva - whose main field offices are in Jerusalem, Ramallah, Gaza, Beirut and Amman. The Charity works directly, and is in contact, with local partner organisations in the field and has access to the expertise provided by WA (Geneva) from their field offices when requested, in addition to our own in-house project monitoring and management. Ta'awon is the Arabic operating name of the Welfare Association in the field.

Relationship to Welfare Association, Geneva: There is a charity registered in Switzerland called the Welfare Association, Geneva. Welfare Association (Geneva) has similar objectives to those of Welfare Association (UK), but they do not have unity of administration and their controlling boards are different. They do, however, co-operate with each other.

Welfare Association (UK) meets regularly and is in contact with other British charities working in the same region, with other international relief agencies (such as the United Nations Relief and Works Agency) and with the British government's Foreign, Commonwealth and Development Office. These meetings are held to ensure coordinated efforts and to discuss longer-term strategies to relieve poverty in the areas in which we operate.

Reserves Policy

The trustees aim to maintain free reserves at around £100,000, which represents almost one year's operating costs; anything above this is designated for emergency appeals (this also allows flexibility to be responsive in emergencies should the need arise). However, the main reason for reserves is for Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. The Welfare Association policy is to never commit funds that it does not have. To prevent disruption to programmes, it is felt that the free reserves are currently maintained at an appropriate level. At 31 December unrestricted funds (including £100,000 designated reserves) were: £548,365, (2022: £579,443) and restricted funds for ongoing programmes were: £68,107, (2022: 46,857).

Investment Policy

The Charity needs to retain the option to react very quickly to particular emergencies and has a policy (to maximise investment interest) of maintaining limited funds in the current account with the bulk of the funds invested in an interest-bearing 'Community Saver' account with Barclays Bank. However, should the need arise, the savings account can be accessed in case of emergency.

Risk Management

All significant activities undertaken are subject to a risk review All significant activities undertaken are subject to a risk review. As part of the annual operational assessment and the initial needs assessment and implementation plan for every project, major risks (e.g. political conditions causing project suspension, exchange rate fluctuation, risks to beneficiaries, lack of funds raised – donors changing remit, etc.) are identified and analysed in terms of their potential impact and likelihood, and include those affecting:

- operational performance, including risks to our staff, partners and beneficiaries
- achievement of our aims and objectives
- the expectations of our beneficiaries and supporters
- the funding of our work.

The trustees recognise that protecting the Charity from harm is essential. To help mitigate these risks there is:

- a risk management policy and a risk register, these are reviewed and discussed regularly by the Board and updated formally as part of the annual governance review. The register identifies the major risks to which the Charity may be exposed and the necessary safeguarding procedures which need to be in place to protect WA staff, partners, and beneficiaries
- a comprehensive due diligence process, conducted prior to each new programme starting
- a diversified fundraising strategy, which is constantly reviewed.

The trustees are satisfied that adequate systems and procedures are in place to manage these risks and to ensure the safety, security and wellbeing of staff, partners and beneficiaries.

Safeguarding

Welfare Association prioritises safeguarding to ensure the safety, security and wellbeing of staff, partners and beneficiaries and we will continue to assess and train our WA field teams and work with our partners on safeguarding. We regularly review our own safeguarding procedures and those of our partners to ensure we are protecting the most vulnerable members of the communities we support.

Core Humanitarian Standard (CHS)

The Core Humanitarian Standard on Quality and Accountability sets out nine commitments that organisations and individuals involved in humanitarian response activities can use to improve the quality and effectiveness of the assistance they provide. The CHS places communities and people affected by crisis at the centre of humanitarian action. As a core standard, the CHS describes the essential elements of principled, accountable and high-quality humanitarian aid. Welfare Association is implementing projects and delivering services in line with the CHS.

Fundraising

Welfare Association greatly values the committed and continued support of the British public and a range of international donors, as we continue to provide vital services and humanitarian relief to some of the most vulnerable families and communities in the West Bank and Gaza, and in the Refugee Camps and Gatherings in Lebanon. Funds are generated from a broad range of UK and overseas donors and partners, including individual one-off and regular gifts, sponsorship, institutional grants and government funding, including Gift Aid. We communicate regularly with our donors and supporters through project progress reports, e-newsletters, and the annual mail out including the annual review, and we update our website and social media to provide updates on the progress of our activities regularly. We occasionally receive requests from supporters to be removed from our mailing list and we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data, to protect individual privacy. We do not share our supporters' details with any other organisations.

Fundraising Regulation

Welfare Association is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We carefully manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed with the board of trustees. In 2023, the Charity received no complaints about fundraising.

External Factors Impacting Achievement

Israel has occupied Gaza and the West Bank, including East Jerusalem, since June 1967. Despite the "withdrawal" of Israel from Gaza in 2005, it has retained control over its airspace and all land and sea borders, except for the 12 km border with Egypt. Several Israeli military operations have taken place in Gaza, in 2008, 2012, 2014, 2021, 2022, May 2023 and October 2023 - continuing into March 2024 (time of writing). These operations caused internal displacement and recurrent destruction of physical infrastructure, residential buildings, productive assets, including agricultural land, crops, livestock sheds, greenhouses, fruit trees, water and sewage pumping systems, electricity networks, internet networks, factories, shops, office buildings, housing units, educational facilities, hospitals and health-care centres, and cultural and religious buildings.

Prior to the outbreak of the latest Israeli military operation in October 2023, much of the damage from previous military operations remained unrepaired. The population of Gaza was confined in one of the most densely populated spaces in the world, in chronic conflict conditions, with inadequate access to clean water, without electricity for half the day and without a proper sewage system. Close to half the workforce was unemployed and two thirds of the population lived in poverty (UNCTAD Jan 2024)[1]. From January to the end of September 2023, conditions in Palestine worsened with the ongoing siege in Gaza, increasing incidents of attacks by settlers in the West Bank and, with the rising cost of living, Palestinians in the West Bank and Gaza faced increasing hardship.

Gaza

On 7th October 2023, groups of armed Palestinians crossed into southern Israel and attacked civilians and civilian objects as well as combatants and military objectives. It is reported that over 1,124 people were killed including 295 military personnel. Around 242 individuals were taken hostage and transported to Gaza.[2] In response, Israel closed all entry points to Gaza and shut off all electricity, water and fuel to Gaza. For two weeks there was continuous heavy bombardment of Gaza with no humanitarian aid allowed to enter, as thousands of people were killed, injured and buried in rubble. Before October 7, 500 trucks entered Gaza daily; since October 7 as the needs dramatically increased with the ongoing intensive bombing, the number of aid trucks was greatly reduced. On some days no trucks were allowed to enter. Goods such as oxygen tanks and solar power fridges are often removed from the trucks by Israeli authorities. (*See Map of Gaza on page 8, which shows crossings, with only Rafah crossing open, and occasionally Karem Salem Crossing open.*)

Between 7 October and 7:00 on 30 December, the Gaza MoH reported that at least 21,672 Palestinians had been killed, 70% of whom were women and children. 56,165 Palestinians had sustained injuries, many life-changing. A large number of people were missing, presumably buried under the rubble, waiting for rescue or recovery. The spread of diseases and malnutrition in Gaza intensified, according to the World Health Organisation, due to the mass forced displacement from the north to the south of Gaza and overcrowding. Families were forced to move multiple times. On 29 December, the WHO announced that people living in shelters in Gaza continued to fall ill. Close to 180,000 people were suffering from upper respiratory infections; 136,400 from diarrhoea (half comprising children under five); 55,400 from lice and scabies; 5,330 from chickenpox; 42,700 from skin rash (with 4,722 cases of impetigo); 4,683 from Acute Jaundice Syndrome; and 126 from meningitis. (UN OCHA. Flash Update #81[3])

By the end of 2023, 1.9 million people in Gaza, or nearly 85% of the population, were internally displaced. Many were displaced multiple times, as families were forced to move repeatedly in search of safety. Lack of food, basic survival items, and poor hygiene further exacerbated the already dire living conditions of internally displaced persons (IDPs), amplifying the deterioration of both physical and mental health.

The Famine Review Committee (FRC)[4] activated due to evidence surpassing the acute food insecurity Phase 5 (Catastrophic threshold), warned of the increasing risk of famine[5], amid intense conflict and restricted humanitarian access. To tackle the famine risk, the deterioration of health, nutrition, food security, and mortality rates, the FRC requested the restoration of health, water, sanitation, and hygiene (WASH) services. In addition, it called for the cessation of hostilities and the restoration of the humanitarian space for delivering multisectoral assistance.

According to the WHO, as of 27 December 2023, 13 out of Gaza's 36 hospitals were partially functional; nine in the south and four in the north. Those in the north were providing maternity, trauma, and emergency care services. However, they faced challenges such as a shortage of medical staff, including specialized surgeons, neurosurgeons, and intensive care staff, as well as a lack of medical supplies such as anaesthesia, antibiotics, pain relief medicines, and external fixators[6]. Additionally, they were short of fuel, food, and drinking water. The nine partially functional hospitals in the south were

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[1] UNCTAD RAPID ASSESMENT. UNITEDNATIONS CONFERENCE ON TRADE AND DEVELOPMENT
PRELIMINARY ASSESSMENT OF THE ECONOMIC IMPACT OF THE DESTRUCTION IN GAZA. January 2024

[2] Report of the UN High Commissioner for Human Rights, Human rights situation in the Occupied Palestinian Territory including East Jerusalem

[3] **UN OCHA Flash Update #81. Hostilities in the Gaza Strip and Israel.**
https://www.ochaopt.org/content/hostilities-gaza-strip-and-israel-flash-update-81

[4] The **Famine Review Committee (FRC)** is a team of leading independent international food security and nutrition experts. It is convened when more than 20% of affected people are in IPC phase five, indicating famine or catastrophe conditions. The FRC ensures technical rigor and neutrality of the analysis before confirming and communicating results

[5] https://www.ipcinfo.org/fileadmin/user_upload/ipcinfo/docs/IPC_Famine_Review_Committee_Report_Gaza_June2024.pdf

[6] External fixators are metal frames used to hold broken bones in place to help them heal.

operating at three times their capacity, while facing critical shortages of basic supplies and fuel. The Gaza MoH reported occupancy rates reaching 206% in inpatient departments and 250% in intensive care units.

On 26th January 2024 the International Court of Justice, (South Africa v Israel) issued an Order requiring Israel to[7]:

1. **take all measures within its power to prevent the commission of all acts within the scope of Article II of this Convention,** in particular: (a) killing members of the group; (b) causing serious bodily or mental harm to members of the group; (c) deliberately inflicting on the group conditions of life calculated to bring about its physical destruction in whole or in part; and (d) imposing measures intended to prevent births within the group;
2. **ensure with immediate effect that its military forces do not commit any of the above-described acts;**
3. **take all measures within its power to prevent and punish the direct and public incitement to commit genocide.**
4. **take immediate and effective measures to enable the provision of urgently needed basic services and humanitarian assistance to address the adverse conditions of life.**
5. **take effective measures to prevent the destruction and ensure the preservation of evidence related** to allegations of acts within the scope of Article II and Article III of the Genocide Convention.
6. **submit a report to the Court on all measures taken** to give effect to this Order within one month.

As of February 2024, an estimated 1.9 million people, or nearly 85% of the population of Gaza, were forcibly displaced as a result of evacuation orders issued by Israel's military. Nearly 1.72 million people were registered in severely overcrowded UNRWA facilities, while the rest took shelter in schools, hospitals, wedding halls, offices and community centres, and some camped in open space near shelters[8].

WA-UK Strategy in Gaza

- Civilians in Gaza are facing unprecedented hardship with a severe lack of access to healthcare, food and water. This situation is compounded by the destruction of the sewage systems and with it a rise in the spread of contagious diseases. The population in the north is experiencing famine with rising numbers of children dying of starvation and dehydration. Israel's bombardment of Gaza is still ongoing. Under these conditions, WAUK is prioritising emergency relief. This includes life-saving / emergency support such as the provision of food parcels to families, medical supplies for hospitals, and bottled water and hygiene kits.
- Once there is a ceasefire, and following rapid needs assessment, WAUK will focus on immediate, short term and longer-term needs, including ongoing food provision, support for hospitals and healthcare, support for orphans, restoring and replanting agricultural land and greenhouses, repairs to homes, water wells, WASH[9] interventions and schools where possible, restarting small businesses, and will review any potential for heritage restoration.

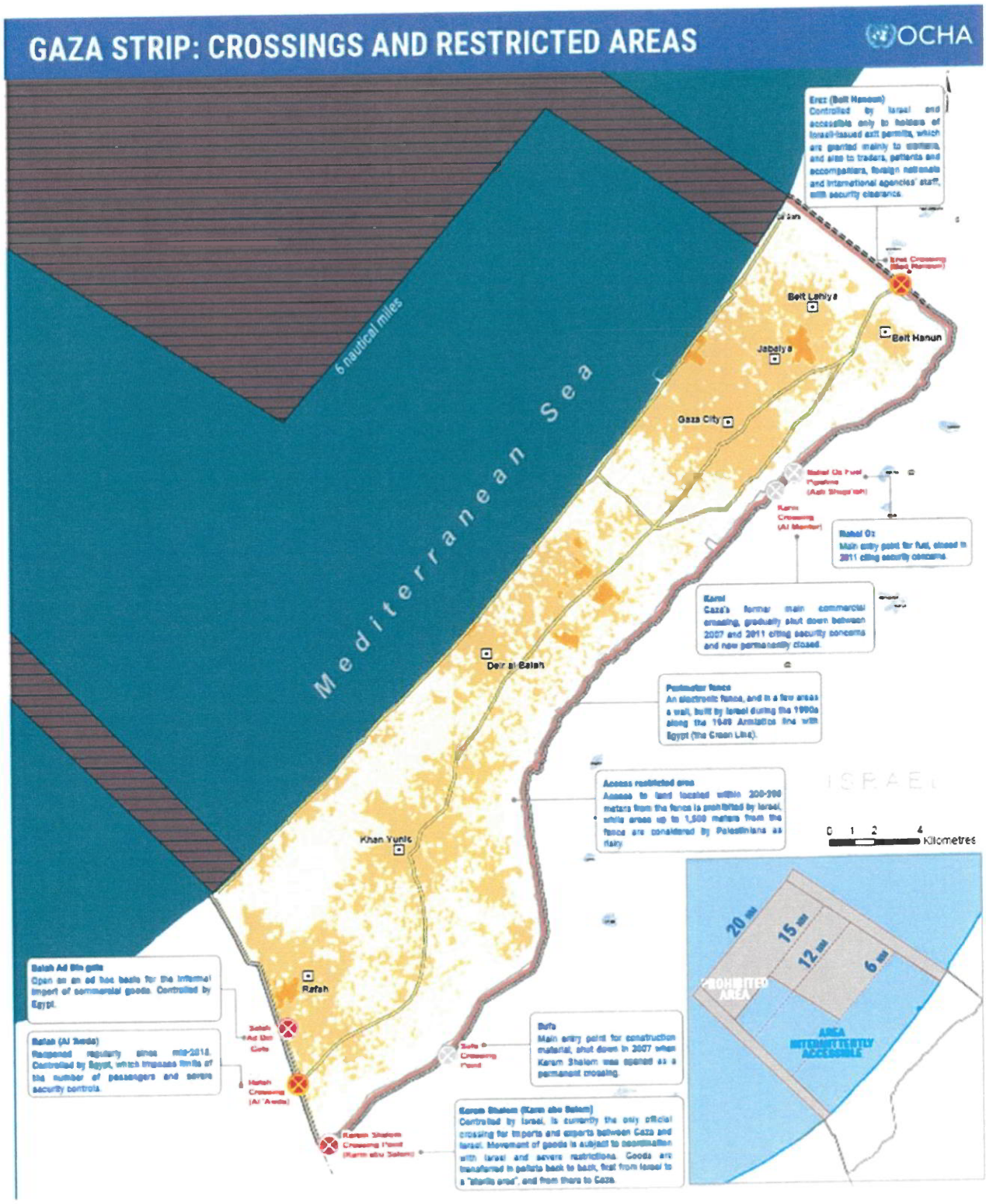
West Bank

Settler violence has been increasing across the West Bank over the past few years. On average, three settler related incidents occurred daily in the first eight months of 2023 compared to an average of two per day in 2022 and one per day the year before. This is the highest daily average of settler-related incidents affecting Palestinians since the UN started recording this data in 2006 (OCHA, 21 Sept 2023). Since 7th October 2023, Israeli military forces and settlers have intensified their raids and attacks on Palestinian cities and families in the West Bank. As of December 2023, settlers committed more than 343 violent attacks, killing 8 Palestinian civilians, injuring more than 83, and forcing 1026 Palestinians from their homes. Settlers have increased their attacks on Palestinian farmers often destroying or damaging their olive trees. In a joint statement with other states, the UK government stated "We strongly condemn the violent acts committed by extremist settlers, which are terrorising Palestinian communities. We reiterate our position that Israeli settlements in the occupied West Bank are illegal under international law and remind Israel of its obligations under international law, in particular Article 49 of Geneva Convention IV", (15 Dec 2023)[10].

507 Palestinians were killed in the West Bank, including East Jerusalem in 2023, which marks the highest number of Palestinians killed in the West Bank since OCHA started recording casualties in 2005.[11] 75% of the killings occurred during Israeli forces operations, four times higher than those reported in 2022.

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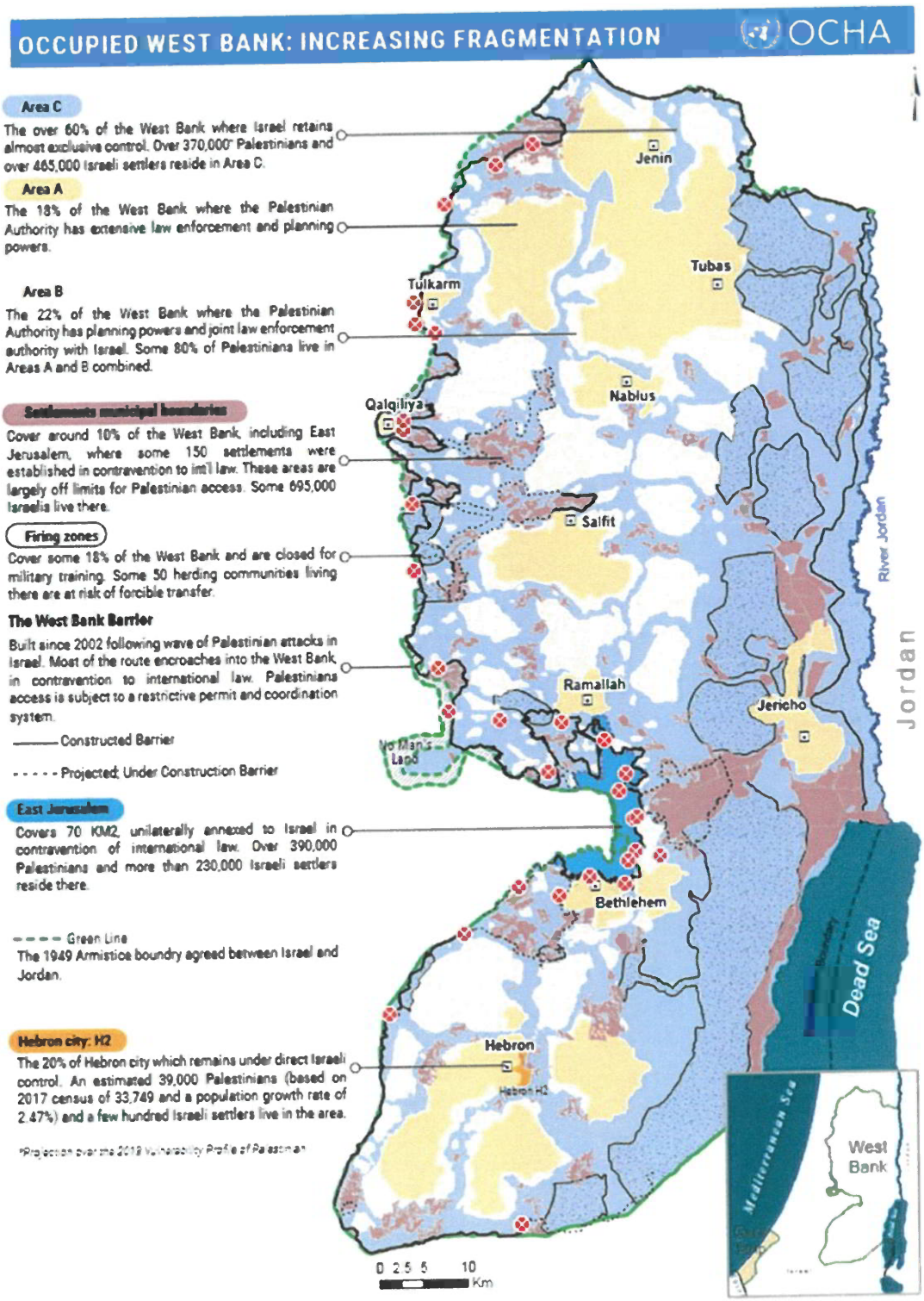
[7] https://www.icj-cij.org/sites/default/files/case-related/192/192-20240126-ord-01-00-en.pdf
[8] OCHA Occupied Palestinian Territory (2024). Hostilities in the Gaza Strip and Israel | Flash Update #104.
[9] Water, Sanitation and Hygiene (WASH)
[10] West Bank settler violence: joint statement, published 15 December 2023 (Accessed 18 Jan 24) https://www.gov.uk/government/news/joint-statement-on-west-bank-settler-violence
[11/12] Hostilities in the Gaza Strip and Israel. Flash Update #106



Since 7 October 2023 and as of 30 December 2023, Israeli forces injured 3,822 Palestinians, including at least 582 children; 51% in the context of search-and-arrest and other operations, and 41% in the context of demonstrations. Another 91 Palestinians were injured by settlers and 12 other Palestinians injured either by Israeli forces or settlers (33% of those injuries have been caused by live ammunition, compared with 9% in the first nine months of 2023).

Between 7 October – and 30 December 2023, the number of Palestinian families being forcibly displaced from their homes in the West Bank has increased:

- At least 198 Palestinian households comprising 1,208 people, including 586 children, have been displaced amid settler violence and access restrictions. The displaced households are from at least 15 herding / Bedouin communities. More than half of the displacements occurred on 12, 15, and 28 October 2023, affecting seven



communities. They represent 78% of all displacement reported due to settler violence and access restrictions since the beginning of the year (1,539 people, including 756 children).

- Additionally, 429 Palestinians, including 220 children, were displaced following the demolition of their homes due to lack of Israeli-issued permits in Area C and East Jerusalem *(See map on page 9, showing different areas A, B, C in West Bank and which authorities are in control)*. This represents 37% of all displacement reported due to the lack of building permit since the beginning of the year (1,160 people).

- A total of 19 homes have been demolished on punitive grounds, resulting in the displacement of 95 Palestinians, including 42 children. (Between January and September 2023, 16 homes were punitively demolished, resulting in the displacement of 78 Palestinians.) Punitive demolitions are a form of collective punishment and as such are illegal under international law.

- Another 483 Palestinians, including 222 children, have been displaced following the destruction of 73 residential structures during other operations carried out by Israeli forces across the West Bank; 55% of the displacement was reported in Jenin Refugee Camp, and 39% in Nur Shams and Tulkarm Refugee Camps (both in Tulkarm)[12].

- Israel's military operations and settler violence have had a major impact on West Bank' olive farmers and the olive harvest in October 2023. UN OCHA released a report on this on 22 February 2024, *'Olive harvest 2023: hindered access afflicts Palestinian farmers in the West Bank.'*[13]

WA-UK Strategy in the West Bank (Including East Jerusalem)

- Emergency interventions will be increased as funds become available: e.g. medical supplies, medical equipment, and funds for hospital treatment for families that cannot otherwise afford it, and food packages, hygiene kits and food vouchers for those most badly affected, etc.

- WA will continue programmes supporting health, education, housing and livelihoods needs, as funding becomes available, including support for: hospitals in East Jerusalem, the West Bank Child Care programme, West Bank Farmers livelihoods, and the cultural protection and restoration of historic buildings in the Old City of Jerusalem, where families live and/or are important public spaces.

Lebanon

At the end of 2023 the World Bank stated that after four years of economic and financial crisis, Lebanon's macro-economic framework remains severely impaired. The spillover effects from the ongoing conflict in Gaza pose yet another large shock to Lebanon's precarious growth. Without the implementation of a comprehensive crisis resolution plan, no long-term investment is feasible, and the country's physical, human, social, and natural capital will be further eroded. Prior to the current conflict, economic growth was projected to expand in 2023, for the first time since 2018, by 0.2%[14].

Human Rights Watch reports that while the financial crisis in Lebanon has impacted most people, it is women, children, migrant workers, Syrian and Palestinian refugees, and people with disabilities that have been particularly impacted. The crisis has had a devastating impact on the provision of public services. Schools have been struggling to operate amid resignations and strikes by teachers, electricity and internet cuts, and inflation. Public schools for hundreds of thousands of Lebanese and Syrian students have largely been closed for the last three years. The healthcare sector is crumbling amid the migration of thousands of doctors and nurses from Lebanon, a shortage in medicines and medical supplies, as well as the electricity cuts. The National Social Security Fund (NSSF), the largest employment-based provider of social services, is almost bankrupt and has not been reimbursing subscribers for their medical bills. The massive explosion of ammonium nitrate at the port of Beirut in 2020 has compounded the problems. Decades of corruption and mismanagement have crippled the electricity sector, with the state unable to provide more than two to three hours of electricity daily. While widespread blackouts affect everyone living in Lebanon, the crisis has exacerbated inequality in the country.[15]

[13] Olive harvest 2023: hindered access afflict Palestinian farmers in the West Bank | United Nations Office for the Coordination of Humanitarian Affairs - occupied Palestinian territory (ochaopt.org)
[14] https://www.worldbank.org/en/news/press-release/2023/12/21/lebanon-s-fragile-economy-pulled-back-into-recession
[15] https://www.hrw.org/world-report/2023/country-chapters/lebanon

As of March 2023, there were approximately 489,292 Palestine refugees registered with UNRWA in Lebanon (PRL). Additionally, there are about 31,400 Palestine refugees from Syria residing in the country. 45% of Palestine refugees in Lebanon live in the country's 12 refugee camps. UNRWA operates 65 schools in Lebanon, serving 39,144 Palestine refugee students. Poverty rates among Palestine refugees are high with 80% reported to be living below the national poverty line (adjusted for inflation). The top priorities raised by the refugee community to UNRWA are for cash assistance and hospitalization coverage.[16]

These Palestinian refugee families face overcrowding, dilapidated housing conditions, unemployment, poverty and lack of access to basic services. In addition, since the crisis in Syria (2011) more than 23,000 Palestine refugees from Syria (PRS) have taken shelter in these already overwhelmed camps and gatherings. As PRL and PRS are not formally citizens of another state, they are unable to claim the same rights as other non-Lebanese nationals living and working in Lebanon, they are not legally able to work in more than 35 professions in Lebanon or own property there.

WA-UK Strategy in Lebanon when funds allow:

- To continue emergency interventions supporting PRL and PRS throughout Lebanon, including winter assistance (e.g. fuel, clothing, blankets), shelter rehabilitation and emergency food distribution.
- To continue to tackle key issues for some of the poorest families in the camps and gatherings in south Lebanon including: improved access to healthcare, the empowerment of women through support for livelihoods, and livelihoods support for farmers in south Lebanon.
- To continue support for young children, children with disabilities, traumatised children and children at risk of dropping out of school, in addition to providing core skills development for 8-18 year olds.

Objectives and Activities

The Charity's main objects are the advancement of education, the relief of sickness, the protection and preservation of health, and the relief of poverty for the benefit of the inhabitants of Palestine, Israel, Lebanon and Jordan (particularly the communities in the West Bank and Gaza areas).

Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in crisis including those under bombardment in Gaza, or those in Jenin and across the West Bank due to Israel's military raids, during 2023. The continuous closure and restrictions of Gaza crossings, the Syria crisis impacting the Camps and Gatherings of Lebanon, as well as the financial crisis in Lebanon; all were factors influencing programme decisions and implementation in 2023.

Taking into consideration regional political instability and factors impacting programme implementation as mentioned above, the trustees will continue to meet the objectives of the Charity by supporting the most vulnerable communities and the most marginalised sectors of society with longer term sustainable development programmes where possible, and humanitarian relief programmes as necessary.

In line with the Charity's aims and objectives and the priorities set by the trustees, and on the basis of a process of continuous needs assessment in consultation with local communities, local partners and other stakeholders (*to avoid duplication and identify urgent needs and gaps in service provision*), projects are designed in the field and subsequently discussed and approved by the trustees. The trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission, when setting their objectives for the Charity.

The Charity's objectives in 2023 were to provide support in the following sectors:

- **Health:** Support for hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, water and sanitation, environmental health.
- **Education**: Support for children with special educational needs, early childhood development, educational support programmes, and the Palestinian Museum (a component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).

[16] https://www.unrwa.org/where-we-work/lebanon. Last Updated July 2023

- **Community Development**: Including the West Bank Child Care programme, livelihoods projects such as support for farmers, improving living conditions and housing/shelter for the most vulnerable communities and cultural protection.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: As needed and as funds allow.
- **Focused UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

The Charity delivers its objectives in two ways:

- By direct delivery using Welfare Association staff, and;
- By management of projects in partnership with local NGOs.

Projects implemented in co-operation with our local partner NGOs in Palestine and Lebanon are extremely important. This mechanism extends the outreach of Welfare Association, enabling us to include some of the most marginalised communities and sectors of society in the most appropriate and cost-effective ways. It also ensures full community consultation, with training and skills upgrading where possible. This contributes to sustainability, enabling the continuation of services when projects end. All projects include full details of goals, objectives, activities and numbers of people included in each activity with detailed budgets. The success of a project is reviewed in the analysis of outcomes, outputs, sustainability, and impact (where appropriate). The Charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit further, we will do so (with donor consultation and approval as required). The Charity will review whether or not a particular community need was met in the most positive, effective, and efficient way, and in full consultation and co-operation with the local community; with any lessons learned or recommendations noted for future work. Together with our local project partners and stakeholders, we continue to work to achieve our Charity's mission to make a difference to impoverished families and communities in need and to help make poverty history.

Voluntary Help and Gifts in Kind

The trustees greatly value all of the voluntary help that has been offered to Welfare Association during 2023. Welfare Association benefitted from a number of gifts in kind. The Charity greatly values the continued and very generous support of Mr. Omar Al-Qattan and the A. M. Qattan Foundation in providing our free office accommodation. We would also like to thank the volunteers who have helped us in 2023.

Financial Review

The financial review in this report relates to the financial year from 1st January – 31st December 2023. In 2023, the Charity raised a total of £2,131,878 from the general public, and a number of organisations in the UK and overseas, details of some of these grants are noted. During Ramadan a total of £187,958 was raised and provided weekly fresh food parcels to 1,629 families and purchased the crops of 228 local farmers in Gaza. In the West Bank, the childcare programme providing quarterly food vouchers and annual back to school vouchers for at least 1,200 children was £692,217, and two educational programmes were supported totalling £20,024. Programmes supporting the treatment of impoverished patients at Al Makassed Hospital in East Jerusalem totalled £337,717.

It should be noted that in 2023, we had two major emergencies in Palestine (in Jenin, in the West Bank, and the bombardment of Gaza that began on 7 Oct 2023, ongoing into 2024), when several of our donors granted additional and substantial emergency grants. In 2023, the restricted income includes an emergency grant to support hospitals in Jenin and to provide some of the families badly affected by the Israeli military raids in Jenin with food and hygiene kits of £241,121. Several emergency grants providing emergency fresh food parcels to 2,640 families made homeless in Gaza due to the relentless bombing by Israel's military forces totalled £340,611. In 2023, the Charity spent a total of £2,125,939.

HEALTH

School Counselling Units for Traumatised Children in Gaza 2022 - 2023

Welfare Association is continuing to support the School Counselling Unit Programme in Gaza. This is an important intervention to increase access to mental health services in schools, for traumatised students. It is being implemented through Gaza Community Mental Health Programme (GCMHP), a local partner of WA. So far, we have supported more than 50 schools and 11,000+ children through this programme. (The project was delayed due to Covid-19 and resulting school closures and precautionary measures, it finally started in October 2022 and was completed in 2023).

Planned activities:

- Establish and equip two school-based Counselling Units across Gaza Governorates.
- Conduct 24-hours of training for head teachers, teachers, and counsellors.
- Provide support and supervision for counsellors and teachers working at the targeted schools.
- Conduct 10 awareness raising sessions for caregivers and the community, with an average of five sessions in each school (two parents' sessions, and two teachers' sessions, and one community session) according to the actual need, and in consultation with the school and the community groups.
- Provide counselling sessions for 100 traumatised children in the two targeted schools. Any children with acute mental health issues will be referred to advanced services.
- Conduct two therapeutic recreational activities (open days).

Three school counselling units were established in two schools. Wafaa Al-Amer School in the middle area of the Gaza Strip and Amir Al-Mansi School in Gaza City.

#	School	Governorate	Gender	Age Group	# Boys	# Girls	Total
1	Amer Al-Mansi-A	Gaza Gov.	Boys	6-10 Y	624	0	624
	Amer Al-Mansi-B	Gaza Gov.	Boys	6-10 Y	549	0	549
2	Wafaa Al-Amer	Middle Gov.	Co-ed	6-16 Y	170	463	633
					1343	**463**	1806

Project achievements:

- 12 school counsellors received training.
- All participants showed positive change in their assessments. The majority (73%) showed increased knowledge.
- All beneficiary schools' counsellors showed improvement in their skills and abilities to support children appropriately.
- 371 students received counselling services in the new counselling units during project implementation.
- 8 students were referred to central counselling units of the Ministry of Higher Education (MoHE) to receive advanced services.
- 10 awareness raising sessions were arranged for parents and teachers.
- Establishing a 'Play Therapy Corner' in Wafaa Al-Amer school.

On March 21 and 22, 2023, two days of recreational activities were arranged for students attending the targeted schools: Wafaa Al-Amer and Amer Al-Mansi. The purpose of these events was to create a relaxed environment where the children could relax, freely express their happiness and enjoy themselves alongside their peers, in a stress-free and fun day. The activities featured clowns and a Dabke dance troupe, who organised entertaining activities, including movement games. More than 1,200 students participated in the therapeutic and recreational activities, engaging in a variety of fun experiences over the course of the two days. The children were delighted as shown in these comments:

"I am extremely happy with this activity, and I hope it's repeated every year at my school!"

"I had a great time playing with my friends and 'Uncle Meshmesh.' I wish we could have recreational activities every day!"

The programme's awareness-raising sessions covered essential mental health topics such as: positive education, behavioural issues in children, and the utilisation of referral systems. Participants actively engaged in open discussions with mental health professionals, receiving guidance, having their questions answered, and addressing concerns

regarding their children. The sessions aimed to equip participants with knowledge of best practices and how to appropriately support their children.

According to professionals from GCMHP, the feedback collected during the awareness sessions was positive, indicating that the project interventions are highly valued by counsellors, head teachers, parents and the children themselves. It is clear that the project has a positive and beneficial impact on the knowledge and skills of teachers and parents, increasing their ability to support children with mental health needs. Counsellors and parents recommended additional interventions related to behavioural issues, such as conducting psychological support sessions for teachers and parents, organising more fun activities and trips for children, and sustaining the project activities.

Supporting Impoverished Patients through the Makassed Hospital' Zakat Fund, East Jerusalem
This project will address the access of Palestinian patients to the specialised health services and medical care they need, at Al Makassed Hospital in East Jerusalem, but who due to their circumstances can't afford the costs of the treatment. The root causes preventing access to medical care are: 1) The economic hardships, unemployment, and poverty that Palestinians in the West Bank and Gaza are experiencing due to the impact of the Israeli occupation and the policies and procedures imposed. 2) The inaccessibility of health services as the Israeli military and police forces delay and prevent Palestinians from accessing quality health care with increasing numbers of road blocks, movement restrictions, permits, etc. 3) The insufficient funds allocated to Al Makassed Hospital, despite the fact that it receives the referred cases validated by the Palestinian Authority's Ministry of Health, and UNRWA, as well as patients in Jerusalem with no health insurance, as it is the main referral hospital for Palestinians and is often unable to cover the costs of patients who are unable to pay. 4) The increasing costs of health services due to many chronic emergencies.

Subsequently, Palestinian patients cannot access the specialized care they need. In addition, the Makassed Hospital will not be able to provide medicines and treatments needed for referred patients who are unable to cover treatment costs or have no insurance. This intervention will support impoverished Palestinian patients eligible for Al Makassed's Zakat Fund, to access quality-specialized medical care at Makassed Hospital, by partial coverage of health care / medical treatment costs for referred patients or non-insured patients. The interventions undertaken are expected to enable more than 600 patients to access life-saving and specialized health care and medical treatments.

EDUCATION

Educational Support in Palestine – Supporting Students at Bir Zeit University 2023
This multi-year project in partnership with Friends of Bir Zeit University (FoBZU) is supporting a number of outstanding students who wish to complete university education, but would otherwise be unable to afford tuition fees and in some cases key course text books.

In the 2022-2023 academic year, the project facilitated eight students by awarding scholarships for their studies, as well as a travel and textbooks stipend for one student. The students are studying a range of subjects including: Finance, Accounting, Business & Economics, Audiology and Speech Therapy, and Computer Engineering, etc. All eight students completed the year, including some very impressive grades. Two of the students reached the University's 'Honor List' for their outstanding academic achievements.

Urgent Safety Works at Noor Al-Salam Kindergarten, East Jerusalem
Noor Al-Salam kindergarten was established in 2013, with 120 students aged three to five years old, located in Al-Tur (Mount of Olives) Jerusalem, East of the Old City. The kindergarten is not supported by the Palestinian Authority's Ministry of Education or by the Israeli Government / local municipality. Noor Al-Salam provides children with early years educational opportunities as well as a safe space for recreation and play.

This 8-month project undertook critical renovation work to safeguard children attending the kindergarten. Over time the retaining wall separating the playground from the adjacent local cemetery had deteriorated, marked by large cracks. This posed a significant safety risk to children and staff, particularly as the cemetery sits at a much higher level above the playground. Immediate renovation works were undertaken to reinforce and restore the wall, to prevent further deterioration and prevent collapse.

The works included:

- Removing plants and trees that posed a threat to the integrity of the wall.

- The clearance and removal of a huge amount of loose silt from behind the length of the wall, and refilling.
- The deteriorated wall was then replaced with a new, reinforced concrete wall.
- The new wall was plastered and insulated, to protect it from moisture absorption.
- Finally, it was painted decoratively to match the rest of the kindergarten.

The newly reinforced wall restored a safe learning and play environment to Noor Al-Salam while also preserving the neighbouring cemetery.

Palestinian Museum. Year 3. Knowledge & Research Programme, and Events. Bir Zeit, West Bank
This two-year grant has been extended to 3 years of activities due to Covid-19 and closures that followed. It is funding a series of public events, including book launches, literary events, symposia, panel discussions, workshops, tours, film screenings, an exhibition related conference, and two original publications to document scholarly outputs, as well as conference proceedings and papers. In addition, to the first Knowledge Gap project which covers the history of the Visual Arts in Palestine and beyond.

COMMUNITY DEVELOPMENT

Orphan' Care Programme, West Bank
The specific objectives of this programme are to (i) enable up to 1,800 orphans to access an adequate standard of living through the provision of basic food and hygiene items; (ii) support the orphans' access to basic educational services; and, (iii) enable the orphans and their guardians to avoid exploitation.

Key project activities include: Verification of children to be included into the programme in accordance with the programme's eligibility criteria; Pre-qualification of grocery stores and 'Back to School' shops to cater for the number of children in the programme, based on shop capacity and location; quarterly vouchers are issued and delivered to the children's guardians specifying the shop to be visited for redeeming against specified list of items; 'Back to school' voucher provided once a year (in August) to enable the purchase of essential items for the new school year. During 2023 approx. 1200 children received services and support through this programme across the West Bank, including quarterly food vouchers to be exchanged for a range of food items in nearby pre-qualified stores, throughout the year, as well as school vouchers to be exchanged for items of school uniform or equipment as each child required. The use of vouchers in local shops gives the freedom and choice of selecting the items needed most, rather than in sending ready packaged goods, and it also supports local shop keepers.

Supporting the Livelihoods of Olive Farmers in the West Bank
This 5-month project, began in November 2023, to support Palestinian olive farmers in the West Bank by providing them with new olive trees to replant their lands and restore their livelihoods as many olive groves in the West Bank are uprooted or burned by the Israeli army or settlers. The project is expected to assist 316 farming families from 13 communities through the planting of approximately 11,650 trees.

The implementation stage was underway to the end of 2023 and into 2024. Olive seedlings were distributed across the governates and communities, and expected to cover land of approximately 1,019 dunums[17]. Farmers were provided with comprehensive technical guidance to help them tend their trees, protect them from animals, and water adequately, to maximise the growth of the trees and in two to three years their olive crops. Savings in purchasing the olive trees allowed an additional 55 farmers in 4 new locations to be included in the project.

However, increased settler violence and military campaigns in the West Bank following the 7 October 2023, disrupted the project schedule. Teams were often unable to reach distribution locations, or had to leave the locations prior to completing planned activities. Programme teams planned to work around road blocks and varied the times of their work on different days so as to complete the project on time.

Distribution of Ramadan Fresh Food Parcels in Shijaia, Zaytoun, Daraj, Tuffah, and West Gaza, 2023
The project provided weekly fresh food parcels to 1,038 families during Ramadan, ensuring a consistent supply of essential, fresh and nutritious food items. This alleviated the financial burden on families and ensured access to nutritious meals throughout the month. The inclusion of Eid celebration sweets/cookies added a festive touch to the

[17] 1 dunum = 1000 square metres, or approx. 1 acre

assistance provided. The programme team specifically targeted the most marginalized areas, such as Shijaia, Zaytoun, Daraj, Tuffah, and west Gaza, where socio-economic challenges are prevalent. By focusing on these areas, the project addressed the specific needs of some of the poorest families. The selection process and prioritisation of vulnerable families further ensured effective assistance, and those affected by conflict and with limited income-generating capacity were given priority.

Fair prices and support for small farmers (whose fruit and vegetable crops were purchased) and local women's cooperatives (whose products, including Eid Cookies and date paste, etc, were purchased by the programme team) were key strengths of the project. By facilitating the promotion and sale of their crops and products at fair prices, the project empowered these farmers and co-operative staff, to meet their families' basic needs also. Technical support ensured the quality and productivity of the farmers' crops, sustaining their livelihoods and contributing to the local agricultural sector. The project actively collaborated with women's cooperatives, providing marketing opportunities and creating employment for women. The inclusion of their products, such as Maftool and Eid cookies, in the food parcels promoted gender equality and socio-economic development.

By supplementing poor diets and reducing expenditure on food, the project improved the nutritional intake and well-being of struggling families. This support allowed them to allocate resources to other essential needs, reducing financial strain. The project also protected livelihoods affected by conflicts and closure policies, contributing to the long-term resilience and economic stability of vulnerable families.

This project reached an estimated total of 7,863 beneficiaries across all activities, including a total of 172 farmers and producers, including 28 female farmers, who were empowered to market their crops through the project activities. Additionally, 33 workers in women's cooperatives contributed to the food parcel contents, and 15 daily workers were employed throughout the project to weigh and pack the crops into the parcels each week.

Types and quantities of fresh food distributed each week

#	Item	Unit	Quantity					Total of quantity (Kgs)
			Distribution 1 Week 1	Distribution 2 Week 2	Distribution 3 Week 3	Distribution 4 Week 4	Distribution 5 Week5	
			26-03-2023	31-03-2023	6/4/2023	13-04-2023	18-04-2023	
1	Orange	Kg	3	3		3	3	**12456**
2	Bean	Kg			1			**1038**
3	Carrot	Kg	3		3			**6228**
4	Chicken	Unit		2 chickens, 3.6 KG approx.		2 chickens, 3.6 KG approx.		**7473.60**
5	Cucumber	Kg	3	3	3	3	3	**15570**
6	Egg	Unit		1 plate of 30 eggs, 2 KG approx.	1 plate of 30 eggs, 2 KG approx.		1 plate of 30 eggs, 2 KG approx.	**6228**
7	Eggplant	Kg	3		3		3	**9342**
8	Eid cookies	Kg					2	**2076**
9	Garlic	Kg	1			1		**2076**
10	Green onion	Kg			0.5			**519**
11	Green pepper	Kg		1		1		**2076**
12	Lemon	Kg	3	3	3	3	3	**15570**

#	Item	Unit	Quantity					Total of quantity (Kgs)
			Distribution 1 Week 1	Distribution 2 Week 2	Distribution 3 Week 3	Distribution 4 Week 4	Distribution 5 Week5	
			26-03-2023	31-03-2023	6/4/2023	13-04-2023	18-04-2023	
13	Maftoul	Kg				2		2076
14	Mint	Kg		0.25		0.25		519
15	Molokheya (Egyptian spinach)	Kg		2		2		4152
16	Onion	Kg	4	3	4	3	3	17646
17	Parsley	Kg	0.5	0.5				1038
18	Potato	Kg	4	3	4	3	3	17646
19	Radish	Kg			1			1038
20	Red cabbage	Unit		2 unit, 1 KG approx.				2076
21	Rocca	Kg	0.5					519
22	Tomato	Kg	4	3	4	3	3	17646
23	White cabbage	Unit		2 unit, 1 KG approx.				2076
24	Zucchini	Kg	2		2			4152
					Total			151236.60

Distribution of Ramadan Fresh Food Parcels in North Gaza

Gaza is on 'life support' with 80 percent of the population dependent on humanitarian assistance. Three out of four Gazans rely on emergency food assistance – and despite this support, the rate of severe food insecurity is rising. The people of Gaza have exhausted all their financial coping mechanisms and humanitarian aid is their primary lifeline, but not a long-term solution. A viable and sustainable solution is only possible through ending the blockade and opening opportunities that will lay the groundwork for future economic development. In the meantime, UNRWA remains a lifeline for Palestine refugees, providing humanitarian assistance and ensuring Gaza's large refugee community can survive[18].

This project was developed to support 211 deprived families in north Gaza through the provision of four cycles of fresh food parcels (for 4 weeks, one collection of food parcels per week) containing fresh fruit and vegetables, chicken and/or eggs (as a source of protein), and processed food from local women's cooperatives in the food parcels distributed just before the Eid. Project activities will also support the livelihoods of small farmers and producers badly affected by the closure policy and practices of Israel.

Thanks to savings throughout the project implementation period and generous donations during our Gaza Ramadan Appeal, the project teams were able to distribute fresh food to 591 disadvantaged households in total. The weekly food parcels provided nutritious meals for 591 families, and also enabled these families to save money on food shopping and spend it on other essential items (i.e. medicines, school costs, utility bills.) The project also protected the livelihoods of local farmers, impacted by the conflict and closure measures on Gaza by purchasing their freshly harvested crops, chickens and eggs, and purchasing Eid cookies from local women's co-operatives. The project benefited 56 small-scale farmers and producers, and 31 women working in cooperatives producing Eid Cookies. The project reached a total of 4036 beneficiaries.

[18] https://reliefweb.int/report/occupied-palestinian-territory/occupied-palestinian-territory-emergency-appeal-2023

Types and quantities of fresh food distributed each week

#	Item	Unit	Distribution 1 – Week 1	Distribution 2 – Week 2	Distribution 3 – Week 3	Distribution 4 – Week 4	One time distribution [19]
# of families			211 (4 cycles)				380
1.	Oranges	Kg	3	3			
2.	Beans	Kg		1.5		1	1
3.	bell pepper	Kg	1	1.5			
4.	Carrots	Kg		1.5			
5.	Chicken	Unit			2 chickens, 4 KG approx.	2 chickens, 4 KG approx.	2 chickens, 4 KG approx.
6.	Cucumbers	Kg	2	2	1.5	2	2
7.	cauliflower	Unit	2 units, 1 KG approx.				
8.	Eggs	Unit		1 plate of 30 eggs, 2 KG approx.		1 plate of 30 eggs, 2 KG approx.	1 plate of 30 eggs, 2 KG approx.
9.	Eggplants	Kg	2	2		2	2
10.	Eid cookies	Kg			2		
11.	lettuce	Unit	0.25	0.25			
12.	Lemons	Kg	2	2	2		
13.	Maftoul	Kg			2		
14.	Mallow	Kg			4	4	4
15.	Onions	Kg	3	4	4	4	4
16.	Parsley	Kg	0.25				
17.	Potatoes	Kg	3	4	4	4	4
18.	Radishes	Kg	0.25				
19.	Red cabbages	Unit	2 units, 1 KG approx.				
20.	Rocca	Kg	0.25	0.25			
21.	Tomatoes	Kg	3	3	3	3	3
22.	White cabbages	Unit		2 units, 1 KG approx.			
23.	Zucchini	Kg	3	2		2	2
24.	Dill			0.1			

EMERGENCY

Emergency Support for Palestinian Refugees in Winter, Bekka Valley, Lebanon

This 1-month project was a rapid response to the winter conditions in the Bekaa valley, where winters are unforgiving, with temperatures falling well below freezing. The project was implemented from January to February 2023, with the objective of providing fuel vouchers to Palestinian refugee families unable to afford the fuel they need to keep themselves warm living in inadequate shelters. Funding for this project came from the rapid response of WAUK supporters to an urgent winter appeal. The funds were used to provide vouchers exchangeable for fuel used in heating and cooking to families in Wavel Refugee Camp, in the Bekaa valley, East Lebanon. A total of 485 families received vouchers thanks to the funds raised from this urgent appeal, which is approximately 2,330 direct beneficiaries.

[19] The items were distributed to 380 families who received a single fresh food parcel after Eid.

Emergency Support to Restore Gaza's Farmers Livelihoods (2022-2023)
This 8-month project began in November 2022 and built on the experience and knowledge gained in previous phases. There is huge demand for this project in Gaza, as numbers of famers still require support to restore their agricultural land and livelihoods following previous Israeli military attacks. This project worked to restore and rehabilitate the land of some of the most marginalised farming families in Gaza, returning their land to productivity and restoring their destroyed sources of income and livelihoods. The project assisted farming families in the Beit Lahiya, Beit Hanoun, and Jabalia areas of Gaza, and successfully rehabilitated and replanted 60 dunums of open fields and 30 agricultural greenhouses. Farmers with open land each had 2 dunums of land restored, while the greenhouses are of 1 dunum each and are occasionally shared between families.

In total, 91 famers and their families had their agricultural land rehabilitated, which directly impacted an estimated 540 beneficiaries. Of these families, 19 also benefitted from having their crops purchased by WA projects' teams to be used in Gaza Ramadan projects, helping them to guarantee a fair price for their produce. Approximately US$ 11,400 worth of crops were purchased for the beneficiary families of this project., and 30 local unemployed workers were employed in carrying out the works and repairs. A total of 720 working days were created for these workers throughout the project. The project was completed in June 2023.

Emergency Support in Jenin, West Bank
This project was developed at the start of July 2023, when Israeli military operations, settler violence and demolitions increased the humanitarian needs of the local Palestinian population. More than 500 Palestinian families (totalling 3,500 individuals) were internally displaced, either as a result of damage to, or even destruction of, their homes, or safety concerns. Damage was reported to an UNRWA clinic located in Jenin refugee camp. Demand was high for emergency and trauma care, and for protection of healthcare from attacks. The increasingly coercive environment is further shrinking the humanitarian space in the West Bank, it is making it harder for partners to provide a comprehensive humanitarian health response. Since then, the number of raids has increased dramatically as have needs across the West Bank. The project started in September 2023.

Activities:
- 500 families affected by this emergency in Jenin will be supported with food aid through food vouchers.
- 500 families affected by this emergency in Jenin will be supported with essential hygiene vouchers.
- Governmental hospitals in Jenin (expecting to support three hospitals) will be provided with some of their high priority / urgent needs, of medical equipment, disposables and medications.
- Al Amal nongovernmental hospital / Patients' Friends Society will be provided with some of its high priority / urgent needs of medical equipment, disposables and medications.

Emergency Fresh Food Parcels Distribution in Gaza 2023-2024
Since the outbreak of conflict on 7 October 2023 to the end of 2023, the population in Gaza was being denied access to food, water and humanitarian aid. This 6-month project began on the 1st November and helped to support hundreds of displaced homeless families, some of the most badly affected by the heavy bombardment of Gaza by Israel's military forces through the provision of fresh food parcels. This project provided key nutritional food items they urgently needed but couldn't afford, as well as not being able to move inside Gaza to reach shops or local farmers markets due to the ongoing Israeli military bombardments. The parcels were packed with fresh vegetables available within Gaza.

The project aimed to reach 1,620 internally displaced families who had taken shelter in non-UN shelters. It was planned that 1000 families would receive an average of seven fresh parcels over seven weeks and another 620 families (as the grant was increased) would receive two fresh food parcels over two weeks. In addition, it is estimated that 80 farmers will benefit by enabling them to sell their fruit and vegetable crops for project interventions.

Gaza Emergency 2023: Distribution of Fresh Food Parcels to IDPs in non-UN Shelters
This two-month lifesaving project provided vulnerable IDP families in middle and south Gaza with rapid fresh food assistance in the form of food parcels containing fresh fruit and vegetables, beginning on 1 December. The specific objective of this project is to support 1020 internally displaced families, 410 families will receive three fresh food parcels (one each week), for three weeks, and 610 families will receive one fresh food parcel thanks to a grant increase. Fresh items were purchased from approx. 25 local farmers; this approach will support the agricultural chain and will enable small producers to gain some income in the current context in Gaza, at a time when many agricultural areas are inaccessible and classified as war zones.

Future Plans

As the economy and the political situation in Palestine deteriorate, with the ongoing war on Gaza, and ongoing nightly raids by Israel's military forces, together with increasing numbers of attacks by settlers across the West Bank, as well as the financial crisis in Lebanon, with Lebanon also facing attacks from Israels military forces - together with the ongoing impact of regional instability, in 2024 Welfare Association will continue to fund a portfolio of development projects and emergency projects as needed and according to the funds available.

The Board of Trustees will continue with the main areas of activity:

- **Health:** Support for hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, water and sanitation, environmental health.
- **Education**: Support for children with special educational needs, early childhood development, and educational support programmes, (a component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).
- **Community Development**: Including the West Bank Child Care programme, Gaza Orphans Programme, livelihoods projects i.e. for farmers, support for restarting small business, improving living conditions and housing/shelter and WASH interventions for the most vulnerable communities and cultural protection.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: ongoing food aid, and humanitarian aid as needed and as funds allow.
- **Focused UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

Trustees' Responsibilities

The trustees (who are also directors of Welfare Association for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the 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 these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP[20];
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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. In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware, and;

- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

[20] https://charitysorp.org/documents/496625/496655/charities-sorp-frs102-2019a.pdf/0a4311bd-da96-a551-dccb-d841156ac3bc?t=1641992062057

The Welfare Association
Report of the Trustees
For the year ended 31st December 2023

The Trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:



Julia Helou
Treasurer/Trustee

Date 23 July 2024

Independent Auditor's Report to the Members of The Welfare Association

Opinion

We have audited the financial statements of The Welfare Association (the 'charitable company') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

Independent Auditor's Report to the Members of The Welfare Association (continued)

Matters on which we are required to report by exception (continued)

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 20, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the FRC's website at: www.frc.org.uk/auditorsresponsibilities This description forms part of our auditor's report.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- reviewing minutes of meetings of those charged with governance;
- assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection;
- reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations; and
- performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Independent Auditor's Report to the Members of The Welfare Association (continued)

Auditor responsibilities for the audit of the financial statements (continued)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement arising from fraud is also higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Paul Creasey (Senior Statutory Auditor)
For and on behalf of Azets Audit Services
Statutory Auditor and Chartered Accountants
Egham

Date: 23 July 2024

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £
INCOME							
Income and endowments from:							
Donations and Legacies							
Donations and Gifts	2	160,156	-	**160,156**	168,296	-	**168,296**
Charitable Activities							
Grants Receivable	3	-	1,999,568	**1,999,568**	-	909,637	**909,637**
Investments							
Interest		1,464	-	**1,464**	41	-	**41**
Total income		161,620	1,999,568	**2,161,188**	168,337	909,637	**1,077,975**
EXPENDITURE							
Expenditure on:							
Fundraising		45,501	-	**45,501**	41,378	-	**41,378**
Charitable Activities	4	173,390	1,952,549	**2,125,939**	138,862	950,896	**1,089,758**
Total Expenditure	6	218,891	1,952,549	**2,171,440**	180,240	950,896	**1,131,136**
Net Income/(Expenditure)		(57,271)	47,019	**(10,252)**	(11,903)	(41,259)	**(53,162)**
Transfers between funds	12	25,759	(25,759)	**-**	26,296	(26,296)	**-**
Net Income/(Expenditure) for the Year		(31,512)	21,260	**(10,252)**	14,393	(67,555)	**(53,162)**
Total Funds as at 1st January		580,067	46,847	**626,914**	565,674	114,402	**680,076**
Total Funds as at 31st December	12, 13	548,555	68,107	**616,662**	580,067	46,847	**626,914**

There are no recognised gains and losses other than those passing through the statement of financial activities account. All incoming resources and resources expended derive from continuing activities.

The notes on pages 28 to 36 form part of these financial statements.

The Welfare Association
Balance Sheet
As at 31st December 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed Assets					
Tangible assets	14		190		624
Current Assets					
Debtors	15	14,293		8,235	
Cash in hand and at bank		615,379		629,926	
		629,672		638,161	
Creditors: Amounts falling due within one year	16	(13,200)		(11,871)	
Net Current Assets			616,472		626,290
Net Assets			616,662		626,914
Funds					
General fund	12		548,555		580,067
Restricted funds	13		68,107		46,847
Total Funds			616,662		626,914

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard 102.

Approved by the Board of Trustees and authorised for issue on 23/7/2024
and are signed on their behalf by:

.....
Trustee / Chairman

.....
Trustee / Treasurer

Company Registration Number: 02809950

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2023

	2023 £	2023 £	2022 £	2022 £
CASH FLOWS FROM OEPRATING ACTIVITIES				
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activies)	**(10,252)**		(53,162)	
Adjustments for:				
Depreciation charges	**434**		434	
Investment Income	**(1,464)**		(41)	
(Increase)/Decrease in debtors	**(6,058)**		4,648	
(Decrease)/Increase in creditors	**1,329**		(3,373)	
Net cash inflow/(used in)/provided by operating activities		**(16,011)**		(51,494)
CASH FLOW FROM INVESTING ACTIVITES				
Purchase of tangible fixed assets	**-**		1,303	
Interest	**1,464**		41	
Net Cash Inflow from Returns on Investments and Servicing of Finance		**1,464**		1,344
Increase/(Decrease) in Cash		**(14,547)**		(50,150)
Cash and cash equivalents at the beginning of the reporting period		**629,926**		680,076
		615,379		629,926
Cash in hand		**615,379**		629,926
Cash at end of reporting period		**615,379**		629,926

1 Accounting Policies

Accounting Convention

The Welfare Association is a private limited company, limited by guarantee, and registered in England and Wales. The company's registered office and principal place of business is stated on page 1.

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The company is a public benefit entity for the purposes of FRS 102 and a registered charity established as a company limited by guarantee and therefore has also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006 and Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts presented are rounded to the nearest pound.

Going Concern

The trustees have assessed whether the use of going concern is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

Income

Income represents interest received, donations, fundraising activities and exchange gains. It is included in the Statement of Financial Activities on a receivable basis, when there is evidence of entitlement, the receipt is probable, and the amount can be measured reliably.

Income from legacies is recognised when probate is granted, there is probability of receipt and there is ability to estimate with sufficient accuracy the amount receivable.

Gifts in Kind represent donated facilities and goods which are recognised when receivable and are included at the value to the charity where this can be quantified and a third party is bearing the costs.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. Most expenditure is directly attributable to specific activities and has been included in those cost categories. Costs attributable to more than one activity are allocated on the basis set out in note 5.

Grants to partner organisations are included in the Statement of Financial Activities when payment is incurred, as defined in the terms and conditions for the grant.

Support costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements such as board meetings and audit. They include a proportion of the costs of management and administrative staff based on estimated time spent.

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset as follows:

Office Equipment	33.33% straight line

Assets are depreciated for a whole year in the year of acquisition and not at all in the year of disposal. Items costing less than £500 are not treated as fixed assets but instead are charged as expenses in the year in which they are purchased.

Fund Accounting

Unrestricted general funds can be used in accordance with the charitable objects at the discretion of the trustees.
Restricted funds are those given for a particular purpose, they can only be used for that purpose. Details of the restricted funds are given in note 12 and the Trustees report.

Foreign Currency Translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to the Statement of Financial Activities.

Critical Accounting Estimates and Areas of Judgement

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Financial Instruments

Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

Debtors and creditors

Debtors and creditors receivable or payable within one year of the reporting date are carried at their transaction price. Debtors and creditors that are receivable or payable in more than one year and not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

2 Donations and Legacies

	2023	2022
	£	£
The donations are made up as follows:		
General donations	**16,877**	17,892
Donations from Welfare Association Geneva	**115,433**	119,917
Gift in kind - rental of office space	**14,000**	14,000
Gift aid	**13,846**	7,836
Exchange gain	**-**	8,580
Sundry Income	**-**	71
Unrestricted funds	**160,156**	168,296

3 Grants Receivable

Al Makassed Hospital Zakat Fund for Impoverished Patients, East Jerusalem	**337,717**	-
Childcare Programme, West Bank	**692,217**	454,296
Community Based Rehabilitation Programme, Gaza	**-**	60
Education Programmes, Palestine	**15,738**	14,789
Education Support, Gaza	**4,286**	-
Emergency Appeal, Medical Supplies (ACHA), Gaza	**-**	8,965
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	**77,134**	-
Emergency Appeal, Orphans, Gaza	**35,895**	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	**-**	11,534
Emergency Support for Farmers' Livelihoods, Southern Gaza	**-**	7,325
Emergency Food Parcels, Middle & South Gaza	**275,670**	-
Emergency Services Support, Jenin	**241,121**	-
Emergency Support for Olive Farmers' Livelihoods, West Bank	**50,000**	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**-**	48,543
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	**62,932**	64,731
Emergency Winter Appeal, Lebanon	**6,004**	31,452
Emergency Winter Support, Lebanon	**-**	21,402
Establishing a Conservation Studio at the Palestinian Museum - British Council	**-**	8,567
Information, Advocacy & Awareness Raising	**1,000**	-
Olive Farmers' Livelihoods, West Bank	**400**	29,917
Paediatric ICU, Makassed Hospital, East Jerusalem	**-**	261
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**-**	11,248
Ramadan Appeal for Food Packages, Khan Younis, Gaza	**36,156**	40,364
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	**151,802**	147,705
Restoration of Old City of Jerusalem Survey	**-**	8,158
Shirin's Fund for Children with Special Needs, Jerusalem	**500**	320
Supporting Higher Education in the West Bank	**10,996**	-
Restricted funds	**1,999,568**	909,637

4 Charitable activities

		2023	2022
		£	£
Charitable activities are made up of the following:			
Grants payable	5	**1,952,549**	950,896
Indirect Project costs	6	**141,606**	110,465
Information, public awareness and advocacy	6	**31,784**	28,397
		2,125,939	1,089,758

5 Grants Payable

The details of the grants payable are as follows:

	2023	2022
	£	£
Al Makassed Hospital Zakat Fund for Impoverished Patients	**337,717**	-
Childcare Programme, West Bank	**677,145**	445,871
Education Programme, Palestine	**15,134**	14,493
Emergency Appeal, Medical Supplies (ACHA), Gaza,	**-**	11,593
Emergency Appeal - Distribution of Fresh Food Parcels, Gaza	**66,276**	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	**-**	7,127
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**-**	46,616
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	**60,741**	62,507
Emergency Support for Farmers' Livelihoods, Southern Gaza	**-**	2,092
Emergency Support Olive Farmers' Livelihoods, West Bank	**51,023**	-
Emergency Food Parcels, Middle & South Gaza	**274,335**	-
Emergency Services Support, Jenin	**241,121**	-
Emergency Support for Karantina Hospital, Lebanon	**-**	-
Emergency Winter Appeal, Lebanon	**22,239**	21,261
Emergency Winter Support, Lebanon	**-**	20,427
Establishing a Conservation Studio at the Palestinian Museum - British Council	**-**	7,505
Information, Advocacy and Awareness-Raising	**3,654**	-
Olive Farmers' Lvelihoods, West Bank	**-**	28,338
Paediatric ICU, Makassed Hospital, East Jerusalem	**-**	263
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**7,765**	-
Palestinian Museum Public Eduation Programme, West Bank	**-**	68,230
Ramadan Appeal for Food Packages, Gaza	**36,077**	39,721
Ramadan Food Packages Distribution, Gaza	**148,533**	146,937
Restoration of Old City of Jerusalem Survey	**-**	8,537
School Counselling Units for Traumatised Children, Gaza	**-**	19,378
Supporting Higher Education in the West Bank	**10,789**	-
	1,952,549	950,896

All grants were paid to Welfare Association offices in Palestine and Lebanon for distribution and management, in accordance with restricted grant funding documentation.

6 Total Expenditure

	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2023 £	2022 £
Direct Costs					
Direct Project Costs	-	-	1,952,549	**1,952,549**	950,896
Salary Costs	16,167	24,789	66,823	**107,779**	96,880
Exchange Rate Variance	-	-	17,726	**17,726**	-
Support Costs					
Governance Costs					
Accountancy and payroll	1,680	2,576	6,944	**11,200**	10,200
Audit	3,300	1,320	8,580	**13,200**	8,100
Salaries	3,233	4,958	13,365	**21,556**	19,376
Other Support Costs					
Advertising and subscriptions	196	300	808	**1,304**	1,288
Annual review brochure costs	417	417	-	**834**	1,652
Bank charges	-	1,010	1,010	**2,020**	1,454
Consultancy & Recruitment	-	-	-	**-**	-
Computer costs and IT support	1,539	2,360	6,363	**10,262**	10,856
Depreciation	65	100	269	**434**	434
Fundraising Appeals	359	348	348	**1,055**	91
Office expenses	176	270	728	**1,174**	1,198
Postage and stationery	218	334	901	**1,453**	1,213
Rent - gift in kind	2,100	3,220	8,680	**14,000**	14,000
Salaries	2,156	3,305	8,910	**14,371**	12,918
Telephone	149	149	33	**331**	580
Training	29	45	118	**192**	-
Total	**31,784**	**45,501**	**2,094,155**	**2,171,440**	**1,131,136**

Staff costs are allocated on the basis of time spent on the activity areas of the charity.

The comparative figures in note 6 have been restated to split out governance costs consistent with the current year. This has no impact on the surplus for the prior year.

Details of Expenditure (Prior Year)

	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2022 £
Direct Costs				
Direct Project Costs	-	-	950,896	**950,896**
Salary Costs	14,532	22,283	60,065	**96,880**
Exchange Rate Variance	-	-	-	**-**
Support Costs				
Governance Costs				
Accountancy and payroll	1,530	2,346	6,324	**10,200**
Audit	2,025	810	5,265	**8,100**
Salaries	2,906	4,457	12,013	**19,376**
Other Support Costs				
Advertising and subscriptions	193	296	799	**1,288**
Annual review brochure costs	826	826	-	**1,652**
Bank charges	-	727	727	**1,454**
Computer costs and IT support	1,628	2,497	6,731	**10,856**
Depreciation	65	100	269	**434**
Fundraising Appeals	31	30	30	**91**
Office expenses	180	275	743	**1,198**
Postage and stationery	182	279	752	**1,213**
Rent - gift in kind	2,100	3,220	8,680	**14,000**
Salaries	1,938	2,971	8,009	**12,918**
Telephone	261	261	58	**580**
Total	**28,397**	**41,378**	**1,061,361**	**1,131,136**

7 Net Income/(Expenditure) for Year

	2023 £	2022 £
This is stated after charging the following:		
Depreciation of tangible assets	**434**	434
Auditors' remuneration - audit - current year	**13,200**	8,100
Exchange loss/(gain)	**17,726**	(8,580)

8 Staff Costs

	2023 £	2022 £
The details of the staff costs are:		
Gross pay	**125,974**	112,858
Social Security	**8,913**	8,612
Pension (Defined Contribution Scheme)	**8,818**	7,702
	143,705	129,172

The number of full time equivalent employees during the year was two (2022: two).
One employee earns between £90,001 - £100,000 (2022: one £80,001 - £90,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £107,736 (2022: £98,321). No trustee received remuneration from the charity.

9 Payments to Trustees

No trustee or person (2022: none) connected with a trustee has received any remuneration for services to the charity (2022: £nil).
No trustees (2023: none) were reimbursed for expenses during the year (2022: £nil)

10 Related Parties

Donations of £3,480 were made to the charity by Trustees (2022: £2,315).

11 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

12 General Fund

	2023 £	2022 £
Balance at 1st January	**580,067**	565,674
Net movement for the year	**(57,271)**	(11,903)
Transfers	**25,759**	26,296
As at 31st December	**548,555**	580,067

The board of trustees have designated £100,000 of the unrestricted reserves for core operating costs.

13 Details of Restricted Funds (Current Year)

	Balance at 1 Jan 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2023 £
Al Makassed Hospital Zakat Fund for Impoverished Patients East Jerusalem	-	337,717	(337,717)	-	-
Childcare Programme, West Bank	-	692,217	(677,145)	(15,072)	-
Community Based Rehabilitation Programme, Gaza	60	-	-	-	60
Education Programmes, Palestine	-	15,738	(15,134)	(604)	-
Education Support, Gaza	-	4,286	-	-	4,286
Emergency Appeal, Medical Supplies (ACHA), Gaza	453	-	-	(453)	-
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	-	77,134	(66,276)	453	11,311
Emergency Appeal, Orphans, Gaza	-	35,895	-	-	35,895
Emergency Food Parcels, Middle & South Gaza	-	275,670	(274,335)	(1,335)	-
Emergency Services Support, Jenin	-	241,121	(241,121)	-	-
Emergency Support for Olive Farmers' Livelihoods, West Bank	-	50,000	(51,023)	1,023	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	62,932	(60,741)	(2,191)	-
Emergency Winter Appeal, Lebanon	16,776	6,004	(22,239)	(541)	-
Information, Advocacy & Awareness Raising	13,396	1,000	(3,654)	-	10,742
Olive Farmers' Livelihoods, West Bank	944	400	-	-	1,344
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	11,248	-	(7,765)	(3,483)	-
Ramadan Appeal for Food Packages, Khan Younis, Gaza	-	36,156	(36,077)	(79)	-
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	-	151,802	(148,533)	(3,270)	(1)
Shirin's Fund for Children with Special Needs, Jerusalem	3,970	500	-	-	4,470
Supporting Higher Education in the West Bank	-	10,996	(10,789)	(207)	-
	46,847	**1,999,568**	**(1,952,549)**	**(25,759)**	**68,107**

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

Details of Restricted Funds (Prior Year)

	Balance at 1 Jan 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2022 £
Childcare Programme, West Bank	-	454,296	(445,871)	(8,425)	-
Community Based Rehabilitation Programme, Gaza	-	60	-	-	60
Education Programmes, Palestine	-	14,789	(14,493)	(296)	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	-	11,534	(7,127)	(4,407)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	7,325	(2,092)	(5,233)	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	48,543	(46,616)	(1,927)	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	64,731	(62,507)	(2,224)	-
Emergency Winter Appeal, Lebanon	6,938	31,452	(21,261)	(353)	16,776
Emergency Winter Support, Lebanon	-	21,402	(20,427)	(975)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	8,567	(7,505)	(1,062)	-
Gaza Emergency Appeal - Medical Supplies (ACHA)	2,438	8,965	(11,593)	643	453
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Olive Farmers' Livelihoods, West Bank	-	29,917	(28,338)	(634)	944
Paediatric ICU, Makassed Hospital, East Jerusalem	-	261	(263)	2	-
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	11,248	-	-	11,248
Palestinian Museum Public Eduation Programme, West Bank	68,230	-	(68,230)	-	-
Ramadan Appeal for Food Packages, Gaza	-	40,364	(39,721)	(643)	-
Ramadan Food Packages Distribution, Gaza	-	147,705	(146,937)	(768)	-
Restoration of Old City of Jerusalem Survey	-	8,158	(8,537)	378	-
School Counselling Units for Traumatised Children, Gaza	19,750	-	(19,378)	(372)	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,650	320	-	-	3,970
	114,402	**909,637**	**(950,896)**	**(26,296)**	**46,847**

14 Tangible Fixed Assets

	2023 Office Equipment	2022 Office Equipment
Cost		
As at 1st January 2023	**5,310**	5,310
Addition during the year	**-**	-
Disposals	**-**	-
As at 31st December 2023	**5,310**	5,310
Depreciation		
As at 1st January 2023	**4,686**	4,252
Charge for the year	**434**	434
Disposals	**-**	-
As at 31st December 2023	**5,120**	4,686
Net Book Value		
As at 31st December 2023	**190**	624
As at 31st December 2022	**624**	1,058

15 Debtors

	2023 £	2022 £
Accrued Income	**-**	-
Other Debtors	**13,846**	7,832
Prepayments	**447**	403
	14,293	8,235

16 Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	**-**	3,771
Accruals	**13,200**	8,100
	13,200	11,871

The above financial instruments of the charity are measured at amortised cost.

17 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members at the year end date is seven.

18 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 December 2023 are represented by:			
Fixed assets	190	-	**190**
Current assets	561,565	68,107	**629,672**
Current liabilities	(13,200)	-	**(13,200)**
Total net assets	**548,555**	**68,107**	**616,662**
Fund balances at 31 December 2022 are represented by:			
Fixed assets	624	-	**624**
Current assets	591,314	46,847	**638,161**
Current liabilities	(11,871)	-	**(11,871)**
Total net assets	**580,067**	**46,847**	**626,914**

19 Analysis of Changes in Net Funds

	At 1 January 2023 £	Non-cash Changes £	Cash Flows £	At 31 December 2023 £
Cash at bank and in hand	629,926	-	(14,547)	**615,379**
Total Net Funds	**629,926**	**-**	**(14,547)**	**615,379**

THE WELFARE ASSOCIATION

England & Wales - Charity number 1020238

Accounts

THE WELFARE ASSOCIATION

(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2022

WELFARE ASSOCIATION

Humanitarian and Development Projects for Palestinians

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The Welfare Association

Report of the Trustees for the Year Ended 31st December 2022
The trustees are pleased to present their report together with the financial statements of the charity for the year ending 31st December 2022.

Reference and Administrative Information

Constitution
The Welfare Association is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13th April 1993 and is registered with the Charity Commission, (Registered Charity Number 1020238), and with Companies House, (Registered Number 2809950), as a company limited by guarantee and without share capital.

Registered Office and Headquarters
The Welfare Association
Tower House
226 Cromwell Road
London, SW5 0SW

Telephone: 020 7259 2454
Email: info@welfareassociation.org.uk
Website: www.welfareassociation.org.uk

Directors / Trustees
The Directors of the charitable company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are appointed by the Board members.

At the time of signing the report the trustees are:
Mr. Martin Linton – Chairman
Mrs. Julia Helou – Treasurer
Mrs. Hanan Al-Afifi
Dr. Louise Arimatsu
Mr. Andrew Karney
Mr. Sarkis Nehme
Mr. Michael Kenny

Bankers
Barclays Bank PLC, 132-134 Kensington High Street, London W8 7RL
First National Bank, Beirut, Lebanon

Auditors
Croucher Needham LLP
Market House, 10 Market Walk, Saffron Walden, Essex, CB10 1JZ
46 New Broad Street, London, EC2M 1JH

The Welfare Association
Report of the Trustees
For the year ended 31st December 2022

Structure, Governance and Management

Trustees, Staff and Organisational Structure

The trustees of The Welfare Association serve until their retirement from the Board. As trustees leave or additional skills are required, new trustees are nominated to fill specific skills gaps. All potential trustees are interviewed by members of the board. Every new trustee is provided with an introduction to the work of the Charity and with information about the role of trustees and charity law. Each trustee brings special skills and expertise to the Charity and trustees have regular duties. Trustees receive updates and progress reports throughout the year. From time-to-time trustees may attend training courses as relevant to their role on the Board. The Board of Trustees meets quarterly to govern and monitor the progress and achievements of the Charity.

Policies and procedures are reviewed, discussed and updated as required in the annual governance review, taking account of the complex features of Palestine and Lebanon and the changing international environment and legal requirements. The trustees delegate authority to the Charity's director, Ms. Caroline Qutteneh, to manage the daily operations of the Charity and she is also secretary to the board of trustees. The recruitment of staff follows a formal advertising, short-listing and interview process. New staff members will complete two or more days of induction, training and handover relevant to the specific post. The governing principles of the Charity's remuneration policy ensure the Charity can access the types of skills, experience and competencies required in its staff, and take account of staff roles and responsibilities to ensure delivery of the Charity's objectives.

The Welfare Association is an independent Charity registered with the Charity Commission of England and Wales and is based in London, and as such it works in consultation and co-operation with the Welfare Association of Geneva - whose main field offices are in Jerusalem, Ramallah, Gaza, Beirut and Amman. The Charity works directly, and is in contact with, local partner organisations in the field and has access to the expertise provided by WA (Geneva) from their field offices when requested, in addition to in-house project monitoring and management. Ta'awon is the Arabic operating name of Welfare Association in the field.

Welfare Association meets regularly and is in contact with other British charities working in the same region, with other international relief agencies (such as the United Nations Relief and Works Agency) and with the British government's Foreign, Commonwealth and Development Office. These meetings are held to ensure coordinated efforts and to discuss longer-term strategies to relieve poverty in the areas in which we operate.

Relationship to The Welfare Association, Geneva: There is a charity registered in Switzerland called The Welfare Association, Geneva. The Swiss charity has similar objectives to those of The Welfare Association in the UK, but they do not have unity of administration and their controlling boards are different. They do, however, co-operate with each other.

Reserves Policy

The Charity maintains its free reserves at around £100,000, which represents almost one year's operating costs; anything above this is designated for emergency appeals (this also allows flexibility to be responsive to emergencies should the need arise). However, the main reason for reserves is for The Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. The Welfare Association policy is to never commit funds that it does not have. To prevent disruption to programmes, it is felt that the free reserves are currently maintained at an appropriate level.

Investment Policy

The Charity needs to retain the option to react very quickly to particular emergencies and has a policy (to maximise investment interest) of maintaining limited funds in the current account with the bulk of the funds invested in an interest-bearing 'Community Saver' account with Barclays Bank. However, should the need arise, the savings account can be accessed in case of emergency.

Risk Management
All significant activities undertaken are subject to a risk review. As part of the initial needs assessment and implementation plan for every project, major risks are identified and analysed in terms of their potential impact and likelihood. These risks include those affecting:

- operational performance, including risks to our staff, partners and beneficiaries
- achievement of our aims and objectives
- the expectations of our beneficiaries and supporters
- the funding of our work.

The trustees recognise that protecting the Charity from harm is essential. To help mitigate these risks there is:

- a risk management policy and a risk register, these are reviewed and discussed regularly by the Board and updated formally as part of the annual governance review. The register identifies the major risks to which the charity may be exposed and the necessary safeguarding procedures which need to be in place to protect WA staff, partners, and beneficiaries
- a comprehensive due diligence process, conducted prior to each new programme starting
- a diversified fundraising strategy, which is constantly reviewed.

The trustees are satisfied that adequate systems and procedures are in place to manage these risks and to ensure the safety, security and wellbeing of staff, partners and beneficiaries.

Safeguarding
Welfare Association prioritises safeguarding to ensure the safety, security and wellbeing of staff, partners and beneficiaries and we will continue to assess and train our WA field teams and work with our partners on safeguarding. We regularly review our own safeguarding procedures and those of our partners to ensure we are protecting the most vulnerable members of the communities we support.

Core Humanitarian Standards (CHS)
The Core Humanitarian Standard on Quality and Accountability sets out nine commitments that organisations and individuals involved in humanitarian response activities can use to improve the quality and effectiveness of the assistance they provide. The CHS places communities and people affected by crisis at the centre of humanitarian action. As a core standard, the CHS describes the essential elements of principled, accountable and high-quality humanitarian aid. Welfare Association is implementing projects and delivering services in line with the CHS.

Fundraising
Welfare Association greatly values the committed and continued support of the British public and a range of international donors, as we continue to provide vital services and humanitarian relief to some of the most vulnerable families and communities in the West Bank and Gaza, and in the Refugee Camps and Gatherings in Lebanon. Funds are generated from a broad range of UK and overseas donors and partners, including individual one-off and regular gifts, sponsorship, institutional grants and government funding, including Gift Aid. We communicate regularly with our donors and supporters through project progress reports, e-newsletters, and the annual mail out with the annual review. and we update our website and social media to provide updates on the progress of our activities every 2-3 months, and more regularly if we have an active appeal. We occasionally receive requests from supporters to be removed from our mailing list and we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data, to protect individual privacy. We do not share our supporters' details with any other organisations.

Fundraising Regulation
Welfare Association is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We carefully manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed with the Board of Trustees.

External Factors Impacting Achievement

The humanitarian community estimates that in 2023, approximately 2.1 million Palestinians across the Occupied Palestinian Territory (OPT) will require some form of humanitarian assistance. Palestinians are in their 55th year of grappling with the safety, security, financial, and emotional consequences of occupation. Palestinians in the West Bank and Gaza continue to experience violence, loss of property and land, and reduced access to services on a daily basis at the hands of Israeli settlers and Israeli military forces.[1] 31% of Palestinians in the West Bank and 81% of those in Gaza have reported challenges in meeting their basic needs, with food, health, and utilities being the top three challenges.[2]

In Palestine in 2022:

- According to latest UN OCHA reporting, 952 Palestinian-owned structures across the West Bank, including East Jerusalem, were demolished, confiscated, or sealed by Israeli forces in 2022. 140 of these (15%) were funded by international donors.

- There were 849 settler-related incidents recorded in 2022, a 58% increase over 2021.

- 209 Palestinians were killed in the occupied Palestinian territory and Israel in 2022, including 50 Palestinians killed in Gaza during the escalation of hostilities in August. 21 Israelis, including four members of the Israeli forces, were killed by Palestinians from the West Bank in 2022.[3]

On 1st February 2022, Amnesty International released a report documenting acts proscribed in the Apartheid Convention and Rome Statute in all the areas Israel controls, although they occur more frequently and violently in the OPT than in Israel. Israeli authorities enact multiple measures to deliberately deny Palestinians their basic rights and freedoms, including draconian movement restrictions in the OPT, chronic discriminatory underinvestment in Palestinian communities in Israel, and the denial of refugees' right to return. The report also documents forcible transfers, administrative detentions, torture, and unlawful killings, in both Israel and the OPT. Amnesty International found that these acts form part of a systematic and widespread attack directed against the Palestinian population, and are committed with the intent to maintain the system of oppression and domination. They therefore constitute the crime against humanity of apartheid.[4]

Throughout 2022 conditions in Palestine have continued to worsen with the ongoing occupation, including the siege on Gaza and increased restrictions and denial of rights by Israel. This has been compounded by a reduction in funds from institutional donors largely due to the global economic downturn, and the ongoing impact of COVID-19. Elections at the end of the year in Israel resulted in a new government (seen as the most right-wing in Israel's history) led by Benjamin Netanyahu - serving his sixth term as prime minster. His coalition contains extreme far-right parties, including one whose leader was convicted of anti-Arab racism. Palestinians fear the new government will strengthen Israel's hold on the occupied West Bank. Mr. Netanyahu's coalition partners reject the idea of a two-state solution, the internationally backed formula for peace which envisages an independent Palestinian state in the West Bank alongside Israel, with Jerusalem as their shared capital.[5]

[1] Humanitarian Needs Overview 2023 | United Nations Office for the Coordination of Humanitarian Affairs - occupied Palestinian territory (ochaopt.org) (Last accessed 13 Feb 2023)
[2] IBID
[3] https://www.un.org/unispal/document/palestine-violence-and-demolitions-2022-overview-echo-daily-flash-non-un-document/ (Accessed 19 Jan 2023)
[4] Amnesty International. ISRAEL'S APARTHEID AGAINST PALESTINIANS, CRUEL SYSTEM OF DOMINATION AND CRIME AGAINST HUMANITY. https://www.amnesty.org/en/wp-content/uploads/2022/02/MDE1551412022ENGLISH.pdf (Accessed 20.1.2023)
[5] BBC News. Israel's most right-wing government agreed under Benjamin Netanyahu. Published 22 December 2022 https://www.bbc.co.uk/news/world-middle-east-63942616 (Accessed 13.2.2023)

West Bank

In the West Bank, including East Jerusalem[6], Israel's direct military occupation continues and with it the appropriation of land and resources. Standards of living, economic growth and employment prospects continue to be undermined by restrictions and obstacles preventing access to land. While freedom of movement remains restricted by a multi-layered system of administrative, bureaucratic, and physical constraints imposed by Israel, citing security concerns.

Access to agricultural land in areas behind the Barrier, or in the vicinity of settlements, which are subject to a permit or prior-coordination system, has continued to be limited. In December 2022 UN OCHA[7] published a fact sheet explaining the humanitarian impact of 20 years of the barrier:

KEY FACTS

- In 2002, the Israeli authorities started to build a Barrier with the stated aim of preventing violent attacks by Palestinians inside Israel. Most of the Barrier's route is located within the West Bank, rather than on the 1949 Armistice 'Green' Line. The area between the Green Line and the Barrier is referred to as the 'Seam Zone'.
- The Barrier is one element of a range of restrictions that Israel has imposed on Palestinians since 1967, which include physical obstacles, bureaucratic constraints such as permit requirements and the designation of areas as restricted or closed. The Barrier consists of concrete walls, fences, ditches, razor wire, sand paths, an electronic monitoring system, patrol roads, a buffer zone and several military checkpoints.
- The Barrier's total length, constructed and projected, is 713 km, more than twice the length of the Green Line. About 65 per cent of the approved route is complete.
- Eighty-five per cent of the Barrier's route runs inside the West Bank. If finished, as planned, it will isolate 9 per cent of the territory of the West Bank including East Jerusalem.
- Seventy-one Israeli settlements and over 85 per cent of the settler population, are in the 'Seam Zone'.
- Approximately 150 Palestinian communities living in the rest of the West Bank have farmland located in the 'Seam Zone', forcing them to seek special permits or 'prior coordination' to access their crops and flocks.
- Farmers can only reach their land through 69 designated gates which are controlled by the Israeli authorities and are typically closed. Most agricultural gates only open during the October-November olive harvest for a limited time each day.
- Around 11,000 Palestinians living in the 'Seam Zone' and who hold West Bank ID cards also depend on the granting of permits or special arrangements to live in their own homes.
- Palestinians with West Bank ID cards require special permits from the Israeli authorities to enter East Jerusalem; they may do so through four of the 14 Barrier checkpoints.
- On 21 June 2022, ,following a series of attacks in Israel, the Israeli authorities began repairing and fortifying a 45-km stretch of the Barrier in the northern West Bank, replacing segments in that section, to prevent Palestinians entering Israel through unregulated openings.

Gaza

The land, air, and sea blockade of Gaza, imposed by the government of Israel (which entered its 16th year in 2022) is considered illegal under international law as a form of collective punishment.[8] Restrictions on the free movement of people, goods, and trade continue to decimate Gaza's economy, devastating productive capacity and putting any future development at risk.

Gaza suffers from acute financial contraction. With the severe restrictions on the import and export of goods – including a denial of entry of resources needed to maintain, repair, and expand existing infrastructure – and

[6] Pending a final status agreement, East Jerusalem remains an integral part of the occupied Palestinian territory and the Palestinian population of the territory should have the right to access East Jerusalem, including for specialised health and education services, work, social, cultural & family relationships and for worship at the Muslim and Christian holy places. East Jerusalem is of continuing importance as a centre of life for Palestinians throughout the oPt, at a time when it is becoming increasingly separated from the remainder of the occupied Palestinian territory.

[7] UN OCHA. FACT SHEET: THE HUMANITARIAN IMPACT OF 20 YEARS OF THE BARRIER. December 2022. In its 2004 Advisory Opinion, the International Court of Justice (ICJ) established that the sections of the Barrier which run inside the West Bank, including East Jerusalem, together with the associated permit and gate regime, violate Israel's obligations under international law. The ICJ called on the Israeli authorities to cease the construction of the Barrier, dismantle the sections already completed, and repeal all legislative measures related to the Barrier. https://www.ochaopt.org/sites/default/files/Barrier_Factsheet_Dec2022.pdf

[8] See, among others, Special Rapporteur on the situation of human rights in the Palestinian territories occupied since 1967, 'Situation of human rights in the Occupied Palestinian Territory, including East Jerusalem, with a focus on collective punishment' (22 December 2020) UN Doc A/HRC/44/60.

restrictions on the cross-border movement of people, Gaza exists essentially in a state of isolation. These factors, combined with repeated destruction caused by recurrent escalations of hostilities have created a complex and multi-faceted crisis defined by widespread poverty, with one of the highest unemployment rates in the world, and limited prospects for genuine development. [9]

Gaza has experienced a series of Israeli military strikes in 2008, 2012, 2014, 2021, and 2022, causing fatalities, injuries, mental health needs, and each subsequent destruction of property and key infrastructure hinders recovery from previous attacks. This has added further pressure to over-stretched services and also resulted in energy supply deficits. From 5-7 August 2022, in the significant Israeli military attacks on Gaza, 50 Palestinians, including 17 children, were killed. 360 others were injured, including 151 children and 58 women, according to the local Ministry of Health. According to the Israeli authorities, a total of 70 Israelis were injured.

Of the 2.2 million inhabitants living in Gaza[10], over two-thirds or 1.48 million, are registered Palestine refugees.[11] This represents over a quarter of the total Palestine refugee population registered with UNRWA across the five fields of operation of Jordan, Syria, Lebanon, West Bank, and Gaza. As of July 2022, the food insecurity rate in Gaza was 65%, up from 62.2% in June 2021, and the poverty rate stood at 65%, up from 59% in 2021.[12] 93% of food insecure families felt worried about not having enough food to eat, 55% of families had to skip a meal as a coping mechanism.[13]

During the third quarter of 2022, the unemployment rate in Gaza reached 47.5%.[14] Unemployment is especially high amongst women (72%) in Gaza due to the lack of opportunities and social barriers limiting access to formal employment. Young people between the ages of 15 and 29 are also badly affected, with an average unemployment rate of 75%. A chronic electricity deficit continued to disrupt the daily lives of Gaza's residents, reducing access to health care and economic opportunities. The water crisis in Gaza (due to over-extraction from the coastal aquifer, sea water infiltration and pollution) is particularly severe, and lack of access to clean water supplies in a growing population affects over 90% of households, impacting health and general hygiene and causing more than a quarter of all childhood diseases.[15]

Lebanon

In 2022, Lebanon entered its third year of an economic and financial crisis that is among the worst the world has seen.[16] Unemployment increased from 11.4% in 2018-19 to 29.6% in 2022. There has been a dramatic collapse in basic services, driven by depleting foreign exchange reserves since the onset of this crisis. Severe shortages of fuel resulted in the national electric grid experiencing more than eight rolling blackouts as public electricity supply averages one to two hours per day. Fuel shortages have also impacted access to healthcare and clean water, while food supply shops, transport service providers, and telecom network operators face severe disruptions to their supply chains.[17] At the same time, Lebanon has also been dealing with the aftermath of the catastrophic Beirut Port explosion in August 2020, as well as the continuing COVID-19 pandemic and lockdowns.

It is in this context that more than 479,000 Palestine refugees (PRL) remain registered with UNRWA in Lebanon[18]; of these 45% live in 12 refugee camps. These families face overcrowding, poor housing conditions,

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[9] World Bank Group. Economic Monitoring Report of the Ad Hoc Liaison Committee. November 2021.
[10] Palestinian Central Bureau of Statistics (PCBS). On The Occasion of The International Population Day. 11/07/2022.
[11] UNRWA Population Dashboard. October 2022
[12] UNOCHA. Movement in and out of Gaza in 2022. 23 Feb 2023.
[13] OCHA. REACH. Multi Sectorial Need Assessment OPT. MSNA Report. 2022.
[14] PCBS Labour Force Survey (July-September, 2022) Round (Q3/2022). Press_En_8-11-2022-LF-en.pdf (pcbs.gov.ps)
[15] United Nations Environment Programme (UNEP), State of Environment and Outlook Report for the oPt 2020. https://www.un.org/unispal/document/state-of-environment-and-outlook-report-for-the-opt-2020-un-environmental-program-report/
[16] World Bank, Poverty & Equity and Macroeconomics, Trade & Investment Global Practices. Emissions data sourced from CAIT and OECD. April 2022
Revenues are estimated to have declined from an already low 13.1 percent of GDP in 2020 to 6.3 percent of GDP in 2021, the third lowest revenue ratio worldwide in 2021, ahead of only Somalia and Yemen; Nominal GDP plummeted from close to US$52 billion in 2019 to an estimated US$22 billion in 2021.) The crisis has also led to a triple-digit depreciation and inflation, decimating the country's gross foreign reserve base.
[17] The World Bank in Lebanon. 2 Nov 2022 https://www.worldbank.org/en/country/lebanon/overview (Accessed 14.2.2023)
[18] https://www.unrwa.org/where-we-work/lebanon (Accessed 14.3.2022)

unemployment, poverty and lack of access to essential services. In addition, since 2011 and the crisis in Syria, over 23,000 Palestine refugees from Syria (PRS) have moved into these camps and gatherings. As PRL and PRS are not formally citizens of another state, they are unable to claim the same rights as other non-Lebanese nationals living and working in Lebanon and are barred from working in up to 39 professions in Lebanon. They are also precluded from owning property.

According to UNRWA, 93% of Palestinian refugees were living below the poverty line as of September 2022, compared to 86% in March 2022, and 73% in July 2021.[19] Families struggle to cope with the rising costs of hospitalisation as well as the non-availability of certain medications through the Ministry of Public Health (MoPH), both of which reduce the ability of Palestinian refugees to access both the medicines and healthcare services they require, particularly impacting those with chronic healthcare needs[20]. The deteriorating socio-economic situation in Lebanon, including inflation and rising prices for basic goods and services, continues to be a key determinant of the protection situation among Palestinian refugees in Lebanon. Their ability to pay for food, shelter, transportation, electricity, and other basic services is declining. Debt levels remain high; 51% of Palestinian refugees report taking on debt at the end of 2022.[21]

The number of Palestinians attempting to reach Europe from Lebanon by means of irregular sea crossings increased in 2022. A growing number of families with young children are undertaking these journeys. UNRWA noted that between July and September 2022, 16 boats departed with Palestinian refugees on board; these perilous voyages often lead to the loss of life. For example, the sinking of a boat off the coast of Syria in late September 2022, when it is thought 94 people died, of these 13 Palestinian refugees are known to have died, many were residents of Nahr El-Bared camp. The impact of this on the local community is devastating. In addition, community members report that people are paying US $6,000-$10,000 or more for the crossing. Families have sold all their assets to raise the funds and many have borrowed. Where people have drowned or been returned, families have then immediately been asked to pay the debt (with threats when they cannot), pushing surviving families into a greater cycle of despair and poverty.[22]

*In all projects implemented in 2022, WA programme teams and beneficiaries followed COVID-19 protocols, which include measures to mitigate the spread of the virus, such as wearing masks, regular sanitising of hands and work stations, social distancing, and avoiding crowding, etc.

Objectives and Activities

The Charity's main objects are the advancement of education, the relief of sickness, the protection and preservation of health, and the relief of poverty for the benefit of the inhabitants of Palestine, Israel, Lebanon and Jordan (particularly the communities in the West Bank and Gaza areas).

The Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in crisis including those under bombardment in Gaza during August 2022. As well as the ongoing demands of COVID-19, with precautionary measures in place to help prevent the spread and mitigate the risks, the continuous closure and restrictions of Gaza crossings, the Syria Crisis impacting the Camps and Gatherings of Lebanon, as well as the financial crisis in Lebanon; all were factors influencing programme decisions and implementation in 2022.

Taking into consideration the regional political context and factors impacting programme implementation as mentioned above, the trustees will continue to meet the objectives of the Charity by supporting the most vulnerable communities and the most marginalised sectors of society with longer term sustainable development programmes where possible, and humanitarian relief programmes as necessary.

In line with the Charity's aims and objectives and the priorities set by the trustees, and on the basis of a process of continuous needs assessment in consultation with local communities, local partners and other stakeholders (to avoid duplication and identify urgent needs and gaps in service provision), projects are

[19] UNRWA, Crisis Monitoring Report – High Frequency Survey Results, September 2022, March 2022 and July 2021.
[20] UNRWA Protection Monitoring Report – Quarter 3 (Q3) 2022
[21] Ibid
[22] Ibid

designed in the field and subsequently discussed and approved by the trustees. The trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission, when setting their objectives for the Charity.

The Charity's objectives in 2022 were to provide support in the following sectors:

- **Health:** Programmes with hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, environmental health.
- **Education**: Focussing on services for children with special educational needs, early childhood development, educational support, and the Palestinian Museum (a component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).
- **Community Development**: Including the West Bank Child Care programme, livelihoods projects such as support for farmers, and improving living conditions and housing/shelter for the most vulnerable communities.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: In times of crisis, as funds allow.
- **Focussed UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

The Charity delivers its objectives in two ways:

- By direct delivery using Welfare Association staff, and;
- By management of projects in partnership with local NGOs.

Projects implemented in co-operation with our local partner NGOs in Palestine and Lebanon are extremely important. This mechanism extends the outreach of Welfare Association, enabling us to include some of the most marginalised communities and sectors of society in the most appropriate and cost-effective ways. It also ensures full community consultation, with training and skills upgrading where possible. This contributes to sustainability, enabling the continuation of services when projects end. All projects include full details of goals, objectives, activities and numbers of people included in each activity with detailed budgets. The success of a project is reviewed in the analysis of outcomes, outputs, sustainability, and impact (where appropriate). The Charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit further, we will do so (with donor consultation and approval as required). The Charity will review whether or not a particular community need was met in the most positive, effective, and efficient way, and in full consultation and co-operation with the local community; with any lessons learned or recommendations noted for future work. Together with our local project partners and stakeholders, we continue to work to achieve our Charity's mission to make a difference to impoverished families and communities in need and to help to make poverty history.

Voluntary Help and Gifts in Kind

The trustees greatly value all of the voluntary help that has been offered to Welfare Association during 2022. Welfare Association benefitted from a number of gifts in kind. The Charity greatly values the continued and very generous support of Mr. Omar Al-Qattan and the Qattan Foundation in providing our free office accommodation. We would also like to thank the volunteers who have helped us in 2022.

Financial Review

The financial review in this report relates to the financial year from 1st January – 31st December 2022. In 2022 the Charity raised a total of £1,077,933 from the general public, the British Council and a number of organisations in the UK and overseas. In comparison to 2021, the funds are less as a result of the global economic downturn, which saw one of our donors cancel two major programmes, and another donor's late grant payment came in early 2023. It should also be noted that in 2021 we had a number of major emergencies in Palestine (in Jerusalem and in Gaza) when several of our donors granted additional and substantial emergency grants. In 2022, the restricted income includes two pilot programme grants of £16,725 from the British Council (in partnership with the UK Government's DCMS[23]), the first, to document historic buildings in the Old City of Jerusalem, and the second, to map embroidery collections in Palestine, Lebanon and Jordan. The total funds to restore the livelihoods of 231 Gaza farmers was £120,599, while funds to

[23] UK Government DCMS (Department for Digital, Culture, Media & Sport)

distribute Ramadan fresh food parcels to 1,863 vulnerable families in Gaza totalled £188,070. In the West Bank, the childcare programme providing quarterly food vouchers and annual back to school vouchers for over 1,200 children was £454,296. In Lebanon, projects including winter assistance to families in the Bekaa and shelter rehabilitation in Burj El Barajneh, totalled £52,854. In 2022 the Charity spent a total of £1,131,136.

Health

Expanding the Paediatric Intensive Care Unit at Al Makassed Islamic Charitable Hospital (Stage 2)
Al Makassed Charitable Islamic Society Hospital is the largest Arab hospital in East Jerusalem with 250 beds and 80 ICU beds, including 16 paediatric beds, and with an adequately equipped Paediatric Cardiac Surgery Unit and Emergency Room. It is the main tertiary referral center for the Palestinian population in the West Bank and Gaza Strip. It is also the main teaching hospital for undergraduate medical students and post-graduate residency training in ten specialties and subspecialties. The Paediatric Unit needed to expand its capacity to meet the high demand for its services.

This 6-month project completed in April 2022, was implemented to expand the capacity of the Paediatric ICU. The Paediatric ICU required a Fully Digital Echo Ultrasound System, to serve both paediatric and adult patients. In addition, the unit needed a full synergy UHD4 4K Camera system, as well as paediatric laboratory equipment and consumables, and Paediatric cardiothoracic instruments. The equipment was successfully procured, delivered, and installed in the relevant departments, with training in operation of the systems provided for hospital staff. The project timeline had to be extended by a month, due to delays in procurement and staff absence at Al Makassed. This equipment will play a key role in enabling the Paediatric Units to increase admissions and provide the best medical care to paediatric patients.

Providing Access to Healthcare for Palestinian Refugees in Lebanon
Approximately 95% of Palestinian refugees in Lebanon do not have health insurance and cannot access services provided by the Lebanese Ministry of Public Health. UNRWA provides full coverage of primary healthcare services for Palestinian refugees in Lebanon. However, it provides only partial support for some tertiary healthcare and treatment required for chronic diseases. According to UNRWA, 37% of all PRL (Palestinian Refugees in Lebanon) and 33% of all PRS (Palestinian Refugees from Syria) have chronic medical conditions. The situation of elderly PRL and PRS is even worse, as more than 80% have some type of chronic disease. Due to their age and medical conditions, many require hospitalisation, which is partially covered by UNRWA and other NGOs (such as Welfare Association). UNRWA covers 90% of the cost of secondary hospital services and 60% of the very high costs of tertiary treatment at contracted Lebanese hospitals.[24]

This year-long project provided financial support for Palestinian refugees in Lebanon, allowing them to access the essential healthcare they need. The project was implemented with local partner Health Care Society (HCS), and staff from both organisations worked together to identify patient beneficiaries. The criteria for selection of beneficiaries:

a) Age (beneficiaries above 60 years old are prioritised).
b) Beneficiaries must be Palestinian refugees (PRL) or (PRS).
c) Cost of surgery should be between US $5,000 and $8,000 (to be referred directly to HCS).
d) Beneficiaries must be eligible for 60% coverage of medical treatment cost provided by UNRWA under regular hospitalisation support.
e) Severity of the medical condition.
f) Type of intervention (lifesaving or not).
g) Socio-economic situation of the beneficiary.
h) Contribution provided by other NGOs / institutions, etc.

[24] In addition, UNRWA currently utilizes two different systems to support patients in need of hospitalization. The first, is the regular support for tertiary hospitalization [which covers 60% (up to a ceiling of $5,000 per admission) of the total cost]. The second, is under the "Medical Hardship Fund" support (partially covering the fees for patients whose cost of admission for in-patient treatment is USD $8,000 and above). The percentage of support depends on the total value per admission in both contracted and non-contracted hospitals, up to a ceiling of $6,000.

Through this project, 44 Palestinians were assisted and accessed the healthcare they desperately needed. Breakdown of the beneficiaries is as follows:

- 28 male and 16 female beneficiaries.
- 24 from refugee camps in North Lebanon, 12 from camps in Beirut, and 8 from camps in South Lebanon.
- 26 patients with blood vessel / coronary artery disease; 9 orthopaedic; 5 cancer; 4 ICU patients.

School Counselling Units for Traumatised Children in Gaza

Welfare Association has implemented the School Counselling Unit Programme in Gaza for well over a decade. So far more than 50 schools and 11,000+ children have been supported through this programme. This is an important intervention enabling traumatised students to access mental health services in schools. It is being implemented with the Gaza Community Mental Health Programme (GCMHP), a local partner of WA. This project's start was delayed due to COVID-19 and resulting school closures, it began in the new school year in September 2022.

Planned Activities include:

- Establish and equip two school-based Counselling Units across Gaza Governorates.
- Conduct 24 hours of training for head teachers, teachers, and counsellors.
- Provide support and supervision for counsellors and teachers working at the targeted schools.
- Conduct 10 awareness-raising sessions for caregivers and the community, with an average of five sessions in each school (two parents' sessions, and two teachers' sessions, and one community session) according to the actual need and in consultation with the school and the community groups.
- Provide counselling sessions for approximately 100 traumatised children in the two targeted schools, with referral of children with acute mental health needs to advanced services.
- Conduct two therapeutic recreational activities (open days).

By the end of 2022, the project activities were well underway.

Education

Safety Renovation Project at Nour Al Quds Elementary School, East Jerusalem

Nour Al-Quds School is located in East Jerusalem, in the Ras al Amoud / Silwan neighbourhood. It is part of the educational, developmental, and cultural non-profit institution Nour al-Quds that was established in 2005. The school currently has more than 700 male and female students from kindergarten to eighth grade. The school's electricity network had become unsafe and urgently required upgrading. This was affecting lessons in laboratories, the computer network and the internet. If the electricity network deteriorated any further it could had forced the school to close, leaving 700 students without a school.

The 6-month project completed much needed electrical safety and renovation works at Nour Al Quds Elementary School in order to:

- Improve the educational environment at the school by providing maintenance for the entire electrical network.
- Maintain a safe school environment, by increasing the electrical load and upgrading the school network, requiring various local authority approvals. This greatly improved the electricity network, and reduced the previous connection issues and power outages.
- Protect the equipment in the laboratory and the school facilities from electrical damage.

Supporting Higher Education at Birzeit University

This project between WA and Friends of Birzeit University (FoBZU) provides access to higher education for outstanding students who would like to complete their university degrees, but are unable to afford tuition fees. In 2022 the project enabled eight students to complete the 21/22 academic year by providing full scholarships for their studies, as well as a travel and textbooks stipend for one student. The students' majors were in Computer Science, English, Accounting, Finance (2), Public Administration, Translation and Computer

Engineering. All eight students completed the year with very impressive grades. Two of the students were on the 'Honour List' for their outstanding academic achievements.

Education Programme at the Palestinian Museum (PM)
This two-year project has been extended to three years of activities, due to delays and closures as a result of the COVID-19 pandemic. It is funding a series of public events including book launches, literary events, symposia, panel discussions, workshops, tours, film screenings, an exhibition related conference, and two academic publications, as well as conference proceedings and papers.

During 2022, a total of 15 academic Research Papers were funded and published across the following subjects:

Research Paper Open Call Titles	Number of Papers Published
Art History in Palestine from the 19th century until late-20th century (1990s) and its discourses	8
The Palestinian Coast: From the Late Ottoman Period Until the Present	3
New Perspectives on Contemporary Palestinian Culture	2
History of Printing in Jerusalem	2

The project also facilitated and held the following events throughout 2022:

Schedule of Events		
Date	**Title**	**Number of Attendees**
July 2022	The Palestinian Coast, Heart of the Mediterranean	554
August 2022	A Poetic and Musical Evening: A Sea of Poetry and Music	250
August 2022	Podcast: I'm going home	1,000 (listeners)
October 2022	Book Launch – Brunch with Suaad Amiry	80
8 + 9 November 2022	Research Papers Launch Conference	1,156

This project is ongoing and has been extended until 31 July 2023. The final activities will focus on the production of research project books.

Documenting a Palestinian Art Collection for Future PM Educational Activities
This one-year project ran throughout 2022, to catalogue and document the art collection of a prominent Palestinian collector in the West Bank. The entire collection is one of the largest and most diverse Palestinian art and crafts collections in existence, with around 3,000 – 4,000 artworks, costumes, murals, icons, and material heritage items, dating from the 16th century until today. The documentation of this collection will offer educational opportunities to school and university students to learn about Palestinian cultural heritage and history through exploring the collection. Some items of this collection will also be exhibited in future PM exhibitions and within its various public, educational, and knowledge programmes, targeting school and university students from various age-groups, who will engage in interactive learning experiences around the collection items, as well as the wider community locally and internationally.

Community Development

West Bank Childcare Programme
This project began in 2019 and continued throughout 2022. The project is contributing to the empowerment of orphaned children in the West Bank, by improving their quality of life and access to some of their basic rights.

The programme objectives are:

1. To enable up to 1,800 orphans to access an adequate standard of living, through the provision of basic food and hygiene items.
2. To support the orphans' access to basic educational services, through the provision of basic 'Back-to-school' items (textbooks, uniform, etc.).
3. To enable the orphans and their guardians to avoid exploitation, through awareness raising and support.

Key project activities include:

1. Prioritising children to be included in the programme, through the programme's eligibility criteria.
2. Pre-qualification of grocery stores and 'Back to School' shops, where the grocery and 'Back to School' vouchers will be exchanged, based on quality of items, shop capacity and location.
3. Quarterly grocery vouchers are delivered to the children's guardians, specifying the shops to be visited for redemption against required items.
4. 'Back to School' vouchers are provided once a year (in August) for the purchase of essential items in time for the new school year. During 2022, an average of between 1,200 and 1,300 children were supported through this project.

Restoring the Livelihoods of West Bank Olive Farmers
This four-month project restored the livelihoods of West Bank olive farmers by replacing burnt and/or uprooted trees with new trees, and replanting their land. It was initially planned that approximately 74 farmers from six communities would plant an estimated 6,100 seedlings, to return their lands to productivity. This would restore their olive groves and start to provide an income for their families. It would also show a clear and active presence on their land and prevent its confiscation. Due to the high demand and need for this project, the number of beneficiary farmers was increased to 180, with the number of seedlings provided to each family being reduced. This was due to the urgent need to protect as much Palestinian land (and families inhabiting it) from confiscation as possible. Families most threatened and at greatest risk of land confiscation were prioritised in the selection process. The programme team received 364 applications for support, highlighting the urgent need for this project.

The project successfully supported Palestinian olive farmers across the Jenin, Nablus and Ramallah districts.

- 6,380 new olive seedlings were planted,
- 356 dunums of land replanted and protected against confiscation, and
- 180 Palestinian farming families had their trees restored which will provide them with olives and will help them generate an income going forward.

Replanting also brings a number of environmental benefits: restoring green areas, preventing soil erosion, replenishing water in the underground aquifer and reducing pollution.

Distribution of Fresh Food Parcels in Ramadan 1443 / 2022, in Khan Younis and Rafah, Gaza
Through this project some of the most marginalised families in the south of Gaza were able to receive weekly fresh food parcels for five weeks during the Holy Month of Ramadan, to enable them to meet their minimum food requirements and re-allocate their limited resources to other family essentials. The fresh food items were purchased from struggling farmers and producers in Gaza and each week the parcels included: eggs or chicken (as a source of protein), together with a variety of freshly harvested vegetables, fruit and herbs. In addition, Eid cookies were purchased from local women's cooperatives for including in the final parcel delivered before Eid. These freshly harvested crops and fresh food items were then packaged and distributed to impoverished

families. This innovative approach doubles the project's benefit during Ramadan, reaching a greater number of struggling families and contributing towards improving their food security and supporting the agriculture and livelihood sectors in Gaza.

The breakdown of the final number of beneficiaries:

#	Intervention	Planned	Target Reached
1	Providing beneficiary families with fresh food items during the month of Ramadan	1,130 (once per week for 5 weeks)	1,282 families (1,130 families received once per week for 5 weeks and 152 new families received fresh food parcels for one week)
2	Supporting small-scale farmers/producers to sustain their careers and continue to be economically self-sufficient	150 farmers/producers	167 farmers/producers (68 are women) were supported, includes 67 farmers, 36 chicken breeders and 64 women working in women's cooperatives
3	Creating temporary job opportunities for unemployed laborers working in packaging and distribution stations	300 working days	281 temporary working days were created for unemployed field workers

The key achievements of the project were:

- 1,130 vulnerable families received food parcels for the 5 weeks of Ramadan.
- An additional 152 families received a parcel during the final week with Eid cookies.
- 8,879 family members benefited directly from the fresh food parcels.
- 6,932 fresh and nutritious food parcels were distributed.
- 103 small-scale farmers and producers had their crops and produce purchased to fill the food parcels.
- 64 women's cooperatives' workers received an income following the purchase of their goods.
- 15 local workers were provided with 281 temporary working days' income to support their families.

Project beneficiaries:

Category	Direct Beneficiaries					
	Male		Female		Children	Total of Direct
	18+	(5-17)	18+	(5-17)	under 5yrs	
Families	2218	1682	2203	1632	1144	8879
Small-scale farmers & producers/breeders	95	0	8	0	0	103
Producers in women's cooperatives	4	0	60	0	0	64
Daily Workers	15	0	0	0	0	15
Total	**2,332**	**1,682**	**2,271**	**1,632**	**1,144**	**9,061**

Total quantities of the foods provided in the parcels distributed throughout the project:

Item	Total Quantity
Tomato	16,276 kg
Cucumber	16,276 kg
Potato	16,276 kg
Onion	16,276 kg
Lemon	7,084 kg
Zucchini / Courgette	7,910 kg
Green Peppers	2,825 kg
Melon	7,084 kg
Orange	6,780 kg
Molokheya (Egyptian Spinach)	10,170 kg
Red Cabbage	1,130 units
Garlic	1,130 kg
Cauliflower	1,130 units
Eggplant	2,260 kg
Eggs	2,260 boxes of 30
Chicken	4,824 kg
Eid Cookies	2,260 kg
Maftoul (Palestinian cous cous)	2,564 kg

Distribution of Fresh Food Parcels in Ramadan 1443 / 2022, in Khan Younis, Gaza

This project provided support to some of the poorest families in the most marginalized areas in Khan Younis; they received fresh food parcels before and just after the holy month of Ramadan, which otherwise they could not afford. The food parcels contained chicken, eggs, fruit, vegetables and herbs, bought from local farmers, and in the final week of Eid they included cookies and other baked goods purchased from a local women's co-operative. The project objectives were: 1. To reduce the hardships on 565 impoverished families in south Gaza by supplementing their poor diet and reducing their expenditure on food, and 2. To protect the livelihoods of 40 small scale farmers and producers (badly affected by the conflict and closure policy), including female farmers and women's cooperatives by purchasing their crops, produce and baked goods for distribution to vulnerable families.

The project team was able to support more families and farmers than originally planned, providing a total of 581 vulnerable families with fresh food parcels, with the crops and produce purchased from 71 farmers and one women's cooperative (employing 17 women), bringing the percentage of beneficiary female farmers and workers in this project up to 27%. Fresh food parcels were provided for 565 families for three weeks, and an additional 16 families received fresh food parcels for one week, a total of 581 families received 1,711 fresh food parcels. In addition, 71 small farmers/producers (including 19 female farmers and workers) were supported, rather than the 40 planned, and 124 temporary working days were created for 12 unemployed field workers.

The table below provides details of project beneficiaries:

Category	Direct beneficiaries					
	Male		Female		Children	Total of Direct
	18+	(5-17)	18+	(5-17)	< 5 years	
Families	1114	897	1059	803	374	4247
Small-scale farmers	52	0	2	0	0	54
Producers in women's' cooperatives	0	0	17	0	0	17
Daily workers	12	0	0	0	0	12
Total	**1178**	**897**	**1078**	**803**	**374**	**4330**

Total quantities of the foods provided in the parcels distributed throughout the project:

Item	Total Quantity
Tomato	5,714 kg
Cucumber	5,714 kg
Potato	5,714 kg
Onion	5,714 kg
Lemon	1,759 kg
Zucchini / Courgette	2,873 kg
Green Peppers	581 kg
Bell Peppers	1,162 kg
Melon	4,584 kg
Orange	2,873 kg
Molokheya (Egyptian Spinach)	1,695 kg
Garlic	16 kg
Okra	581 kg
Corn	4,083 kg
Eggplant	2,857 kg
Eggs	581 boxes of 30
Chicken	3,051 kg
Za'atar	565 kg
Maftoul (Palestinian cous cous)	1,130 kg

Survey of Historic Buildings in the Old City of Jerusalem

This pilot project, funded by the British Council' Cultural Protection Fund and DCMS[25], undertook a survey and evaluation of historic buildings close to Al Aqsa Mosque, in the Old City of Jerusalem. The survey was to study and evaluate the buildings, to update WA's OCJRP team's (Old City of Jerusalem Revitalization Program) understanding of their current condition, in order to prioritise future interventions for maintaining and preserving the historic buildings. The buildings were assessed in terms of cultural and architectural importance, as well as their social, political, and economic conditions and significance. The study highlighted 11 historic buildings in need of renovations, predominantly from the Mamluk and Early Ottoman periods. Three areas in the Old City were also recognised as neighbourhoods requiring large-scale interventions in order to preserve their buildings and cultural heritage. This survey will enable WA to better focus their efforts to preserve the history, culture, and buildings of the Old City.

Mapping Palestinian Embroidery Collections

The second pilot project funded by the British Council's Cultural Protection Fund and DCMS in 2022, was to map important Palestinian Embroidery Collections in Palestine, Lebanon, and Jordan. Practices related to the embroidery of Palestinian costume are shortlisted on the UNESCO intangible cultural heritage commission. The project was carried out in partnership with the Palestinian Museum (PM), as an early step in a programme to develop a museum-standard online database of Palestinian traditional costume held by regional private and institutional collections. The PM is surveying, researching and mapping Palestinian ethnographic collections, focusing on traditional embroidered dresses (Thobes) and their accessories, held in Palestine, Jordan, and Lebanon. The study was successfully completed and documented 33 collections in all, dating from 1700 to 1948, including items such as: Thobes, belts, scarves, head & face coverings, jackets, vests, and accessories. Based on the outcomes of the survey, a 3-point action plan was produced to:

1. Create an online embroidery portal.
2. Increase the PM's conservation and restoration capacity
3. Develop embroidery and cultural heritage educational activities.

[25] Funded by the British Council's Cultural Protection Fund and the British Gov't's Department for Digital, Culture, Media & Sport (DCMS)

Emergency

Emergency Support to Restore Gaza Farmers' Livelihoods in Rafah and Khan Younis, South Gaza (2021-2022)
This seven-month project is built on the learning and knowledge of previous projects, and is in response to the huge demand for the restoration of farmers livelihoods in Gaza, especially with new losses as a result of the bombardment of Gaza in May 2021 and in August 2022. Agriculture is one of the most critical sectors for the Palestinian economy, as it contributes significantly to income, exports, food security and job creation. However, due to the previous wars on Gaza, the damage and destruction of infrastructure, buildings, equipment and farmland and greenhouses has still not been repaired and restored. With their land ruined and equipment destroyed, Palestinian farmers have been unable to afford to return to farming. Restoring the livelihoods of farmers in Gaza is essential, for their families' income, for local community food security and for the Gaza economy.

The project began in October 2021 in Khan Younis and Rafah, south Gaza, and was successfully completed in May 2022. The project's timing aligned with the planting season and was planned so that harvesting coincided with the start of the Ramadan fresh food parcels project in early April 2022, also in south Gaza (The Ramadan project purchases the freshly harvested crops of these farmers and packages them for distribution to struggling families, throughout Ramadan). Agricultural land / open fields were cleared, ploughed, planted and irrigated; and the greenhouses were fully repaired, re-covered with thick nylon sheeting, replanted and irrigated. The farmers were provided with equipment, materials and seedlings as required. Crops were selected according to soil type, availability of water and market needs. The project also provides each farmer with expert advice and guidance to ensure all are following the most environmentally friendly and effective practices to maximise their crop quality and quantity. Beneficiary farmers had either two dunums of open fields rehabilitated (except one farmer with a single dunum rehabilitated), or two families shared a two dunum greenhouse. Many unemployed local workers also benefitted from this project, as they were temporarily employed to assist the farmers in all stages of project activities.

The key achievements include:

- 141 farmers and their families had their fields and greenhouses restored to productivity.
- 173 dunums of agricultural land was restored to productivity (open fields and inside the greenhouses).
- 21 local workers were employed for a total of 944 days throughout the project.
- 173.5 tons of fresh produce had already been grown, harvested and sold by July 2022.
- 864 tons of fresh produces is expected to be produced in total in this season alone!

The planned results and final achievements:

#	Intervention	Open Fields Rehabilitation		Greenhouse repairs. (GH)	
		Planned	Achieved	Planned	Achieved
1	No of units	60 dunums	65 dunums	35 GH	54 GH
2	No of beneficiary farmers	30	33	70	108
3	Working days (8 days per unit)	480 days	520 days	280 days	424 days
4.1	Workers	16 planned work days			
4.2	Workers	21 work days achieved			

Emergency Support to Restore Gaza's Farmers Livelihoods in Gaza
In Beit Lahiya, Beit Hanoun and Jabaliya (2022-2023)

This 7-month project began in October 2022, as following the many wars on Gaza, the needs of farmers are great and the impact of these projects is sustained. Once the projects are completed and the farmers begin to successfully secure an income, they can also start to restore more land and may even choose to diversify crops according to market needs. The income from selling crops benefits the farmers' family, the crops themselves help guarantee the food-security of the local community and the sales help boost the economy in Gaza. This project will continue the important work to restore and rehabilitate the land and greenhouses of some of the most marginalised farming families in Gaza, returning their land to productivity and restoring their livelihoods, in the Beit Lahiya, Beit Hanoun, and Jabalia areas.

This project will rehabilitate and plant 30 greenhouses (two farming families per greenhouse) and 60 dunums of open land (two dunums per farmer), and these 90 farmers will be equipped with all the agricultural inputs required to return to work and restore their agricultural properties' productivity and their livelihoods. The greenhouses are more urgently needed during the winter season for some crops to survive the cold winter weather and to ensure production in sufficient quantities to meet market needs. This is very important for the availability of essential crops (i.e. tomatoes, cucumbers, zucchini). Open land / fields farming, is needed as some crops cannot be grown inside a greenhouse (i.e. potatoes, greens/leafy vegetables such as lettuce, spinach, mloukhiyeh, cauliflower, peas, etc. depending on the season). The project investment will contribute to supporting the basic needs of both types of farming to meet local market demand. This project will address farmers actual needs and restore livelihoods by returning marginalised small-scale farmers to sustainable working in agriculture, through the rehabilitation of their production property (greenhouses & open lands) and provision of all agricultural inputs required. Welfare Association's team will also facilitate the marketing of the farmers crops by buying them for the Ramadan Fresh Parcels project in March /April 2023 where possible. By the end of 2022 the project was well underway.

Gaza Emergency Appeal: Providing Emergency Medical Supplies to the Abdel Shafi Community Health Association (ACHA)

This emergency appeal was launched as the Israeli military bombardment of Gaza began (on Friday 5th August 2022). Israeli military airstrikes in Gaza at this time included those in Rafah, Khan Younis, Beit Hanoun, and Al Shujiya, all densely populated areas. The Palestinian Ministry of Health (MOH) reported 47 Palestinians killed and 360 injured including 151 children. The Israeli military forces intensified their airstrikes on Gaza, flattening residential buildings all over the Gaza Strip, resulting in 1,761 housing units in Gaza sustaining damages, 18 of which were fully destroyed and 68 severely damaged. 84 families (450 people) were displaced, and the homes of 8,500 were damaged. These sudden attacks left Gaza's population of more than 2.1 million people trapped and without essential supplies, as Israel had closed the crossings into and out of Gaza. With no fuel allowed into Gaza, the main power plant in Gaza closed. The collapse of the health sector was an inevitable result of Israel's 15-year blockade of Gaza, as reported by MOH. This latest electricity crisis paralysed all hospital departments, especially intensive care units, oxygen-generating stations and baby units.

This project supported the Abdel Shafi Community Health Association (ACHA) in Gaza City, a Palestinian non-governmental organisation (NGO), established in 1972 (previously known as Red Crescent Society-Gaza Strip[26]). ACHA is a specialised NGO providing health services and medical care for patients, and emergency medical services for those injured in Gaza in times of crisis. This project was planned to rapidly provide urgently needed medical and disposable supplies to enable the replenishment of depleted stocks and continuation of vital services provision to the local community.

The project contributed to enabling ACHA to sustain their provision of health services and medical care for people in need. The items supplied in this project were used to treat 6,045 patients in the various depts and clinics of the health association: emergency, orthopaedic, thoracic, abdominal, diabetes clinic, oncology clinic, brain and nerve clinic, diagnostic radiology, and dental departments. Details of beneficiaries are in the table below, 65% of beneficiaries were female.

[26] http://www.hilal.ps/en/

Breakdown of Direct Beneficiaries

+Aged 18		Aged below 18		Total Male	Total Female	Total
M	F	M	F			
1562	3470	524	489	2086	3959	6045

Emergency Lebanon Winterisation and Shelter Rehabilitation Project

Lebanon's political and economic situation is extremely unstable as a result of the following events: the ongoing financial crisis, the -19 pandemic, and the Beirut Port explosion. All of these issues have further exacerbated existing conditions such as the conflict in Syria, when thousands of families fled to Lebanon, in addition to the long-term refugees from Palestine who remain there after many decades. All of this has placed the country in a precarious state, further impacted by a weak governance structure unable to undertake reforms and an exponential rise in sectarian and social tensions. The Lebanese pound has been devalued by over 80%, inflation exceeded 140%, and unemployment lies at a staggering 40%[27]. As a result, refugees residing in Lebanon are in extremely sub-standard and unhealthy daily living conditions. This six-month project began in November 2021 and was completed April 2022. It provided emergency winterisation assistance to the most vulnerable families living in Wavel refugee camp, in the Beqaa region of Lebanon, and then essential shelter rehabilitation to families living in Burj El Barajneh refugee camp, in Beirut.

A total of 300 families received the emergency winter fuel vouchers (each set of vouchers was for a total of US$50 of fuel), which they could exchange for heating fuel in pre-qualified local petrol stations, to help these families stay warm and survive the freezing winter temperatures of the Beqaa. Following the winter assistance, the programme team moved to Burj El Barajneh Camp and with the help of an engineer they shortlisted 38 family shelters in urgent need of rehabilitation works. The project team had to prioritise 15 of these most vulnerable households for urgent shelter rehabilitation. Works focused on the most essential structural safety (e.g. fissures, cracks, corrosion, ceilings, roofing); health and hygiene (particularly in kitchens and bathrooms); and security, privacy, and weather protection (windows and doors) – in order to bring their shelters up to an adequate standard and improve these families daily routines and daily lives.

The winterization activity targeted Wavel refugee camp located in Bekaa Valley where the temperature during winter regularly drops far below zero. It came during a severe fuel crisis with escalating fuel prices, making access even more difficult, for the most vulnerable families. Investing in rehabilitating homes inside Burj El-Barajneh camp benefits both the tenants and landlords, noting that the majority of camp residents are vulnerable. The impact of the rehabilitation for the families was reflected in the great improvement of their homes:

- 3 of the 15 shelters, underwent very urgent rehabilitation, where families were at risk from damaged rooftops and falling debris.
- All 15 families enjoy improved hygiene as a result of the rehabilitated kitchens and bathrooms
- 7 of the 15 families have greater natural lighting due to the enlargement of windows
- 8 of the 15 the shelters will no longer experience rainwater leaking into their rooms
- 15 shelters had some internal electrical improvements, for the safety of the home's occupants
- Damp problems have been resolved in the renovated homes

WAUK Lebanon Emergency Winter Appeal – Additional Winter Support

As winter was approaching, and with the limited access to food, fuel, and clothes, WA was increasingly concerned for the Palestinian refugee population living in and near Wavel Refugee Camp in the Bekaa Valley in East Lebanon, who are among the most badly affected, noting the harshness of the winter in the area. To extend the impact of the above project and reach out to as many more impoverished families as possible in the Beqaa region, WAUK launched an emergency appeal to provide winterization assistance. Through this appeal, WA provided vouchers exchangeable for fuel, which was identified as the top priority, the aim was to reach 535 more households of the most vulnerable Palestinian refugees living in Wavel Refugee Camp.

[27] https://thearabweekly.com/poverty-surges-amid-lebanons-self-inflicted-crisis

Due to the success of the appeal, and the generosity of all those who donated, the programme team were able to include an additional 569 Palestinian families (approx. 2330 people) and provide them with vouchers exchangeable for heating fuel. Some of the challenges faced during project implementation included finding suppliers of heating fuel in the targeted area was challenging as availability of fuel in Lebanon was generally low, as a result of the economic crisis. The weather conditions were also a challenge during this period, as a number of snowstorms hit the area impacting beneficiaries' ability to reach the distribution point. However, the distribution proceeded as planned and despite difficulty, targeted families received their fuel vouchers before the harshest storms hit the region.

Future Plans

As the economy and the political situation in Palestine deteriorate and the financial crisis continues in Lebanon, together with the ongoing impact of regional instability, in 2023 Welfare Association will continue to fund a portfolio of development projects and emergency projects as needed and according to the funds available.

The Board of Trustees will continue with the main areas of activity:

- **Health:** Support for hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, water and sanitation, environmental health.
- **Education**: Support for children with special educational needs, early childhood development, educational support programmes, and the Palestinian Museum (a component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).
- **Community Development**: Including the West Bank Child Care programme, livelihoods projects such as support for farmers, improving living conditions and housing/shelter for the most vulnerable communities and cultural protection.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: As needed and as funds allow.
- **Focused UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

Trustees' Responsibilities

The trustees (who are also directors of Welfare Association for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure of the Charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the Charity will continue in operation.

The Welfare Association
Report of the Trustees
For the year ended 31st December 2022

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the trustees are aware:

- there is no relevant audit information of which the Charity's auditor is unaware, and;
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The Trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:



Julia Helou
Treasurer/Trustee

Date 25th July 2023

Opinion

We have audited the financial statements of The Welfare Association (the 'Charity') for the year ended 31 December 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 December 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the Charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with applicable laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the nature of the Charity, including the legal and regulatory framework that the Charity operates in and how the Charity is complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are:

- FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice);
- The 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 (The FRS 102 Charities SORP);
- The Charities (Accounts and Reports) Regulations 2008;
- The Charities Act 2011;
- The Companies Act 2006.

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud.

Based on the results of our risk assessment we designed audit procedures to identify fraud or non-compliance with such laws and regulations identified above. The relevant audit procedures performed included but were not limited to:

- Enquiry of key management and those charged with governance around actual and potential litigation and claims, and corroborating the responses;
- Undertaking detailed review of the completeness and accuracy of disclosures;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- Review of estimates and the appropriateness of their basis as well as consideration of any indicated irregularities or management bias.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Other matters

Your attention is drawn to the fact that the Charity has prepared financial statements 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)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Croucher Needham (Essex) LLP

Paul Tucker (Senior Statutory Auditor)
For and on behalf of Croucher Needham (Essex) LLP

Date 27/7/2023

Chartered Certified Accountants
Statutory Auditor

Market House
10 Market Walk
Saffron Walden
Essex
CB10 1JZ

Croucher Needham (Essex) LLP is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £
Income and endowments from:							
Donations, grants and legacies	2	168,296	909,637	**1,077,933**	155,575	2,407,130	**2,562,705**
Interest		41	-	**41**	64	-	**64**
Total income		168,337	909,637	**1,077,974**	155,639	2,407,130	**2,562,769**
Expenditure on:							
Raising Funds		41,378	-	**41,378**	37,231	-	**37,231**
Charitable Activities	3	138,862	950,896	**1,089,758**	122,014	2,316,315	**2,438,329**
Total Expenditure	5	180,240	950,896	**1,131,136**	159,245	2,316,315	**2,475,560**
Net Income/(Expenditure)		(11,903)	(41,259)	**(53,162)**	(3,606)	90,815	**87,209**
Transfers between funds		26,296	(26,296)	-	24,315	(24,315)	-
Net Income/(Expenditure) for the Year		14,393	(67,555)	**(53,162)**	20,709	66,500	**87,209**
Total Funds as at 1st January		565,674	114,402	**680,076**	544,965	47,902	**592,867**
Total Funds as at 31st December	10, 11	580,067	46,847	**626,914**	565,674	114,402	**680,076**

There are no recognised gains and losses other than those passing through the statement of financial activities account. All incoming resources and resources expended derive from continuing activities.

The notes on pages 28 to 36 form part of these financial statements.

The Welfare Association
Balance Sheet
As at 31st December 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed Assets					
Tangible assets	12		624		1,058
Current Assets					
Debtors	13	8,235		12,883	
Cash in hand and at bank		629,926		681,379	
		638,161		694,262	
Creditors: Amounts falling due within one year	14	(11,871)		(15,244)	
Net Current Assets			626,290		679,018
Net Assets			626,914		680,076
Funds					
General fund	10		580,067		565,674
Restricted funds	11		46,847		114,402
Total Funds			626,914		680,076

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard 102.

Approved by the Board of Trustees and authorised for issue on... 25 July 2023 and are signed on their behalf by:

Trustee / Chairman MARTIN LINTON

Trustee / Treasurer JULIA HELTON.

Company Registration Number: 02809950

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2022

	2022 £	2021 £
Net Cash Inflow/(Outflow) from Operating Activities (Note 17)	(51,494)	(71,815)
Interest received	41	64
Purchase of tangible fixed assets	-	(1,302.00)
Net Cash Inflow from Returns on Investments and Servicing of Finance	41	(1,238)
Increase/(Decrease) in Cash (Note 18)	(51,453)	(73,053)

1 Accounting Policies

Accounting Convention

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The company is a public benefit entity for the purposes of FRS 102 and a registered charity established as a company limited by guarantee and therefore has also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006 and Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts presented are rounded to the nearest pound.

Going Concern

The trustees have assessed whether the use of going concern is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

Income

Income represents interest received, donations, fundraising activities and exchange gains. It is included in the Statement of Financial Activities on a receivable basis, when there is evidence of entitlement, the receipt is probable, and the amount can be measured reliably.

Income from legacies is recognised when probate is granted, there is probability of receipt and there is ability to estimate with sufficient accuracy the amount receivable.

Gifts in Kind represent donated facilities and goods which are recognised when receivable and are included at the value to the charity where this can be quantified and a third party is bearing the costs.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. Most expenditure is directly attributable to specific activities and has been included in those cost categories. Costs attributable to more than one activity are allocated on the basis set out in note 5.

Grants to partner organisations are included in the Statement of Financial Activities when payment is incurred, as defined in the terms and conditions for the grant.

Support costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements such as board meetings and audit. They include a proportion of the costs of management and administrative staff based on estimated time spent.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset as follows:

Office Equipment	33.33% straight line

Assets are depreciated for a whole year in the year of acquisition and not at all in the year of disposal. Items costing less than £500 are not treated as fixed assets but instead are charged as expenses in the year in which they are purchased.

Fund Accounting

Unrestricted general funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds are those given for a particular purpose, they can only be used for that purpose. Details of the restricted funds are given in note 11 and the Trustees report.

Foreign Currency Translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to the Statement of Financial Activities.

Critical Accounting Estimates and Areas of Judgement

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Financial Instruments

Cash and cash equivalents
Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

Debtors and creditors
Debtors and creditors receivable or payable within one year of the reporting date are carried at their transaction price. Debtors and creditors that are receivable or payable in more than one year and not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

2 Donations / Grants / Legacies Received

	2022	2021
	£	£
The donations are made up as follows:		
General donations	**17,892**	16,752
Donations from Welfare Association Geneva	**119,917**	88,261
Gift in kind - rental of office space	**14,000**	14,000
Legacy income	**-**	121
Gift aid	**7,836**	15,429
Exchange gain/(loss)	**8,580**	3,635
HMRC Furlough Grants	**-**	17,228
Sundry Income	**71**	149
Unrestricted funds	**168,296**	155,575
Childcare Programme, West Bank	**454,296**	607,000
Community Based Rehabilitation Programme, Gaza	**60**	-
Covid-19 / Ramadan Support, Gaza	**-**	29,867
Education Programmes, Palestine	**14,789**	14,992
Emergency Support for Medical Teams & Families, East Jerusalem	**-**	143,358
Emergency Support for Medical Teams, East Jerusalem and Gaza	**-**	57,289
Emergency Support for Makassed Hospital, East Jerusalem	**-**	153,641
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	**11,534**	221,071
Emergency Support for Farmers' Livelihoods, Southern Gaza	**7,325**	270,000
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**48,543**	87,714
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	**64,731**	-
Emergency Support for Karantina Hospital, Lebanon	**-**	6,938
Emergency Winter Appeal, Lebanon	**31,452**	-
Emergency Winter Support, Lebanon	**21,402**	37,858
Establishing a Conservation Studio at the Palestinian Museum - British Council	**8,567**	25,988
Gaza Emergency Appeal - Medical Supplies (ACHA)	**8,965**	58,775
Hospitalisation Project, Lebanon	**-**	73,110
Jerusalem Emergency 2021, WA UK Public Appeal	**-**	16,907
Olive Farmers' Livelihoods, West Bank	**29,917**	-
Paediatric ICU, Makassed Hospital, East Jerusalem	**261**	20,028
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**11,248**	184,871
Palestinian Museum Public Education Programme, West Bank	**-**	110,125
Ramadan Appeal for Food Packages, Khan Younis, Gaza	**40,364**	20,205
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	**147,705**	141,557
Restoration of Old City of Jerusalem Survey	**8,158**	106,593
Shirin's Fund for Children with Special Needs, Jerusalem	**320**	-
Supporting Higher Education in the West Bank	**-**	19,243
Restricted funds	**909,637**	2,407,130
Total	**1,077,933**	2,562,705

3 Charitable activities

		2022	2021
		£	£
Charitable activities are made up of the following:			
Grants payable	4	**950,896**	2,316,315
Project costs	5	**1,061,361**	96,298
Information, public awareness and advocacy	5	**28,397**	25,716
		2,040,654	2,438,329

4 Grants Payable

The details of the grants payable are as follows:	2022	2021
	£	£
Childcare Programme, West Bank	**445,871**	596,526
Community Based Rehabilitation, Gaza	**-**	1,800
Covid-19 / Ramadan Support, Gaza	**-**	29,308
Education Programme, Palestine	**14,493**	14,992
Emergency Support for Medical Teams & Families, East Jerusalem	**-**	140,191
Emergency Support for Medical Teams, East Jerusalem and Gaza	**-**	56,168
Emergency Support for Makassed Hospital, East Jerusalem	**-**	150,742
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	**7,127**	220,849
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**46,616**	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	**62,507**	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	**2,092**	270,000
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	**-**	87,030
Emergency Support for Karantina Hospital, Lebanon	**-**	2,560
Emergency Winter Appeal, Lebanon	**21,261**	-
Emergency Winter Support, Lebanon	**20,427**	38,700
Establishing a Conservation Studio at the Palestinian Museum - British Council	**7,505**	25,338
Gaza Emergency Appeal	**11,593**	63,082
Hospitalisation Project, Lebanon	**-**	73,000
Jerusalem Emergency 2021, WA UK Public Appeal	**-**	16,589
Olive Farmers' Lvelihoods, West Bank	**28,338**	-
Paediatric ICU, Makassed Hospital, East Jerusalem	**263**	14,928
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**-**	184,871
Palestinian Museum Public Eduation Programme, West Bank	**68,230**	41,895
Ramadan Appeal for Food Packages, Gaza	**39,721**	24,005
Ramadan Food Packages Distribution, Gaza	**146,937**	139,374
Restoration of Old City of Jerusalem Survey	**8,537**	105,225
School Counselling Units for Traumatised Children, Gaza	**19,378**	-
Supporting Higher Education in the West Bank	**-**	19,142
	950,896	2,316,315

5 Total Expenditure

	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2022 £	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2021 As Restated £
Direct Costs								
Direct Project Costs	-	-	950,896	**950,896**	-	-	2,316,315	**2,316,315**
Salary Costs	14,532	22,283	60,065	**96,880**	13,030	19,980	53,858	**86,868**
Support Costs								
Governance Costs								
Accountancy and payroll	1,530	2,346	6,324	**10,200**	1,537	2,357	6,353	**10,247**
Audit	2,025	810	5,265	**8,100**	1,890	756	4,914	**7,560**
Salaries	2,906	4,457	12,013	**19,376**	2,606	3,996	10,772	**17,374**
Other Support Costs								
Advertising and subscriptions	193	296	799	**1,288**	188	288	777	**1,253**
Annual review brochure costs	826	826	-	**1,652**	671	671	-	**1,342**
Bank charges	-	727	727	**1,454**	-	1,051	1,051	**2,102**
Consultancy & Recruitment	-	-	-	-	86	132	357	**575**
Computer costs and IT support	1,628	2,497	6,731	**10,856**	26	40	108	**174**
Depreciation	65	100	269	**434**	111	170	458	**739**
Fundraising Appeals	31	30	30	**91**	135	131	131	**397**
Office expenses	180	275	743	**1,198**	142	218	588	**948**
Postage and stationery	182	279	752	**1,213**	191	293	789	**1,273**
Rent - gift in kind	2,100	3,220	8,680	**14,000**	2,100	3,220	8,680	**14,000**
Salaries	1,938	2,971	8,009	**12,918**	1,737	2,664	7,181	**11,582**
Telephone	261	261	58	**580**	1,265	1,265	281	**2,811**
Total	**28,397**	**41,378**	**1,061,361**	**1,131,136**	**25,716**	**37,232**	**2,412,613**	**2,475,560**

Staff costs are allocated on the basis of time spent on the activity areas of the charity.

The comparative figures in note 5 have been restated to split out governance costs consistent with the current year. This has no impact on the surplus for the prior year.

6 Net Income/(Expenditure) for Year

This is stated after charging the following:

	2022 £	2021 £
Depreciation of tangible assets	**434**	738
Auditors' remuneration - audit - current year	**8,100**	7,560
Exchange loss/(gain)	**8,580**	(3,635)

7 Staff Costs

The details of the staff costs are:

	2022 £	2021 £
Gross pay	**112,858**	106,076
Social Security	**8,612**	4,288
Pension	**7,702**	5,460
	129,172	115,824

The number of full time equivalent employees during the year was two (2021: two).
One employee earns between £80,001 - £89,000 (2021: one £70,001 - 80,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £98,321 (2021: £92,839). No trustee received remuneration from the charity.

8 Payments to Trustees

No trustee or person (2022: none) connected with a trustee has received any remuneration for services to the charity (2021: £nil).
No trustees (2022: none) were reimbursed for expenses during the year (2021: £nil)

9 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

10 General Fund

	2022 £	2021 £
Balance at 1st January	**565,674**	544,965
Net movement for the year	**(11,903)**	(3,606)
Transfers	**26,296**	24,315
As at 31st December	**580,067**	565,674

11 Details of Restricted Funds (Current Year)

	Balance at 1 Jan 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2022 £
Childcare Programme, West Bank	-	454,296	(445,871)	(8,425)	-
Community Based Rehabilitation Programme, Gaza	-	60	-	-	60
Education Programmes, Palestine	-	14,789	(14,493)	(296)	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	-	11,534	(7,127)	(4,407)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	7,325	(2,092)	(5,233)	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	48,543	(46,616)	(1,927)	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	64,731	(62,507)	(2,224)	-
Emergency Winter Appeal, Lebanon	6,938	31,452	(21,261)	(353)	16,776
Emergency Winter Support, Lebanon	-	21,402	(20,427)	(975)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	8,567	(7,505)	(1,062)	-
Gaza Emergency Appeal - Medical Supplies (ACHA)	2,438	8,965	(11,593)	643	453
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Olive Farmers' Livelihoods, West Bank	-	29,917	(28,338)	(634)	944
Paediatric ICU, Makassed Hospital, East Jerusalem	-	261	(263)	2	-
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	11,248	-	-	11,248
Palestinian Museum Public Eduation Programme, West Bank	68,230	-	(68,230)	-	-
Ramadan Appeal for Food Packages, Gaza	-	40,364	(39,721)	(643)	-
Ramadan Food Packages Distribution, Gaza	-	147,705	(146,937)	(768)	-
Restoration of Old City of Jerusalem Survey	-	8,158	(8,537)	378	-
School Counselling Units for Traumatised Children, Gaza	19,750	-	(19,378)	(372)	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,650	320	-	-	3,970
	114,402	**909,637**	**(950,896)**	**(26,296)**	**46,847**

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

Details of Restricted Funds (Prior Year)

	Balance at 1 Jan 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2021 £
Childcare Programme, West Bank	-	607,000	(596,526)	(10,474)	-
Community Based Rehabilitation Programme, Gaza	1,801	-	(1,800)	(1)	-
Covid-19 / Ramadan Support, Gaza	-	29,867	(29,308)	(559)	-
Education Programmes, Palestine	-	14,992	(14,992)	-	-
Emergency Support for Medical Teams & Families, East Jerusalem	-	143,358	(140,191)	(3,167)	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	-	57,289	(56,168)	(1,121)	-
Emergency Support for Makassed Hospital, East Jerusalem	-	153,641	(150,742)	(2,899)	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	-	221,071	(220,849)	(222)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	270,000	(270,000)	-	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	87,714	(87,030)	(684)	-
Emergency Support for Karantina Hospital, Lebanon	2,560	6,938	(2,560)	-	6,938
Emergency Winter Support, Lebanon	-	37,858	(38,700)	842	-
Hospitalisation Project, Lebanon	-	73,110	(73,000)	(110)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	25,988	(25,338)	(650)	-
Gaza Emergency Appeal	6,745	58,775	(63,082)	-	2,438
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Jerusalem Emergency 2021, WA UK Public Appeal		16,907	(16,589)	(318)	-
Paediatric ICU, Makassed Hospital, East Jerusalem	-	20,028	(14,928)	(5,100)	-
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	184,871	(184,871)	-	-
Palestinian Museum Public Eduation Programme, West Bank	-	110,125	(41,895)	-	68,230
Ramadan Appeal for Food Packages, Gaza	-	20,205	(24,005)	3,800	-
Ramadan Food Packages Distribution, Gaza	-	141,557	(139,374)	(2,183)	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	106,593	(105,225)	(1,368)	-
School Counselling Units for Traumatised Children, Gaza	19,750	-	-	-	19,750
Shirin's Fund for Children with Special Needs, Jerusalem	3,650	-	-	-	3,650
Supporting Higher Education in the West Bank	-	19,243	(19,142)	(101)	-
	47,902	**2,407,130**	**(2,316,315)**	**(24,315)**	**114,402**

12 Tangible Fixed Assets

	2022 Office Equipment	2021 Office Equipment
Cost		
As at 1st January 2022	**5,310**	4,008
Addition during the year	**-**	1,302
Disposals	**-**	-
As at 31st December 2022	**5,310**	5,310
Depreciation		
As at 1st January 2022	**4,252**	3,514
Charge for the year	**434**	738
Disposals	**-**	-
As at 31st December 2022	**4,686**	4,252
Net Book Value		
As at 31st December 2022	**624**	1,058
As at 31st December 2021	**1,058**	494

13 Debtors

	2022 £	2021 £
Accrued Income	**-**	7,682
Other Debtors	**7,832**	5,058
Prepayments	**403**	143
	8,235	12,883

14 Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	**3,771**	2
Accruals	**8,100**	15,242
	11,871	15,244

The above financial instruments of the charity are measured at present value.

15 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members at the year end date is seven.

16 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 December 2022 are represented by:			
Fixed assets	624	-	624
Current assets	591,314	46,847	638,161
Current liabilities	(11,871)	-	(11,871)
Total net assets	**580,067**	**46,847**	**626,914**
Fund balances at 31 December 2021 are represented by:			
Fixed assets	1,058	-	1,058
Current assets	579,860	114,402	694,262
Current liabilities	(15,244)	-	(15,244)
Total net assets	**565,674**	**114,402**	**680,076**

17 Reconciliation of Operating Profit to Net Cash Inflow/(Outflow) from Operating Activities

	2022 £	2021 £
Operating surplus/(deficit)	**(53,162)**	87,209
Depreciation charges	**434**	739
(Increase)/Decrease in debtors	**4,648**	(11,006)
(Decrease)/Increase in creditors	**(3,373)**	(148,693)
Investment Income	**(41)**	(64)
Net cash inflow/(outflow) from operating activities	**(51,494)**	(71,815)

18 Reconciliation of Net Cash Flow to Movements in Net Cash

	2022 £	2021 £
Increase/(decrease) in cash	**(51,453)**	(73,053)
Net cash at 1 January 2022	**681,379**	754,432
At 31 December 2022	**629,926**	681,379

19 Analysis of Changes in Net Funds

	At 1 January 2022 £	Non-cash Changes £	Cash Flows £	At 31 December 2022 £
Cash at bank and in hand	681,379	-	(51,453)	629,926
Total Net Funds	**681,379**	**-**	**(51,453)**	**629,926**

THE WELFARE ASSOCIATION

England & Wales - Charity number 1020238

Accounts

THE WELFARE ASSOCIATION

(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2021

WELFARE ASSOCIATION

Humanitarian and Development Projects for Palestinians

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The Welfare Association

Report of the Trustees for the Year Ended 31st December 2021
The trustees are pleased to present their report together with the financial statements of the charity for the year ending 31st December 2021.

Reference and Administrative Information

Constitution
The Welfare Association (UK) is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13th April 1993 and is registered with the Charity Commission, (Registered Charity Number 1020238), and with Companies House, (Registered Number 2809950), as a company limited by guarantee and without share capital.

Registered Office and Headquarters
Welfare Association
Tower House
226 Cromwell Road
London, SW5 0SW

Telephone: 020 7259 2454
Email: info@welfareassociation.org.uk
Website: www.welfareassociation.org.uk

Directors / Trustees
The Directors of the charitable company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are appointed by the Board members.

At the time of signing the report the trustees are:
Mr. Martin Linton – Chairman
Mrs. Julia Helou – Treasurer
Mrs. Hanan Al-Afifi
Dr. Louise Arimatsu
Mr. Andrew Karney
Mr. Sarkis Nehme (Appointed 25 May 2021)
Baroness Tonge (Appointed 11 June 2021, Resigned 9 December 2021)
Mr. Michael Kenny (Appointed 27 July 2021)

Bankers
Barclays Bank PLC, Earls Court Branch, 191 Earls Court Road, London, SW5 9AW
First National Bank, Beirut, Lebanon

Auditors
Croucher Needham LLP
-Market House, 10 Market Walk, Saffron Walden, Essex, CB10 1JZ.
-46 New Broad Street, London, EC2M 1JH.

Solicitors
Irwin Mitchell LLP, 40 Holborn Viaduct, London, EC1N 2PZ

Structure, Governance and Management

Trustees, Staff and Organisational Structure

The trustees of the Welfare Association serve until they retire from the Board. As trustees retire or new skills are required, new trustees are nominated to fill specific skills gaps. All potential trustees are interviewed by members of the board. Every new trustee is given an introduction to the work of the charity and provided with information about the role of trustees and charity law. Each trustee brings specific skills and expertise to the charity and trustees have regular duties. Trustees receive updates and progress reports on a regular basis. From time-to-time trustees may attend training courses as relevant to their role on the Board. The Board of Trustees meets quarterly to govern and monitor the progress and achievements of the charity.

The policies and procedures are reviewed, discussed and updated as required and in the annual governance review, taking account of the complex features of Palestine and Lebanon and the changing international environment and legal requirements. The trustees delegate authority to the charity's director, Ms. Caroline Qutteneh, to manage the daily operations of the charity and she is also secretary to the board of trustees. Staff recruitment is through a formal advertising, short-listing and interview process. New staff members will complete two or more days of induction, training and handover relevant to the specific post. The governing principles of the charity's remuneration policy ensure the charity can access the types of skills, experience and competencies required in its staff, and take account of staff roles and responsibilities to ensure delivery of the Charity's objectives.

The Welfare Association (UK) is an independent charity registered with the Charity Commission of England and Wales and is based in London, and as such it works in consultation and co-operation with the Welfare Association of Geneva - whose main field offices are in Jerusalem, Ramallah, Gaza, Beirut and Amman. The Charity works directly, and is in contact with, local partner organisations in the field and has access to the expertise provided by WA (Geneva) from their field offices when requested, in addition to in-house project monitoring and management. Ta'awon is the Arabic operating name of Welfare Association in the field.

Relationship to Welfare Association, Geneva: There is a charity registered in Switzerland called the Welfare Association, Geneva. The Swiss charity has similar objectives to those of Welfare Association (UK), but they do not have unity of administration and their controlling boards are different. They do, however, co-operate with each other.

Welfare Association meets regularly and is in contact with other British charities working in the same region, with other international relief agencies (such as the United Nations Relief and Works Agency) and with the British government's Foreign, Commonwealth and Development Office. These meetings are held to ensure coordinated efforts and to discuss longer-term strategies to relieve poverty in the areas in which we operate.

Reserves Policy

The Charity maintains its free reserves at around £100,000, which represents almost one year's operating costs; anything above this is designated for emergency appeals (this also allows flexibility to be responsive to emergencies should the need arise). However, the main reason for reserves is for Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. Welfare Association policy is to never commit funds that it does not have. To prevent disruption to programmes, it is felt that the free reserves are currently maintained at an appropriate level.

Investment Policy

The Charity needs to retain the option to react very quickly to particular emergencies and has a policy (to maximise investment interest) of maintaining limited funds in the current account with the bulk of the funds invested in an interest-bearing 'Community Saver' account with Barclays Bank. However, should the need arise the savings account can be accessed in case of emergency.

Risk Management
All significant activities undertaken are subject to a risk review. As part of the initial needs assessment and implementation plan for every project, major risks are identified and analysed in terms of their potential impact and likelihood. These risks include those affecting:

- operational performance, including risks to our staff, partners and beneficiaries
- achievement of our aims and objectives
- the expectations of our beneficiaries and supporters
- the funding of our work

The trustees recognise that protecting the charity from harm is essential. To help mitigate these risks there is:

- a risk management policy and a risk register, these are reviewed and discussed regularly by the Board and updated formally as part of the annual governance review. The register identifies the major risks to which the charity may be exposed and the necessary safeguarding procedures which need to be in place to protect WA staff, partners and beneficiaries.
- a comprehensive due diligence process conducted prior to each new programme starting.
- a diversified fundraising strategy which is constantly reviewed.

The trustees are satisfied that adequate systems and procedures are in place to manage these risks and to ensure the safety, security and wellbeing of staff, partners and beneficiaries.

Safeguarding
Welfare Association prioritises safeguarding to ensure the safety, security and wellbeing of staff, partners and beneficiaries and we will continue to assess and train our WA field teams and work with our partners on safeguarding. We regularly review our own safeguarding procedures and those of our partners to ensure we are protecting the most vulnerable members of the communities we support.

Core Humanitarian Standards (CHS)
The Core Humanitarian Standard on Quality and Accountability sets out nine commitments that organisations and individuals involved in humanitarian response activities can use to improve the quality and effectiveness of the assistance they provide. The CHS places communities and people affected by crisis at the centre of humanitarian action. As a core standard, the CHS describes the essential elements of principled, accountable and high-quality humanitarian aid. Welfare Association is implementing projects and delivering services in line with the CHS.

Fundraising
Welfare Association highly values the committed and continued support of the British public and a range of international donors, as we continue to provide vital services and humanitarian relief to some of the most vulnerable families and communities in the West Bank and Gaza, and in the Refugee Camps and Gatherings in Lebanon. Funds are generated from a broad range of UK and overseas donors and partners, including individual one-off and regular gifts, sponsorship, grants and government funding including Gift Aid. We communicate regularly with our donors and supporters through project progress reports, e-newsletters, the annual mail out with the annual review, and we update our website and social media to provide updates on the progress of our activities every 2-3 months. We occasionally receive requests from supporters to be removed from our mailing list and we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data and protect individual privacy. We do not share our supporters' details with any other organisations.

Fundraising Regulation
Welfare Association is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We carefully manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed with the Board of Trustees.

External Factors Impacting Achievement

In 2022, millions of Palestinians across the occupied territory will be highly vulnerable to humanitarian shocks, driven by multiple political and socio economic factors present in 2021. In the West Bank, including East Jerusalem, Israeli settlement activity and related violence, loss of land, destruction of property and movement restrictions, and restricted access to basic services and livelihoods continued throughout 2021. These actions contribute to a coercive environment which can deny Palestinians their basic rights and pressure some to leave their communities.[1]

On 1st February 2022, Amnesty International released a report documenting acts proscribed in the Apartheid Convention and Rome Statute in all the areas Israel controls, although they occur more frequently and violently in the oPt[2] than in Israel. Israeli authorities enact multiple measures to deliberately deny Palestinians their basic rights and freedoms, including draconian movement restrictions in the oPt, chronic discriminatory underinvestment in Palestinian communities in Israel, and the denial of refugees' right to return. The report also documents forcible transfer, administrative detention, torture, and unlawful killings, in both Israel and the oPt. Amnesty International found that these acts form part of a systematic and widespread attack directed against the Palestinian population, and are committed with the intent to maintain the system of oppression and domination. They therefore constitute the crime against humanity of apartheid[3].

In May 2021 the Israeli police and military forces carried out attacks in and around Al Aqsa Mosque in the Old City of Jerusalem during Ramadan. This was closely followed by 11 days of heavy and continuous Israeli military strikes on Gaza. Palestinian medical staff struggled to cope as the attacks intensified, with rapidly rising numbers of civilians seriously injured. WAUK's extended emergency coverage supported frontline responders as well as hospitals, to treat those most badly affected; together with additional programme activities supporting businesses and schools that were badly damaged in Gaza, to help get people back to work and children back to a safe school environment. Against this already challenging backdrop, the humanitarian situation in both the West Bank and Gaza has been exacerbated by the ongoing COVID-19 pandemic, which has strained healthcare systems, increased economic degradation, contributed to high unemployment, and caused challenging mobility restrictions.

All these factors put further pressure on the socio-economic and cultural fabric of Palestinian society. In Lebanon, which is still accommodating Palestinian refugees from Syria, the financial crisis continues; Palestinian refugees struggle to access healthcare and to find their next meal with ever-rising unemployment rates and lack of employment opportunities.

West Bank

In the West Bank, including East Jerusalem[4], Israel's direct military occupation continues, and with it the appropriation of land and resources. Standards of living, economic growth and employment prospects continue to be undermined by limitations on access to land, while freedom of movement remains restricted by a multi-layered system of administrative, bureaucratic and physical constraints imposed by Israel, citing security concerns. Access to agricultural land in areas behind the Barrier, or in the vicinity of settlements, which are subject to a permit or prior-coordination system, has continued to be limited. Settlement expansion and settler violence, as well as the demolition of residential, livelihood and service infrastructure, and planned forced evictions, also continue, contributing to the coercive environment, placing many Palestinians in Area C, East Jerusalem and the Israeli-controlled part of Hebron city (H2) at risk of forcible transfer.[5]

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[1] UNOCHA. Humanitarian Response Plan oPt 2022. Issued December 2021

[2] oPt: Occupied Palestinian Territories

[3] Amnesty International. ISRAEL'S APARTHEID AGAINST PALESTINIANS, CRUEL SYSTEM OF DOMINATION AND CRIME AGAINST HUMANITY. https://www.amnesty.org/en/wp-content/uploads/2022/02/MDE1551412022ENGLISH.pdf

[4] Pending a final status agreement, East Jerusalem remains an integral part of the occupied Palestinian territory and the Palestinian population of the territory should have the right to access East Jerusalem, including for specialised health and education services, work, social, cultural & family relationships and for worship at the Muslim and Christian holy places. East Jerusalem is of continuing importance as a centre of life for Palestinians throughout the oPt, at a time when it is becoming increasingly separated from the remainder of the occupied Palestinian territory

[5] UNOCHA. Humanitarian Response Plan oPt 2022. Issued December 2021

May 2021 witnessed extensive violence from Israeli security forces in the West Bank, in particular in East Jerusalem. Overnight clashes in Jerusalem on 7 May 2021, resulted in more than 150 Palestinians and six Israeli police being wounded. A march, organised by the far-right group, Lehava, ended at the main Damascus Gate entrance of the Old City of Jerusalem, where thousands of Palestinians gathered to protect the City and hundreds of Israeli police in riot gear had closed off the area to prevent clashes. Israeli police used water cannons, stun grenades and mounted police to try to push the marchers back. As clashes erupted, the majority of those injured were at Al Aqsa Mosque, inside the Old City. As it was Ramadan, thousands of Palestinians were praying at Al Aqsa Mosque (the third holiest site in Islam.) The Palestinian Red Crescent opened a field hospital to treat the wounded, in one night they reported treating at least 105 people. The director of Makassed Hospital's emergency department reported admitting 83 patients with rubber bullet injuries. 25 of these patients were seriously injured with bullet wounds in the head and upper body, some with loss of sight.

Palestinian families face the continued threat of forced eviction from their homes by the Israeli authorities in Sheikh Jarrah, East Jerusalem, in court cases initiated by Israeli settler organisations. On 2 November 2021, four of the families rejected an Israeli High Court of Justice proposal offering them protected tenancy status, and recognizing an Israeli settler organisation's ownership of the land, with Palestinian tenants paying them an annual leasing fee. In total in East Jerusalem, at least 218 Palestinian households comprising 970 people, including 424 children, are facing pending eviction cases in Israeli courts.[6]

Gaza

The 2.3 million people living in Gaza are facing the worst economic conditions in years. The ongoing blockade and four Israeli military assaults on Gaza since 2008 have had a devastating impact. During May 2021 the latest bombardment by Israel's military forces, caused additional significant devastation, loss of life, increased aid dependency and exacerbated poverty. From 10 - 21 May 2021, Gaza experienced the most intense Israeli military strikes since 2014. The UN Secretary-General described the situation as follows: "if there is a hell on earth, it is the lives of children in Gaza today."[7]

As a result of the hostilities in May, it was reported that 261 Palestinians were killed, including 67 children and 41 women.[8] Furthermore, over 2,210 Palestinians were injured, including 685 children and 480 women, some of whom may suffer long-term disabilities requiring rehabilitation and ongoing support. At the height of the hostilities, an estimated 113,000 displaced people sought shelter and protection. According to the UN Shelter Cluster, the May 2021 escalation left 58,000 housing units damaged or destroyed leaving 12,000 people displaced. One assessment has reported that 85% of households whose shelters were damaged had no capacity to carry out repairs.[9] Damage to infrastructure was of a scale and magnitude not seen before; hospitals and health centres, businesses and schools as well as water, sanitation, power and transport infrastructure were targeted. According to the World Bank (June 2021), the agricultural sector suffered direct damage of approximately US$ 45 million[10].

Estimates by the World Bank indicate that the recent conflict has pushed poverty in Gaza to 59.3% in 2021. This is 2.3 percentage points higher than the COVID-19 induced peak in 2020, and a 16.3 percentage point increase above the 2016-2017 values[11]. The restrictions imposed on Gaza continue to devastate the economy, the gross national income per capita is now less than one third of the West Bank's, whereas in 1994

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[6] UNOCHA. HUMANITARIAN NEEDS OVERVIEW oPt. ISSUED DECEMBER 2021. Endnote 8. Page 66. Most of these cases are based on the application of Israeli laws that allow Jewish Israelis who owned properties in East Jerusalem prior to 1948 to reclaim their property. There is no similar law which allows Palestinians who lost property during the conflict over the years to reclaim their property. In any event, and in accordance with international law, East Jerusalem is occupied territory and Israeli law is not applicable. The transfer of the Occupying Power's civilian population into occupied territory is a violation of Article 49 of the Fourth Geneva Convention.

[7] UNSCO, The Secretary-General's Remarks to the General Assembly Meeting on the Situation in the Middle East and Palestine, New York, 20 May 2021. https://unsco.unmissions.org/sites/default/files/the_secretary-generals_remarks_to_the_general_assembly_meeting_on_the_situation_in_the_middle_east_and_palestine.pdf

[8] United Nations Office for the Coordination of Humanitarian Affairs (OCHA). Response to the escalation in the oPt: Situation Report No. 10 (September 2021), published on 14 October 2021. https://www.ochaopt.org/content/response-escalation-opt-situation-report-no-10-september-2021

[9] 2021 Multisectoral Needs Assessment (MSNA). July 2021. https://www.ochaopt.org/page/msna

[10] UNOCHA. Humanitarian Needs Overview. Humanitarian Response Plan oPt 2022. Issued December 2021

[11] World Bank Group. Economic Monitoring Report to the Ad Hoc Liaison Committee November 17th, 2021. Page 4.

it represented 87%[12]. The rapid spread of COVID-19 in Gaza since August 2020, also resulted in thousands of daily workers losing their wages, as work stopped in lockdown. According to UNRWA, 80% of the population in Gaza is dependent on international assistance. The World Bank further states that their report of November 2021, shows that the external restrictions imposed on Gaza resulted in a closed economy.

The land, air and sea blockade of Gaza, imposed by the government of Israel, (entering its 14th year in 2021), is considered illegal under international law as a form of collective punishment[13]. Restrictions on the free movement of people, goods and trade continue to severely undermine Gaza's economy, devastating productive capacity and putting any future development at risk. Key steps to ending the long-standing intra-Palestinian divide failed to materialise in 2021.

Lebanon

More than 479,000 Palestinian refugees (PRL) are registered with UNRWA in Lebanon[14], of these 45% live in 12 refugee camps, where families face overcrowding, poor housing conditions, unemployment, poverty and lack of access to key services. In addition, since 2011 over 23,000 Palestine refugees from Syria (PRS) have moved to the existing camps and gatherings. As PRL and PRS are not formally citizens of another state, they are unable to claim the same rights as other foreigners living and working in Lebanon and are barred from working in up to 39 professions and may not own property. With a series of crises, including the Beirut Port explosion in 2020, the impact of COVID-19, together with the ongoing and disastrous financial crisis in Lebanon, and increasing unemployment rates, most Palestine refugees have found themselves slipping further into destitution.

"Palestine refugees are suffering immensely. The misery that I witnessed in the last two days in Ein el-Hilweh and Nahr el-Bared camps is unfathomable," said UNRWA Commissioner-General Philippe Lazzarini during his visit to the country on 1st April 2021. "I am also aware that the entire country is plunged into its worst crisis since the civil war. Everyone, Lebanese and others, is struggling. It is disheartening to come back to such a meltdown," said Mr. Lazzarini, who previously held a senior UN position in Beirut.[15]

Since 2019, poverty has been increasing owing to a decline in economic activity and widespread political instability. These interlinked shocks exposed the Lebanese pound exchange rate, which has been fixed since the beginning of the century, to tremendous pressures, causing currency depreciation and severe inflation, thus limiting households' purchasing power. These combined shocks have led to a decrease in the living standards of a significant proportion of the Lebanese and non-Lebanese population, and a considerable rise in income poverty. The multidimensional poverty rate in Lebanon doubled from 42% in 2019 to 82% of the total population in 2021, with nearly 4 million people living in multidimensional poverty. Extreme multidimensional poverty affected 40% of the poor population in 2021, equivalent to 34% of the population at large. The population suffering from extreme poverty increased to 1,650,000, equivalent to 400,000 households[16]. Some of the most badly affected in the ongoing financial crisis are the Palestinian families living in the refugee camps and gatherings.

In all projects implemented in 2021 WA programme teams and beneficiaries followed COVID-19 protocols which include measures to mitigate the spread of the virus, such as wearing masks, regular sanitising of hands and work stations, social distancing and avoiding crowding, etc.

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[12] IBID

[13] See, among others, Special Rapporteur on the situation of human rights in the Palestinian territories occupied since 1967, 'Situation of human rights in the Occupied Palestinian Territory, including East Jerusalem, with a focus on collective punishment' (22 December 2020) UN Doc A/HRC/44/60.

[14] https://www.unrwa.org/where-we-work/lebanon (last accessed 14.3.2022)

[15] UNRWA Raises Alarm on the Situation of Palestine Refugees in Lebanon – Press Release. 01 April 2021. https://www.un.org/unispal/document/unrwa-raises-alarm-on-the-situation-of-palestine-refugees-in-lebanon-press-release/ (last accessed 14.3.2022)

[16] ESCWA. Multidimensional Poverty in Lebanon 2019-202 https://www.unescwa.org/sites/default/files/news/docs/21-00634-_multidimentional_poverty_in_lebanon_-policy_brief_-_en.pdf

The Welfare Association
Report of the Trustees
For the year ended 31 December 2021

Objectives and Activities

The charity's main objects are the advancement of education, the relief of sickness, the protection and preservation of health, and the relief of poverty for the benefit of the inhabitants of Palestine, Israel, Lebanon and Jordan (particularly the communities in the West Bank and Gaza areas).

Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in crisis including those affected by the actions of police and military forces in East Jerusalem in May 2021, and those under bombardment in Gaza from the 10-21 May 2021. As well as the ongoing demands of COVID-19, the continuous closure and restrictions of Gaza crossings, the Syria Crisis impacting the Camps and Gatherings of Lebanon, as well as the financial crisis in Lebanon; all were factors influencing programme decisions and implementation in 2021.

Taking into consideration the regional political context and factors impacting programme implementation as mentioned above, the trustees will continue to meet the objectives of the charity by supporting the most vulnerable communities and the most marginalised sectors of society with longer term sustainable development programmes where possible and humanitarian relief programmes as necessary.

In line with the charity's aims and objectives and the priorities set by the trustees, and on the basis of a process of continuous needs assessment in consultation with local communities, local partners and other stakeholders (*to avoid duplication and identify urgent needs and gaps in service provision*), projects are designed in the field and subsequently discussed and approved by the trustees. The trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission, when setting their objectives for the charity.

The charity's objectives in 2021 were to provide support in the following sectors:

- **Health:** Programmes with hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, environmental health.
- **Education**: Focussing on services for children with special educational needs, early childhood development, educational support and the Palestinian Museum. (A component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).
- **Community Development**: Including the West Bank Child Care programme, livelihoods projects such as support for farmers, and improving living conditions and housing / shelter for the most vulnerable communities.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: in times of crisis, as funds allow.
- **Focussed UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

The charity delivers its objectives in two ways:

- By direct delivery using Welfare Association staff, and
- By management of projects in partnership with local NGOs.

Projects implemented in cooperation with our local partner NGOs in Palestine and Lebanon are extremely important. This mechanism extends the outreach of Welfare Association enabling us to include some of the most marginalised communities and sectors of society in the most appropriate and cost-effective ways. It also ensures full community consultation, with training and skills upgrading where possible. This contributes to sustainability, enabling the continuation of services when projects end. All projects include full details of goals, objectives, activities and numbers of people included in each activity and detailed budgets. The success of a project is reviewed in the analysis of outcomes, outputs, sustainability, and impact (where appropriate). The charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit further, we will do so (with donor consultation and approval as required). The charity will review whether or not a particular community need was met in the most positive, effective and efficient way, and in full consultation and cooperation with the local community, with any lessons learned or recommendations noted for future work. Together with our local project partners and stakeholders, we

continue to work to achieve our charity's mission to make a difference to impoverished families and communities in need and to help to make poverty history.

Voluntary Help and Gifts in Kind

The trustees greatly value all of the voluntary help that has been offered to Welfare Association during 2021. We have benefitted from a number of gifts in kind. In particular, the charity appreciates the very generous support of Mr. Omar Al-Qattan and the Qattan Foundation for providing us with free office accommodation. We would also like to thank the volunteers who have helped us in 2021.

Financial Review

The financial review in this report relates to the financial year from 1 January – 31 December 2021. In 2021 the charity raised a total of £2,562,705 from the general public, the British Council and a number of organisations in the UK and overseas. The restricted income includes grants from the British Council (in partnership with the UK Government's DCMS[17]), the first to restore Mamluk era buildings in the Old City of Jerusalem with remaining funds of £106,593, and the second to complete the work to develop the conservation studio and train staff at the Palestinian Museum, in partnership with the British Library, with a remaining grant of £25,988. Emergency grants increased in 2021 in response to the emergency situation in East Jerusalem with grants totalling £342,550, supported frontline emergency medical teams and Al Makassed Hospital by providing emergency medical supplies and support for ambulances, and food vouchers for 900 families badly affected. Following the Israeli military bombardment of Gaza in May 2021 grants totalling £308,491, supported frontline emergency medical teams, provided emergency medical supplies for 10 local hospitals and health centres, supported essential repairs to two schools and enabled 10 damaged and destroyed local businesses to get back to work. Projects supporting the restoration of 341 Gaza farmers' livelihoods totalled £357,714. A number of these farmers harvested their crops and they were purchased by our project providing fresh food parcels to almost 2,000 impoverished families throughout Ramadan, with grants totalling £161,762. In the West Bank, the childcare programme providing quarterly food vouchers and annual back to school vouchers was £607,000. While ongoing support for the surgical departments at Al Makassed Hospital in East Jerusalem was £204,899. In Lebanon projects included a new grant providing access to hospital care of £73,110, and the first part of a grant providing emergency winterisation support in the Bekaa region and shelter rehabilitation in Burj El Barajneh Camp of £37,858. In 2021 the charity spent a total of £2,475,560.

Health

Supporting the Paediatric Intensive Care Unit at Al Makassed Islamic Charitable Hospital (Stage 1)

Al Makassed Charitable Hospital is the largest Arab hospital in East Jerusalem, with 250 beds and 80 ICU beds (*including 16 paediatric beds*). The paediatric open heart surgery department (*POH*), has been supported by WA since its establishment in 2003, in which time it has expanded from 4 beds to 16 with a CCU (*Cardiac Care Unit*) and an ICU. The POH has an occupancy rate of between 100-120%, and delays in patient admission have exceeded 50 patients per month due to a lack of key equipment such as ventilators.

This 8-month project began in May 2020 as COVID-19 cases were increasing, to provide urgently needed equipment and facilities to the Paediatric ICU and was completed in March 2021. The project increased the capacity of the Paediatric Intensive Care unit through the provision of two new urgently needed ventilators, even more urgent due to COVID-19. A new Nava ventilator arrived on 19 May 2020, as the project started and COVID cases in East Jerusalem were rising. This is a specialist piece of equipment, designed to treat patients requiring long-term respiratory assistance in much shorter periods of time. The remaining equipment followed, including the second paediatric ventilator, syringe pumps, portable digital x-ray machine, TEE transducers, and 10 paediatric ICU beds. This project also updated and equipped the parents and guardians' room, providing appropriate accommodation and facilities for them to rest and relax when away from their child's bedside. The room now supports 15 companions per day.

[17] UK Government DCMS (Department for Digital, Culture, Media & Sport)

Supporting the Paediatric Intensive Care Unit at Al Makassed Islamic Charitable Hospital (Stage 2)
This project began in late 2021 and is due to be completed in May 2022. The Paediatrics Open Heart (*POH*) surgery department is in need of a fully digital ultrasound system to serve both paediatric and adult patients. In addition, the unit required a Synergy UHD4 4K camera system, as well as a range of catheterisation lab equipment and consumables. This project will provide this essential equipment, in order to increase the POH department's capacity, and improve the specialized ICU paediatric unit and thoracic surgery services at Al Makassed Hospital.

Community Based Rehabilitation (CBR) Services for Children with Disabilities in the North of Gaza
This 9-month project provided a range of community-based rehabilitation services for children with disabilities (*CwD*) in Gaza. According to Population, Housing and Establishments Census (*PHEC*), persons with disabilities in Palestine constitute 2.1% of the total population.[18] Mobility disabilities account for the highest proportion of these disabilities, and 20% of persons with disabilities in Palestine are children under 18 years old. CwD are one of the most vulnerable and often most disadvantaged of all groups in Gaza. The conditions in Gaza, with a closed economy, high unemployment rates and a health service under tremendous pressure, have led to a lack of specialised and mainstream services responding to the needs of those with disabilities.

The project aimed to improve the health and mobility of CwD in Gaza through: home-based nursing, physical and occupational therapy, counselling sessions, the provision of disability aids, the facilitation of inclusion in schools where possible by liaising between families and schools, and to raise awareness through meetings within the local community. Project activities started in September 2020 and were extended due to COVID-19 lockdowns, and again due to the Israeli military bombardment of Gaza in May 2021. The project was finally successfully completed in April 2021. Despite the delays and challenges the project exceeded initial targets as shown in the following table:

Expected Results	Outcomes
75 CWD children supported	100 CwD children supported
1,500 home-based physiotherapy (*PT*) and occupational therapy (*OT*) sessions	1,586 PT and OT sessions were completed
800 activities of daily living (*ADL*) sessions	1,433 ADL sessions were completed
500 home-based nursing sessions	330 nursing sessions were provided
50 assistive devices purchased and distributed	64 assistive devices purchased and distributed
20 community awareness-raising sessions	21 community awareness sessions were arranged

A planned series of therapeutic / recreational events for CwDs and their families, were replaced with 100 therapeutic / recreational activity kits for CwDs. Additionally:

- 566 psychological therapy sessions were provided
- 566 family counselling sessions were provided
- 75 children were included back into education
- 6 children had school tuition and transport costs covered
- 75 kits of essential 'back to school' items were distributed
- 5 awareness-raising sessions were provided in schools
- 100 Ramadan fresh food parcels were distributed
- 93 COVID-19 health kits were distributed

Providing Access to Healthcare for Palestinian Refugees in Lebanon
This 12-month project (*July 2021 to June 2022*) is providing access to healthcare for up to 48 Palestinian refugees, and will be implemented by WA and the Health Care Society. Approximately 95% of Palestinian refugees in Lebanon (*PRL*) do not have health insurance and cannot access services provided by the Lebanese Ministry of Public Health. The United Nations Relief and Works Agency (*UNRWA*) provides full coverage of primary healthcare services for Palestine refugees in Lebanon. However, it only provides partial support for some

[18] Population, Housing and Establishments Census, 2017, http://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_En_3-12-2019-dis-en.pdf

tertiary healthcare and treatment required for chronic conditions and diseases such as: neurological conditions, cardiovascular diseases, transplants, cancer, multiple sclerosis or kidney failure. According to UNRWA, 37% of all PRL and 33% of all PRS have a chronic condition. The situation of elderly PRL and PRS is even worse, as 87.6% have some type of chronic disease (*according to the UNRWA and AUB study published in 2015*). Due to their age and medical conditions many require hospitalisation – which is partially covered by UNRWA and other NGOs. By the end of 2021, 16 individuals (*9 men and 7 women*) had received support, they are mainly from the refugee camps in North Lebanon (*Nahr El Bared & Beddawi*) and Beirut (*Burj El Barajneh*). The majority with chronic cardiovascular or orthopaedic issues.

Music Therapy for Traumatised Children in the Camps in Lebanon

This 7-month project focussed on the refugee camps located in Tyre, South Lebanon (*primarily in Burj El Shemali*), and enabled traumatised children (*4-14 years old*) to engage in a range of musical therapy activities, to reduce stress and increase self-confidence (*a lack of opportunities for children and youth to gather and engage in healthy social and community activities, further contributes to the sense of exclusion and marginalisation*). Activities included one-on-one sessions and group activities, to benefit the children in different ways. Music therapy is well-known to help children develop their musical capabilities, confidence, self-esteem, motivation and focus. Through these positive changes, children can begin to move on from any behavioural problems or negative coping mechanisms they may have developed due to trauma, depression or isolation. The group classes provide an opportunity for the children to engage with one another, reduce tension, form friendships and to build a sense of community between themselves. These relationships and inclusion can be vital to re-engaging with their education and peers, helping to prevent children from dropping out of school. All of the sessions were delivered with an emphasis on Palestinian and Arabic music and culture, helping to foster in the children a sense of pride, identity and kinship with their peers. A number of different instruments were offered to the children, enabling them to find an instrument they felt comfortable with and to help them fully engage.

The project successfully provided 148 music therapy lessons (*individual and group*), which were delivered to a total of 80 children, 3 times a week (*60 minutes each*). In order to ensure COVID-19 safety, precautionary procedures were followed during the sessions; participants wore masks and the total number of participants was lowered for each session to ensure social distancing, with regular sanitising of the instruments, hands, rooms, etc. Live lessons were replaced by online sessions over Zoom during the two lockdowns: 2 weeks from 14 to 28 November 2021, and 10 weeks from 8 January to 21 March. Of the 80 children, 32 aged 10-14 also received professional choir singing training, the choir sang Palestinian cultural heritage songs and other popular songs. Finally, the project purchased some instruments, such as nay (*flute*), cello, drums and saxophones; to add an element of sustainability beyond the end of the project. The types of instruments played by children is shown in the table below:

Instruments	# Of children[19]
Drums, Darbouka	22
Saxophone	23
Percussion	10
Strings	14
Brass	25
Wind	25
Cello	5
Nay / Flute	5

[19] The total number in the table is more than the number of the beneficiaries, as some children play more than one instrument.

Education

Improving Educational Facilities at Al Aqsa Schools, East Jerusalem
Al Aqsa schools were established in 1976, to help cover the shortage in classrooms for Jerusalem's students and youth. They are a group of three schools located in Jerusalem's Old City; with a combined total of 400 students, covering grades 1-12. The schools provide a high-quality education to disadvantaged students in the Old City. This project funded the refurbishment of several rooms at the Reyad Al Aqsa school and provided essential new equipment (*projectors, smart boards, PCs, laptop, printer, desks and chairs*) for a fully-furnished computer lab.

Due to COVID-19, the project started later in the 2020-2021 academic year, and was again extended due to lockdown and also the East Jerusalem emergency situation in May 2021. Despite the delays, the project was successfully completed. The new computer lab will serve 540 students a year. Nabil Hamoudeh, Deputy Chairman of the Board said of the project: "*Many thanks to The Welfare Association, who helped us in improving the learning environment at Reyad Al Aqsa School at a much-needed time, when there is limited support coming into the education system in Jerusalem*".

Improving Educational Facilities at Al Fatah Comprehensive School, East Jerusalem
Al Fatah Girls Secondary School was established in 2003 in response to a shortage in classrooms for female students in Jerusalem. It is located in Wadi Al Joz (*Valley of the Walnuts*), a Palestinian neighbourhood (*with approx. 13,000 residents*) in East Jerusalem, just outside of the Old City walls. In contrast to the otherwise affluent Palestinian areas in North-central Jerusalem, Wadi Al Joz is marked by poorer areas that are largely clustered around the industrial zone in the valley. The school has: 4 floors with 19 classrooms, a computer lab, science lab, library, principal's and admin office, and rest room facility, as well as a meeting hall and playground. Classes run from 5th grade up to 12th grade. The school is considered one of the best secondary schools in the surrounding area of Jerusalem, with a student body of 600 girls. As with many institutions in the Jerusalem directorate, the school does not receive local government funding and required essential renovation works. This project (*from May to December 2021*) contributed to the building works, mechanical and electrical works, and provided some new sports equipment.

Distance Education Capacity Building in Palestine
This project provided a 4-week programme in March 2021. It supported the development of key faculty members at 4 universities (*Birzeit, An-Najah, Bethlehem and Al-Azhar*) in Palestine, in online and blended learning. Training was delivered by the internationally leading Centre for Distance Education (*CDE*) at the University of London, developed with input from Palestinian stakeholders. The course covered core themes in the design of effective teaching, learning and assessment at distance. The intervention responded to the urgent needs of Palestinian university faculty who were conducting teaching online since the COVID-19 pandemic reached Palestine, to increase the universities' distance-learning capacity. The project has ensured sustainability by adopting a cascade-learning approach, with dissemination activities planned at participant universities. This project was funded by the Friends of Birzeit University and WA. At least 30 faculty members from Birzeit, Bethlehem, An-Najah and Al-Azhar universities participated in this CDE-organised training with an estimated 35 hours of participant engagement. Synchronous learning was run over 6 sessions held on Zoom, totalling 12.5 contact hours. Led by senior Fellows at CDE, with extensive experience in the field of distance education, sessions addressed core themes including: course design, online pedagogy, supporting student engagement, and planning for cascading.

Supporting Higher Education at Birzeit University 2020-2021
This project between WA and Friends of Birzeit University (*FoBZU*), supports Palestinian students' tuition fees at BZU for the academic year of 2020-2021 (*November to July*). The project supports the BZU Academic Excellence Programme, providing scholarships to outstanding students who are unable to afford tuition fees. FoBZU and BZU selected 5 such students based on financial need and academic merit (*1 master's and 4 undergraduate*). These students and their families are facing severe financial hardship and without this financial support are at great risk of having to drop out of university. The project was completed successfully, with all 5 students being supported through the scholarship and achieving impressive academic results.

Education Programme at the Palestinian Museum (PM) 2020-2022
This 2-year grant is funding a series of public and educational events that will include: book launches, literary events, symposia, panel discussions, workshops, tours, film screenings, an exhibition related conference, and two original publications, as well as conference proceedings and papers. In addition, the first project will deepen and strengthen qualitative research on art in Palestine, historically and critically, with an in-depth insight into its material, socio-economic and political contexts from the nineteenth century to the early 1990s. This project started early in 2020, however with the impact of COVID-19 the project team rescheduled some of the activities and extended the implementation period from 2 years to 3. In 2021 the first Knowledge Gap research programme 'Visual Art History Research 2020-2021 - Art History in Palestine from the 19th Century until late-20th Century', ran successfully and the project is on track to publish eight research papers, on 'The Palestinian Coast from the late Ottoman Period until the Present'; 'New Perspectives on Contemporary Palestinian Culture'; and the 'History of Printing in Jerusalem'. The project conducted 13 activities between July - December 2020, including writing workshops, talks and podcasts. These activities were linked to the 'Printed in Jerusalem' exhibition. The museum was able to adapt to the COVID-19 pandemic and held virtual activities in place of the planned physical activities. This reached a much wider audience, including researchers, academics, students and others in Jordan, UAE, USA and Lebanon.

Between 1 July and 31 December 2021, the project was able to conduct several activities: (1) a symposium entitled: 'The Political and Cultural Space in the Palestinian Coastal Cities'. (2) a podcast production (3) the inaugural symposium for the PM's annual exhibition 'A People by the Sea: Narratives of the Palestinian Coast'. (4) a book launch for 'Open Gaza: Architectures of Hope'. (5) a lecture, featuring a discussion between Salman Abu Sitta and Jonny Mansour entitled: 'Unforgettable: Palestine in Two Thousand Years of Documentation', and (6) the PM's third annual conference entitled: 'Palestine: Producing Knowledge, Producing Futures'.

Development of the Conservation Studio at the Palestinian Museum
Following the conflicts in Palestine, huge numbers of paper-based documentation have been destroyed, looted and lost; and what remains is often fragile or damaged. The conservation studio was established to protect these fragile documents, restoring what can be saved, and maintaining and protecting historic documents from ongoing risks. The Palestinian Museum team extended the range of services offered by the conservation studio, to now be able to conserve extremely frail paper-based documents of historical and cultural significance. This 12-month project, funded by the British Council's Cultural Protection Fund in partnership with the Department for Digital, Culture, Media and Sport, began in April 2020 and was completed by March 2021. The staff at the PM received training and support from a team of experts at The British Library, as in the previous project and new equipment, materials and tools (*used in paper document conservation*) were purchased. Throughout the project the team at the PM, with the guidance and mentoring of the British Library, restored almost 2,000 badly damaged historic documents. A series of 4 specialised workshops on conserving archives took place between 21-30 September 2021, with a total of 93 participants, in addition to 1,400 views on Facebook. An animated film for children and a digital instruction manual for adults were produced by the Museum and uploaded to the PM's website and digital media.

Community Development

West Bank Childcare Programme
This ongoing programme began in April 2019, to support very vulnerable children, the majority of whom have lost one or both of their parents. The project sought to improve their standard of living through the provision of key food, hygiene, and school items, in addition to giving the children access to basic educational services, and safeguarding the children and their guardians through awareness-raising and support. This is done through the provision of quarterly vouchers, which can be exchanged for the specified items at pre-qualified locally-owned shops, and in August there is an additional voucher round for 'Back to School' items (*textbooks and school uniform*). The shopkeepers selected in the project are also supported, as the pre-qualification and voucher system affords them a secure and predictable income throughout the project duration. During 2021 an average of at least 1,300 children were supported in this project in each quarterly voucher distribution; we are keen to increase the numbers as the need for this level of support is great in the West Bank.

Emergency

Providing Blankets and Warm Children's Clothes to Families in Northern Gaza
This 3-month project was completed in February 2021, in order to protect the health and wellbeing of some of the most vulnerable children from the poorest families in Beit Lahia, Gaza, through the harsh winter weather. The project provided 205 families with double-packs of blankets, and 410 children received a full set of winter clothing (*winter jacket, trousers, jumper, pyjamas, underwear, socks, gloves, hat and scarf*). The children were able to go with their parents and choose their clothing at an open day the project team arranged with the supplier. This was an activity the children enjoyed, and it allowed them to pick out clothing styles and materials they preferred and ensured that the clothing fit them well. All of these children were also provided with PPE kits[20], to help prevent the spread of COVID-19 (*pack of masks, hand sanitiser, pack of hand soap*). The project was completed just before a severe storm and freezing spell hit the region in mid-February.

Distribution of Ramadan Fresh Food Parcels in North Gaza
This 4-month project was completed just before the Israeli military bombardment of Gaza began, it provided a lifeline to hundreds of families by providing fresh food packs when they most urgently needed help and it was not safe to go outside. The project included some of the most marginalised families in North Gaza, living in Beit Lahia, Beit Hanoun and Jabalia. They were provided with weekly fresh food parcels for 5 weeks during the Holy Month of Ramadan. The freshly harvested fruit, vegetables and herbs were bought from farmers in our projects restoring farmers livelihoods – to give them an additional marketing channel as they get back on their feet. They are then able to generate an income and support their families and replant their land next season. Their crops were packaged each week and included a source of protein (*chicken or eggs*). The packaged crops were distributed while still very fresh, therefore providing beneficiary families with high quality, fresh and healthy food.

Families could also request specific items for the next week's packages and where possible this was arranged, to be flexible in serving families' needs and providing fresh items that were readily available from the farmers. The packaging and distribution provided jobs for unemployed labourers, and in the last week of the project cookies were purchased from local women's cooperatives and included in the food packages to help families celebrate Eid. This project is benefiting impoverished families, local farmers, unemployed labourers and women's cooperatives, ultimately providing support on several levels and all feeding back into the Gaza economy.

This project helped a total of 10,814 beneficiaries both directly and indirectly. In total, 5,750 weekly fresh food parcels were delivered to 1,150 families. This in turn helped 175 farmers to sell their freshly harvested crops, as well as creating working opportunities for 24 labourers in the packaging and distribution stations, and for 48 women in local cooperatives.

Distribution of Ramadan Fresh Food Parcels for Impoverished Families in Khan Younis, Southern Gaza
As above, this project took place during Ramadan 2021, and supported destitute families in marginalised localities in Khan Younis through the provision of urgently needed fresh food parcels each week for the five weeks of Ramadan. This project also provided a PPE kit (*containing three packs of face masks [50 per pack], instant spray sanitizer [1 litre], hand sanitiser gel [500ml]*), for each family to help prevent the spread of COVID-19. In total, 1,035 fresh food parcels were provided for 207 destitute families each week, together with 207 PPE kits. The crops of 48 local farmers were purchased, and 7 unemployed labourers worked in the packaging and distribution stations, 14 women in 2 cooperatives provided the Eid goods for the week 5 packages.

Distribution of Ramadan Fresh Food Parcels in North Gaza
As above, this project took place in Ramadan with similar activities, to support some of the most marginalised families in Alshaima'a, Alsiafa and Alatatra neighborhoods in Beit Lahia, Gaza. This project distributed fresh food parcels at the end of Ramadan for two weeks only, once during the Eid and once the week after Eid. These food parcels were provided just before the bombardment of Gaza started. When families were under attack and it was not safe to go out, this extra food distribution project activity was a lifeline, and was made possible thanks to the generous donations of our WAUK supporters. During the project, 463 struggling families

[20] PPE Kit – Personal Protective Equipment.

received 2 rounds of food parcels, another 20 families were also able to receive a single food parcel as a result of savings made during the project by the programme team. A total of 483 families received food packages containing fresh fruits, vegetables, herbs, chicken or eggs, and goods from local women's cooperatives. The fresh food items were purchased from 39 local farmers, Eid goods were purchased from a local women's cooperative employing 18 women: 6 workers were employed (*for 6 working days each*) for a total of 36 working days, in addition to a station foreman for 10 working days.

Emergency Support for Frontline Responders & Hospitals, and Food Vouchers for Families in East Jerusalem
As the violence from Israeli police and military forces escalated in May 2021, hundreds of Palestinian worshippers in and around Al Aqsa Mosque, East Jerusalem, were injured and required urgent medical treatment. This project supported the frontline medical responders of the Palestinian Red Crescent Society (*PRCS*) and the team at Al Makassed Hospital, in East Jerusalem. The PRCS received essential medical supplies, and funds for their ambulances to be maintained and fuelled so they could continue to be on duty 24/7. Makassed Hospital was in short supply or had run out of a number of essential medicines and medical supplies required to treat high numbers of people injured and save lives. Across all the equipment and supplies provided in this project, an estimated 1000-2000 patients benefitted each month of the project's 4-month duration. In addition, the project aimed to support some of the most impoverished families, those badly affected by the political and economic conditions in East Jerusalem, through the distribution of food vouchers, to help families through the next month. Vouchers were distributed to 900 families in East Jerusalem, and they were able to exchange the food vouchers in pre-qualified stores and select the items they needed most. A total of approximately 4,500 individuals benefitted from the family food vouchers intervention.

Emergency Support for Frontline Responders in East Jerusalem and Gaza
This 2-month project was an emergency response to the increased violence in May 2021, as many Palestinians were seriously injured in East Jerusalem by the violence of the Israeli police and military forces and then in Gaza by the bombardment of Israel's military forces. In East Jerusalem, support was provided to the Palestinian Red Crescent Society's (*PRCS*) Emergency Medical Services (*EMS*), who are the first aid responders on the ground and ambulance teams. Medical supplies were provided and 45 responders from 3 EMS teams were equipped and ready to respond, 55 different types of medical supplies were supplied to the PRCS. In addition, ambulances were provided with fuel and repaired, as many were targeted and damaged in the violence. Project activities included repairs for 12 ambulances and 2,166 litres of fuel provided to keep them running (*approximately 30,000 people benefitted from this project's activities*).

In Gaza, the project supported hospitals, providing medical supplies that were at low stock or out of stock, and required to continue to treat those injured. WA procured supplies directly from the Palestinian Ministry of Health's (*MoH*) priority needs list – which were then in turn supplied to the emergency rooms and hospitals most in need. The medical supplies this project provided to the hospitals in Gaza helped the MoH increase their service speed and capacity, providing first aid treatment to an estimated 10,000 injured patients.

Emergency Support for Makassed Hospital, East Jerusalem
This rapid emergency intervention enabled Al Makassed Islamic Charitable Society Hospital in East Jerusalem to purchase additional emergency medicines and medical supplies. These medical supplies (*including disposables and consumables*) were to replenish depleted stocks and restore the hospitals readiness, to be able to continue to treat those injured and save lives. Stocks of 11 different emergency medicines and 63 types of consumables and medical supplies were provided, used to treat more than 560 patients throughout the project implementation period plus additional patients once the project ended.

Jerusalem Emergency 2021: WAUK Public Appeal
This emergency project's aim was to purchase emergency medical equipment, disposables and ambulance fuel for frontline Emergency Medical teams of the Palestine Red Crescent Society (*PRCS*) in Jerusalem. In order to build resilience and preparedness, and to continue to treat those injured in and around East Jerusalem. This support enabled front line responders to continue to provide urgent first aid treatment, and transport those with serious injuries to hospital to help save lives. The project was able to provide medical equipment including 4 pulse oximeters, 17 spider trauma straps, 8 HeartStart defibrillators, 10 HeartStart paediatric pads (*which allow use of the defibrillators on small children*), a variety of disposable equipment; as well as 1,500 litres of fuel for

ambulances. The items purchased helped to equip 24 ambulances, and the fuel was enough to keep 15 ambulances running for at least one week of 24/7 emergency coverage.

Emergency Support for Displaced Families in Gaza: WAUK Public Appeal
At the height of Israel's military bombardment of Gaza in May 2021, 120,000 displaced people were seeking shelter and protection in schools and hosting centres. According to local authorities, over 2,075 housing units were totally destroyed or damaged too severely to be inhabitable. An estimated 15,000 further housing units also sustained varying degrees of damage. This 4-month project was initiated to help some of the most vulnerable of these displaced / homeless families, with their immediate needs. Interventions included provision of 200 family food packages, 200 hygiene kits, as well as sets of clothing for 200 women and 400 children – which families were able to go and choose themselves by exchanging vouchers in pre-qualified stores. Project activities were successfully completed, and thanks to savings made by the project team an additional 94 families were able to benefit, bringing the total number of beneficiary families to 294. All families received food packages, hygiene kits, a set of clothing for women, and 2 sets of clothing for their children.

Emergency Support for NGO Health Service Providers and Rehabilitation of Damaged SMEs[21] & Schools, Gaza
This emergency project was in response to the bombardment of Gaza by the Israeli military in May 2021, and supplied emergency medicines and medical supplies to 8 hospitals and health centres in Gaza totalling more than US$160,000. The project improved access to health care, in total these items benefitted more than 42,000 patients in a 2-month period. The hospitals informed their local communities of the incoming medical supplies and called patients on waiting lists to come in for treatment.

Israel's targeted bombardment of Gaza had also resulted in significant damage to many small businesses and owners had to close their businesses and lay staff off. As so many businesses had been badly affected our project team had to extend the time to review applications. The project team completed a mapping exercise of all affected SMEs. Service-provision SMEs were prioritized in this project, and 41 were found to be eligible and were subject to further assessment under the project as they met the initial selection criteria. Following further assessment, the final 10 SMEs to be supported were selected, seven SMEs were located in the Gaza Governorate, while the remaining 3 were located in the North Gaza Governorate. Beneficiary companies include: (1). a small sewing workshop, with damage to the workshop and loss of equipment. The project was able to replace essential machinery, equipment and materials and get their 20 employees back to work; and (2). a technology company with loss of the building they worked in and all their equipment (*with 4 full time employees supporting their families, a total of 30 people*). The project was able to replace the destroyed equipment and they relocated, and business is better than before, they now have 7 full time employees. In total 10 small business owners benefited from this component, and their 70 staff were able to report back to work, all of their families have an income again.

Many schools were also hit by the military strikes, with varying levels of damage and destruction. It is very important that children can safely access education, and the WA project team coordinated with the Ministry of Education (*MOE*) and the UN Education Cluster to review high priority schools that were in need of urgent repair, that came within the project's budget. The 2 schools that this project rehabilitated and made safe again are: (1). Suad Al-Sabah Secondary School, and (2). Lulwa Abdul Wahab Al Qatami Primary School. Rehabilitation included: concrete and building work, steel and aluminum work, electrical repairs, water and sewage network renewal, plastering and tiling, as well as clearing away all the rubble and debris. All work was successfully completed enabling 1,972 students to happily return to their schools.

Restoring the Livelihoods of Marginalised Farmers in Southern Gaza – Year 2
The second year of this project was completed in December 2021, project activities were in Khan Younis and Rafah, in Southern Gaza, despite a delay in May when all activities were suspended due to the Israeli military bombardment. In total, this project worked with 195 farmers. Of these, 160 farmers were able to rehabilitate and plant 320 dunums of open land / fields with fruit trees and vegetables, (*including: zucchini, melon, green pepper, eggplant, corn, watermelon, tomato, parsley, onion, potato, radish, cucumber, cabbage, and other herbs*). Rehabilitation works included clearing and ploughing the land, supply and installation of dripping irrigation networks, and the supply and planting of seedlings of both fruit trees and vegetables. To offset harsh

[21] SME – Small and Medium Enterprises (small businesses)

winter weather conditions, planting was protected under plastic sheets to provide the necessary protective growing environment for small vegetables. In all, 9,600 fruit trees were planted including olive trees, citrus, peach, custard apple (*Annona*), and apricot trees. Each farmer benefited from planting 60 fruit trees in his rehabilitated 2 dunums of land (*30 tree average per dunum*). The total yield from the open fields was in excess of 1,000 tons of vegetables; with just small quantities used in the homes of the farmers, the bulk was sold. In addition, 97,400 units of cabbage and corn were also harvested and sold, generating an income for their families and enabling the farmers to replant their land in the coming seasons.

A further 35 farmers were supported to rehabilitate and plant 35 greenhouse (*GH*) units, each of one dunum area (*1 per farmer*). Rehabilitation works included the installation of plastic sheeting for the GH, the supply and planting of fruit / vegetable seedlings (*e.g. tomatoes, cucumbers, peppers and bell peppers, eggplants and mulukhiyeh*) and the supply and installation of irrigation networks. Continuous technical support and guidance was provided for the farmers on the best agricultural practices, including best choice of vegetables according to their soil type, water availability and gaps in the market, as well as environmentally friendly practices. The total yield from the greenhouses: Tomatoes = 312 tons, Cucumbers = 27 tons, Pepper and bell peppers = 24 tons, Eggplants = 11 tons, and Mulukhiyah = 1.8 tons. A total of 372.8 tons, which ensures an income for the farmers and their familes and funds to afford replanting.

During implementation of the project, 5,500 working days were created for 110 local unemployed labourers; helping them to support their families also. In addition, the project worked with a local women's cooperative, helping to develop their capacity. The cooperative in Rafah, South Gaza, purchased specific crops from the farmers in this project and processed and packaged them for new markets. The project provided the assistance of a local marketing expert, as well as providing essential tools and equipment to expand their product range with training in packaging and labelling. Due to this increase in capacity, the cooperative was able to employ a further 6 previously unemployed women, and very impressively marketed their goods to five 5 new retail outlets in Gaza. This provides additional marketing channels for the farmers' produce.

Emergency Support to Restore Gaza Farmers Livelihoods 2020-2021
This 8-month project was completed in April 2021 and provided emergency assistance to struggling farmers; by rehabilitating their damaged agricultural property, restoring productivity and linking farmers to potential future marketing channels. It aimed to work with small-scale farmers to restore their land to full productivity: clearing, ploughing, installing irrigation pipes, fitting protective plastic sheeting (*to protect the seedlings from the harsh winter weather*), and planting the land using intercropping techniques. Initially 44 farmers were selected to have 2 dunums each of land restored (*from 110 applicants, demonstrating the desperate need for this project*), but thanks to savings made by the project team during implementation, the project ultimately helped 46 farmers to rehabilitate their land, a total of 92 dunums. The crops were harvested successfully before the end of the project, and many of them were purchased as part of WA's Ramadan 2021 fresh food parcels project, distributing food parcels to impoverished families.

Breakdown of beneficiaries according to area and gender is shown in the table below:

	Farmers			Workers		
Area	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Khan Younis	29	7	36	17	4	21
Rafah	6	4	10	10	1	11
Total	**35**	**11**	**46**	**27**	**5**	**32**

Emergency Support to Restore Gaza Farmers Livelihoods 2021-2022
This 7-month project began in October 2021, to support local marginalised farmers to return to planting their lands, harvesting their crops and earning an income, and also to meet local market needs for crops (*including vegetables and fruits*). It takes into consideration lessons learned and recommendations of previous projects and aligns the implementation period with the agricultural season, to ensure the maximum yield in terms of quantity and quality. The project period and type of intervention also considered the need to link the farmers

crops with the next season of Ramadan where possible, which is due to begin around 2 April 2022, in order to market their crops through the potential fresh food parcel distributions. As in the previous phases, this project will continue the provision of coaching and technical support for farmers on which crops are best suited to their soil type and when and how to plant and irrigate their lands and greenhouses most appropriately, to maximise crop quality and quantity and meet local market needs. This project is working with 100 farmers who will benefit from the rehabilitation of 35 greenhouses and 60 dunums of open fields.

Emergency Winter Assistance and Shelter Rehabilitation in Lebanon
This 6-month project began in November 2021 and is providing essential winter assistance to some of the most vulnerable families living in Wavel Refugee Camp in the Bekaa Valley, and urgent shelter rehabilitation for marginalised families living in very poor accommodation in Burj El Barajneh Refugee Camp in Beirut. The project is providing 300 Palestinian refugee families in Wavel Camp with emergency vouchers exchangeable for the fuel they need for heating, to help them survive the freezing temperatures of winter, and it will also provide 15 of the most vulnerable households in Burj El Barajneh camp with urgent shelter rehabilitation support, focussing on the most essential structural safety (*e.g. cracks, corrosion, ceilings, roofing*); health and hygiene (*particularly in kitchens and bathrooms*); and security, privacy and weather protection issues. By the end of 2021 activities were well underway.

Future Plans

As the economy and the political situation in Palestine deteriorate, and the financial crisis continues in Lebanon, together with the ongoing impact of coronavirus and regional instability in 2021, Welfare Association will continue to fund a portfolio of development projects and emergency projects as needed and according to the funds available.

The Board of Trustees will continue with the main areas of activity:

- **Health:** Support for hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, water and sanitation, environmental health.
- **Education**: Support for children with special educational needs, early childhood development, educational support programmes and the Palestinian Museum (*a component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends*).
- **Community Development**: Including the West Bank Child Care programme, livelihoods projects such as support for farmers, and improving living conditions and housing / shelter for the most vulnerable communities.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: As needed and as funds allow.
- **Focussed UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

Trustees' Responsibilities

The trustees (*who are also directors of Welfare Association for the purposes of company law*) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (*United Kingdom Generally Accepted Accounting Practice*). Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the 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 these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Welfare Association
Report of the Trustees
For the year ended 31 December 2021

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware, and,
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The Trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:

Julia Helou
Treasurer / Trustee

Date 26th July 2022

The Welfare Association
Independent Auditor's Report
For the year ended 31st December 2021

Opinion
We have audited the financial statements of The Welfare Association (the 'charity') for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees' with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees' are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees'
As explained more fully in the statement of trustees' responsibilities, the trustees', who are also the directors of the charity for the purposes of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees' determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees' are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees' either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with applicable laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the nature of the charity, including the legal and regulatory framework that the charity operates in and how the charity is complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are:

- FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice);
- The 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 (The FRS 102 Charities SORP);
- The Charities (Accounts and Reports) Regulations 2008;
- The Charities Act 2011;
- The Companies Act 2006.

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud.

Based on the results of our risk assessment we designed audit procedures to identify fraud or non-compliance with such laws and regulations identified above. The relevant audit procedures performed included but were not limited to:

- Enquiry of key management and those charged with governance around actual and potential litigation and claims, and corroborating the responses;
- Undertaking detailed review of the completeness and accuracy of disclosures;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- Review of estimates and the appropriateness of their basis as well as consideration of any indicated irregularities or management bias.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements 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)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Croucher Needham (Essex) LLP

Paul Tucker (Senior Statutory Auditor)
For and on behalf of Croucher Needham (Essex) LLP

Date 28/7/2022

Chartered Certified Accountants
Statutory Auditor

Market House
10 Market Walk
Saffron Walden
Essex
CB10 1JZ

Croucher Needham (Essex) LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Income and endowments from:							
Donations, grants and legacies	2	155,575	2,407,130	**2,562,705**	194,406	2,090,255	**2,284,661**
Interest		64	-	**64**	868	-	**868**
Total income		155,639	2,407,130	**2,562,769**	195,274	2,090,255	**2,285,529**
Expenditure on:							
Raising Funds		37,231	-	**37,231**	36,866	-	**36,866**
Charitable Activities	3	122,014	2,316,315	**2,438,329**	122,389	2,157,287	**2,279,676**
Total Expenditure	5	159,245	2,316,315	**2,475,560**	159,255	2,157,287	**2,316,542**
Net Income/(Expenditure)		(3,606)	90,815	**87,209**	36,019	(67,032)	**(31,013)**
Transfers between funds		24,315	(24,315)	-	37,946	(37,946)	-
Net Income/(Expenditure) for the Year		20,709	66,500	**87,209**	73,965	(104,978)	**(31,013)**
Total Funds as at 1st January		544,965	47,902	**592,867**	471,000	152,880	**623,880**
Total Funds as at 31st December	10, 11	565,674	114,402	**680,076**	544,965	47,902	**592,867**

There are no recognised gains and losses other than those passing through the statement of financial activities account. All incoming resources and resources expended derive from continuing activities.

The notes on pages 26 to 34 form part of these financial statements.

The Welfare Association
Balance Sheet
As at 31st December 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed Assets					
Tangible assets	12		1,058		494
Current Assets					
Debtors	13	12,883		1,877	
Cash in hand and at bank		681,379		754,432	
		694,262		756,309	
Creditors: Amounts falling due within one year	14	(15,244)		(163,936)	
Net Current Assets			679,018		592,373
Net Assets			680,076		592,867
Funds					
General fund	10		565,674		544,965
Restricted funds	11		114,402		47,902
Total Funds			680,076		592,867

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard 102.

Approved by the Board of Trustees and authorised for issue on.....
and are signed on their behalf by:

MARTIN LINTON

Trustee / Chairman

JULIA HELEN

Trustee / Treasurer

Company Registration Number: 02809950

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2021

	2021 £	2020 £
Net Cash Inflow/(Outflow) from Operating Activities (Note 17)	(71,815)	141,340
Interest received	64	868
Purchase of tangible fixed assets	(1,302)	-
Net Cash Inflow from Returns on Investments and Servicing of Finance	(1,238)	868
Increase/(Decrease) in Cash (Note 18)	(73,053)	142,208

1 Accounting Policies

Accounting Convention

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The company is a public benefit entity for the purposes of FRS 102 and a registered charity established as a company limited by guarantee and therefore has also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006 and Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts presented are rounded to the nearest pound.

Going Concern

The trustees have assessed whether the use of going concern is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

Income

Income represents interest received, donations, fundraising activities and exchange gains. It is included in the Statement of Financial Activities on a receivable basis, when there is evidence of entitlement, the receipt is probable, and the amount can be measured reliably.

Income from legacies is recognised when probate is granted, there is probability of receipt and there is ability to estimate with sufficient accuracy the amount receivable.

Gifts in Kind represent donated facilities and goods which are recognised when receivable and are included at the value to the charity where this can be quantified and a third party is bearing the costs.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. Most expenditure is directly attributable to specific activities and has been included in those cost categories. Costs attributable to more than one activity are allocated on the basis set out in note 5.

Grants to partner organisations are included in the Statement of Financial Activities when payment is incurred, as defined in the terms and conditions for the grant.

Support costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements such as board meetings and audit. They include a proportion of the costs of management and administrative staff based on estimated time spent.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write

Office Equipment 33.33% straight line

Assets are depreciated for a whole year in the year of acquisition and not at all in the year of disposal. Items costing less than £500 are not treated as fixed assets but instead are charged as expenses in the year in which they are purchased.

Fund Accounting

Unrestricted general funds can be used in accordance with the charitable objects at the discretion of the trustees.
Restricted funds are those given for a particular purpose, they can only be used for that purpose. Details of the restricted funds are given in note 11 and the Trustees report.

Foreign Currency Translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to the Statement of Financial Activities.

Critical Accounting Estimates and Areas of Judgement

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Financial Instruments

Cash and cash equivalents
Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

Debtors and creditors
Debtors and creditors receivable or payable within one year of the reporting date are carried at their transaction price. Debtors and creditors that are receivable or payable in more than one year and not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

2 Donations / Grants / Legacies Received

	2021 £	2020 £
The donations are made up as follows:		
General donations	**16,752**	12,851
Donations from Welfare Association Geneva	**88,261**	92,746
Gala Dinner income (sponsorship, auction items and donations)	**-**	2,500
Gift in kind - rental of office space	**14,000**	14,000
Legacy income	**121**	-
Gift aid	**15,429**	70,903
Exchange gain/(loss)	**3,635**	1,181
HMRC Furlough Grants	**17,228**	-
Sundry Income	**149**	225
Unrestricted funds	**155,575**	194,406
Childcare Programme, West Bank	**607,000**	816,351
Community Based Rehabilitation Programme, Gaza	**-**	2,500
Covid-19 / Ramadan Support, Gaza	**29,867**	50,475
Covid-19 Appeal, Food Distribution, Gaza	**-**	18,877
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	**-**	51,000
Covid-19 Support for Hospitals, Gaza	**-**	162,500
Education Programmes, Palestine	**14,992**	-
Emergency Support for Medical Teams & Families, East Jerusalem	**143,358**	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	**57,289**	-
Emergency Support for Makassed Hospital, East Jerusalem	**153,641**	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	**221,071**	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	**270,000**	125,785
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**87,714**	39,861
Emergency Support for Farmers' Livelihoods, Northern Gaza	**-**	27,146
Emergency Support for Karantina Hospital, Lebanon	**6,938**	19,810
Emergency Winter Support, Gaza	**-**	2,836
Emergency Winter Support, Lebanon	**37,858**	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	**25,988**	119,991
Gaza Emergency Appeal	**58,775**	7,460
Hospitalisation Project, Lebanon	**73,110**	-
Jerusalem Emergency 2021, WA UK Public Appeal	**16,907**	-
Music Therapy for Traumatised Children, Lebanon	**-**	8,500
Paediatric ICU, Makassed Hospital, East Jerusalem	**20,028**	270,833
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**184,871**	-
Palestinian Museum Public Education Programme, West Bank	**110,125**	76,372
Qurbani, Lebanon	**-**	-
Ramadan Appeal for Food Packages, Gaza	**20,205**	430
Ramadan Food Packages Distribution, Gaza	**141,557**	143,285
Restoration of Arghuniyyah Façade, Jerusalem - British Council	**106,593**	127,368
School Counselling for Traumatised Children, Gaza	**-**	-
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	**-**	5,000
Shirin's Fund for Children with Special Needs, Jerusalem	**-**	225
Sight Disability & Prevention of Blindness, Gaza	**-**	-
Supporting Higher Education in the West Bank	**19,243**	13,300
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	**-**	350
Restricted funds	**2,407,130**	2,090,255
Total	**2,562,705**	2,284,662

3 Charitable activities

		2021 £	2020 £
Charitable activities are made up of the following:			
Grants payable	4	**2,316,315**	2,157,286
Project costs	5	**96,298**	96,932
Information, public awareness and advocacy	5	**25,716**	25,459
		2,438,329	2,279,677

4 Grants Payable

The details of the grants payable are as follows:

	2021 £	2020 £
Childcare Programme, West Bank	**596,526**	797,621
Community Based Rehabilitation, Gaza	**1,800**	47,023
Covid-19 / Ramadan Support, Gaza	**29,308**	49,594
Covid-19 Appeal, Food Distribution, Gaza	**-**	18,377
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	**-**	51,000
Covid-19 Support for Hospitals, Gaza	**-**	160,008
Education Programme, Palestine	**14,992**	-
Emergency Support for Medical Teams & Families, East Jerusalem	**140,191**	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	**56,168**	-
Emergency Support for Makassed Hospital, East Jerusalem	**150,742**	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	**220,849**	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**-**	39,742
Emergency Support for Farmers' Livelihoods, Northern Gaza	**-**	25,618
Emergency Support for Farmers' Livelihoods, Southern Gaza	**270,000**	121,557
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	**87,030**	-
Emergency Support for Karantina Hospital, Lebanon	**2,560**	17,250
Emergency Winter Support, Gaza	**-**	27,891
Emergency Winter Support, Lebanon	**38,700**	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	**25,338**	117,390
Gaza Emergency Appeal	**63,082**	7,326
Hospitalisation Project, Lebanon	**73,000**	-
Jerusalem Emergency 20201, WA UK Public Appeal	**16,589**	-
Music Therapy for Traumatised Children, Lebanon	**-**	12,836
Paediatric ICU, Makassed Hospital, East Jerusalem	**14,928**	271,215
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	**184,871**	-
Palestinian Museum Public Eduation Programme, West Bank	**41,895**	76,612
Ramadan Appeal for Food Packages, Gaza	**24,005**	706
Ramadan Food Packages Distribution, Gaza	**139,374**	149,255
Restoration of Arghuniyyah Façade, Jerusalem - British Council	**105,225**	125,250
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	**-**	4,961
Supporting Higher Education in the West Bank	**19,142**	13,049
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	**-**	23,006
	2,316,315	2,157,287

5 Allocation of Costs for the Year

	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2021 £	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2020 £
Direct Costs:								
Annual review brochure costs	671	671	-	**1,342**	735	735	-	**1,470**
Bank charges	-	1,051	1,051	**2,102**	-	748	748	**1,497**
Support Costs:								
Gala Dinner Costs	-	-	-	**-**	-	-	-	**-**
Fundraising Appeals	135	131	131	**397**	83	80	80	**243**
Telephone	1,265	1,265	281	**2,811**	750	750	167	**1,666**
Audit	1,890	756	4,914	**7,560**	1,838	735	4,778	**7,350**
Accountancy and payroll	1,537	2,357	6,353	**10,247**	1,463	2,243	6,045	**9,751**
Depreciation	111	170	458	**739**	160	246	662	**1,068**
Advertising and subscriptions	188	288	777	**1,253**	184	282	759	**1,225**
Salaries	17,374	26,639	71,811	**115,824**	17,254	26,457	71,318	**115,029**
Consultancy & Recruitment	86	132	357	**575**	-	-	-	**-**
Office expenses	142	218	588	**948**	185	284	766	**1,235**
Rent - gift in kind	2,100	3,220	8,680	**14,000**	2,100	3,220	8,680	**14,000**
Miscellaneous	-	-	-	**-**	-	-	-	**-**
Postage and stationery	191	293	789	**1,273**	147	226	610	**983**
Computer costs and IT support	26	40	108	**174**	561	860	2,318	**3,738**
Total	25,716	37,231	96,298	**159,245**	25,459	36,866	96,931	**159,255**

Staff costs are allocated on the basis of time spent on the activity areas of the charity.

6 Net Income/(Expenditure) for Year

	2021	2020
	£	£
This is stated after charging the following:		
Depreciation of tangible assets	**738**	1,068
Auditors' remuneration - audit - current year	**7,560**	7,350
Exchange loss/(gain)	**(3,635)**	(1,181)

7 Staff Costs

	2021	2020
	£	£
The details of the staff costs are:		
Gross pay	**106,076**	100,526
Social Security	**4,288**	10,478
Pension	**5,460**	4,025
	115,824	115,029

The number of full time equivalent employees during the year was two (2020: two).
One employee earns between £70,001 - £80,000 (2020: one £70,001 - 80,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £92,839 (2020: £91,103). No trustee received remuneration from the charity.

8 Payments to Trustees

No trustee or person (2020: none) connected with a trustee has received any remuneration for services to the charity (2020: £nil).
No trustees (2020: none) were reimbursed for expenses during the year (2020: £nil)

9 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

10 General Fund

	2021	2020
	£	£
Balance at 1st January	**544,965**	471,000
Net movement for the year	**(3,606)**	36,019
Transfers	**24,315**	37,946
As at 31st December	**565,674**	544,965

11 Details of Restricted Funds (Current Year)

	Balance at 1 Jan 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2021 £
Childcare Programme, West Bank	-	607,000	(596,526)	(10,474)	-
Community Based Rehabilitation Programme, Gaza	1,801	-	(1,800)	(1)	-
Covid-19 / Ramadan Support, Gaza	-	29,867	(29,308)	(559)	-
Education Programmes, Palestine	-	14,992	(14,992)	-	-
Emergency Support for Medical Teams & Families, East Jerusalem	-	143,358	(140,191)	(3,167)	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	-	57,289	(56,168)	(1,121)	-
Emergency Support for Makassed Hospital, East Jerusalem	-	153,641	(150,742)	(2,899)	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses,	-	221,071	(220,849)	(222)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	270,000	(270,000)	-	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	87,714	(87,030)	(684)	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	-	-	-	-	-
Emergency Support for Karantina Hospital, Lebanon	2,560	6,938	(2,560)	-	6,938
Emergency Winter Support, Lebanon	-	37,858	(38,700)	842	-
Hospitalisation Project, Lebanon	-	73,110	(73,000)	(110)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	25,988	(25,338)	(650)	-
Gaza Emergency Appeal	6,745	58,775	(63,082)	-	2,438
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Jerusalem Emergency 2021, WA UK Public Appeal		16,907	(16,589)	(318)	-
Paediatric ICU, Makassed Hospital, East Jerusalem	-	20,028	(14,928)	(5,100)	-
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	184,871	(184,871)	-	-
Palestinian Museum Public Eduation Programme, West Bank	-	110,125	(41,895)	-	68,230
Ramadan Appeal for Food Packages, Gaza	-	20,205	(24,005)	3,800	-
Ramadan Food Packages Distribution, Gaza	-	141,557	(139,374)	(2,183)	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	106,593	(105,225)	(1,368)	-
School Counselling Units for Traumatised Children, Gaza	19,750	-	-	-	19,750
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	-	-	-	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,650	-	-	-	3,650
Supporting Higher Education in the West Bank	-	19,243	(19,142)	(101)	-
	47,902	**2,407,130**	**(2,316,315)**	**(24,315)**	**114,402**

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

Details of Restricted Funds (Prior Year)

	Balance at 1 Jan 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2020 £
Childcare Programme, West Bank	-	816,351	(797,621)	(18,730)	-
Community Based Rehabilitation Programme, Gaza	46,324	2,500	(47,023)	-	1,801
Covid-19 / Ramadan Support, Gaza	-	50,475	(49,594)	(881)	-
Covid-19 Appeal, Food Distribution, Gaza	-	18,877	(18,377)	(500)	-
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	-	51,000	(51,000)	-	-
Covid-19 Support for Hospitals, Gaza	-	162,500	(160,008)	(2,492)	-
Emegency Support for Farmers' Livelihoods, Southern Gaza	-	125,785	(121,557)	(4,229)	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza		39,861	(39,742)	(119)	-
Emergency Med Supplies for hospitals, Gaza	1			(1)	-
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	1			(1)	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	1	27,146	(25,618)	(1,529)	-
Emergency Support for Karantina Hospital, Lebanon	-	19,810	(17,250)	-	2,560
Emergency Winter Support, Gaza	25,887	2,836	(27,891)	(831)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	119,991	(117,390)	(2,601)	-
Gaza Emergency Appeal	6,111	7,460	(7,326)	500	6,745
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Music Therapy for Traumatised Children, Lebanon	4,648	8,500	(12,836)	(312)	-
Paediatric ICU, Makassed Hospital, East Jerusalem	10,000	270,833	(281,215)	383	-
Palestinian Museum Public Eduation Programme, West Bank	-	76,372	(76,612)	240	-
Ramadan Appeal for Food Packages, Gaza	276	430	(706)	-	-
Ramadan Food Packages Distribution, Gaza	-	143,285	(139,255)	(4,030)	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	127,368	(125,250)	(2,118)	-
School Counselling Units for Traumatised Children, Gaza	19,750	-	-	-	19,750
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	5,000	(4,961)	(39)	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,425	225	-	-	3,650
Supporting Higher Education in the West Bank	-	13,300	(13,049)	(251)	-
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	23,060	350	(23,006)	(404)	-
	152,880	**2,090,255**	**(2,157,287)**	**(37,946)**	**47,902**

12 Tangible Fixed Assets

	2021 Office Equipment	2020 Office Equipment
Cost		
As at 1st January 2021	**4,008**	4,008
Addition during the year	**1,302**	-
Disposals	**-**	-
As at 31st December 2021	**5,310**	4,008
Depreciation		
As at 1st January 2021	**3,514**	2,446
Charge for the year	**738**	1,068
Disposals	**-**	-
As at 31st December 2021	**4,252**	3,514
Net Book Value		
As at 31st December 2021	**1,058**	494
As at 31st December 2020	**494**	1,562

13 Debtors

	2021 £	2020 £
Accrued Income	**7,682**	-
Other Debtors	**5,058**	512
Prepayments	**143**	1,365
	12,883	1,877

14 Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	**2**	-
Accruals	**15,242**	7,350
Deferred Income	**-**	150,000
Other creditors	**-**	6,586
	15,244	163,936

The above financial instruments of the charity are measured at present value.

15 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members at the year end date is six.

16 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 December 2021 are represented by:			
Fixed assets	1,058	-	1,058
Current assets	579,860	114,402	694,262
Current liabilities	(15,244)	-	(15,244)
Total net assets	**565,674**	**114,402**	**680,076**
Fund balances at 31 December 2020 are represented by:			
Fixed assets	494	-	494
Current assets	558,404	197,905	756,309
Current liabilities	(13,936)	(150,000)	(163,936)
Total net assets	**544,962**	**47,905**	**592,867**

17 Reconciliation of Operating Profit to Net Cash Inflow/(Outflow) from Operating Activities

	2021 £	2020 £
Operating surplus/(deficit)	**87,209**	(31,013)
Depreciation charges	**739**	1,068
(Increase)/Decrease in debtors	**(11,006)**	15,571
(Decrease)/Increase in creditors	**(148,693)**	156,582
Investment Income	**(64)**	(868)
Net cash inflow/(outflow) from operating activities	**(71,815)**	141,340

18 Reconciliation of Net Cash Flow to Movements in Net Cash

	2021 £	2020 £
Increase/(decrease) in cash	**(73,053)**	142,208
Net cash at 1 January 2021	**754,432**	612,224
At 31 December 2021	**681,379**	754,432

19 Analysis of Changes in Net Funds

	At 1 January 2021 £	Non-cash Changes £	Cash Flows £	At 31 December 2021 £
Cash at bank and in hand	754,432	-	(73,053)	681,379
Total Net Funds	**754,432**	-	**(73,053)**	**681,379**

THE WELFARE ASSOCIATION

England & Wales - Charity number 1020238

Accounts

THE WELFARE ASSOCIATION

(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2020

WELFARE ASSOCIATION

Humanitarian and Development Projects for Palestinians

The Welfare Association
Report of the Trustees
For the year ended 31st December 2020

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The Welfare Association
Report of the Trustees
For the year ended 31st December 2020

The Welfare Association

Report of the Trustees for the Year Ended 31st December 2020
The Trustees are pleased to present their report together with the financial statements of the charity for the year ending 31st December 2020.

Reference and Administrative Information

Constitution
The Welfare Association (UK) is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13th April 1993 and is registered with the Charity Commission, (Registered Charity Number 1020238), and with Companies House, (Registered Number 2809950), as a company limited by guarantee and without share capital.

Registered Office and Headquarters
Welfare Association
Tower House
226 Cromwell Road
London, SW5 0SW

Telephone: 020 7259 2454
Fax: 020 7244 0584
Email: info@welfareassociation.org.uk
Website: www.welfareassociation.org.uk

Directors / Trustees
The Directors of the charitable company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are appointed by the Board members.

The Trustees who served during the year and up to the time of signing the report were:
Mr. Martin Linton – Chairman
Mrs. Julia Helou – Treasurer
Mrs. Hanan Al-Afifi
Dr. Louise Arimatsu
Mr. John McHugo (Resigned 25 May 2021)
Mr. Andrew Karney
Mr. Sarkis Nehme (Appointed 25 May 2021)
Baroness Tonge (Appointed 11 June 2021)

Bankers
Barclays Bank PLC, Earls Court Branch, 191 Earls Court Road, London, SW5 9AW
First National Bank, Beirut, Lebanon

Auditors
Croucher Needham LLP
-Market House, 10 Market Walk, Saffron Walden, Essex, CB10 1JZ.
-46 New Broad Street, London, EC2M 1JH.

Solicitors
Irwin Mitchell LLP, 40 Holborn Viaduct, London, EC1N 2PZ

The Welfare Association
Report of the Trustees
For the year ended 31st December 2020

Structure, Governance and Management

Trustees, Staff and Organisational Structure

The trustees of the Welfare Association serve until they retire from the Board. As trustees retire and/or new skills are required, new trustees are nominated to fill specific skills gaps. All potential trustees are interviewed by members of the Board. Every new trustee is given an introduction to the work of the charity and provided with information about the role of trustees and charity law. Each trustee brings specific skills and expertise to the charity and trustees have regular duties. Trustees receive updates and progress reports on a regular basis. From time to time trustees may attend training courses as relevant to their role on the Board. The Board of Trustees meets quarterly to govern and monitor the progress and achievements of the charity.

The policies and procedures are reviewed, discussed and updated as required and in the annual governance review, taking account of the complex features of Palestine and Lebanon and the changing international environment and legal requirements. The trustees delegate authority to the charity's director, Ms. Caroline Qutteneh, to manage the daily operations of the charity and she is also secretary to the Board of Trustees. Staff recruitment is through a formal advertising, short-listing and interview process. New staff members will complete two days of induction, training and handover relevant to the specific post. The governing principles of the charity's remuneration policy ensure the charity can access the types of skills, experience and competencies required in its staff, and take account of staff roles and responsibilities to ensure delivery of the Charity's objectives.

The Welfare Association (UK) is an independent charity registered with the Charity Commission of England and Wales and is based in London, and as such it works in consultation and co-operation with the Welfare Association of Geneva - whose main field offices are in Jerusalem, Ramallah, Gaza, Beirut and Amman. The Charity works directly and is in contact with local partner organisations in the field and has access to the expertise provided by WA (Geneva) from their field offices when requested, in addition to in-house project monitoring and management. Ta'awon is the Arabic operating name of Welfare Association in the field.

Relationship to Welfare Association, Geneva: There is a charity registered in Switzerland called the Welfare Association, Geneva. The Swiss charity has similar objectives to those of Welfare Association (UK), but they do not have unity of administration and their controlling boards are different. They do, however, co-operate with each other.

Welfare Association meets regularly and is in contact with other British charities working in the same region, with other international relief agencies (such as the United Nations Relief and Works Agency) and with the British government's Foreign, Commonwealth and Development Office. These meetings are held to ensure coordinated efforts and to discuss longer-term strategies to relieve poverty in the areas in which we operate.

Reserves Policy

The Charity maintains its free reserves at around £100,000, which represents almost one year's operating costs; anything above this is designated for emergency appeals (this also allows flexibility to be responsive to emergencies should the need arise). However, the main reason for reserves is for Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. Welfare Association policy is to never commit funds that it does not have. To prevent disruption to programmes, it is felt that the free reserves are currently maintained at an appropriate level.

Investment Policy

The Charity needs to retain the option to react very quickly to particular emergencies and has a policy (to maximise investment interest) of maintaining limited funds in the current account with the bulk of the funds invested in an interest-bearing 'Community Saver' account with Barclays Bank. However, should the need arise the savings account can be accessed in case of emergency.

Risk Management
All significant activities undertaken are subject to a risk review. As part of the initial needs assessment and implementation plan for every project, major risks are identified and analysed in terms of their potential impact and likelihood. These risks include those affecting:

- operational performance, including risks to our staff, partners and beneficiaries
- achievement of our aims and objectives
- the expectations of our beneficiaries and supporters
- the funding of our work

The trustees recognise that protecting the charity from harm is essential. To help mitigate these risks there is:

- a risk management policy and a risk register, these are reviewed and discussed regularly by the Board and updated formally as part of the annual governance review. The register identifies the major risks to which the charity may be exposed and the necessary safeguarding procedures which need to be in place to protect WA staff, partners and beneficiaries.
- a comprehensive due diligence process conducted prior to each new programme starting.
- a diversified fundraising strategy which is constantly reviewed.

The trustees are satisfied that adequate systems and procedures are in place to manage these risks and to ensure the safety, security and wellbeing of staff, partners and beneficiaries.

Safeguarding
Welfare Association prioritises safeguarding to ensure the safety, security and wellbeing of staff, partners and beneficiaries and we will continue to assess and train our own WA field teams and work with our partners on safeguarding. We regularly review our own safeguarding procedures and those of our partners to ensure we are protecting the most vulnerable members of the communities we support.

Core Humanitarian Standards (CHS)
The Core Humanitarian Standard on Quality and Accountability sets out nine commitments that organisations and individuals involved in humanitarian response activities can use to improve the quality and effectiveness of the assistance they provide. The CHS places communities and people affected by crisis at the centre of humanitarian action. As a core standard, the CHS describes the essential elements of principled, accountable and high-quality humanitarian aid. Welfare Association is implementing projects and delivering services in line with CHS.

Fundraising
Welfare Association highly values the committed and continued support of the British public and a range of international donors, as we work to provide essential services and emergency support to some of the most vulnerable families and communities in the West Bank and Gaza, and in the Refugee Camps and Gatherings in Lebanon. Funds are generated from a broad range of UK and overseas donors and partners, including individual one-off and regular gifts, sponsorship, grants and government funding including Gift Aid. We communicate regularly with our donors and supporters through project progress reports and newsletters, and we update our website and Facebook pages to provide information on the progress of our programmes and humanitarian relief work. When we occasionally receive requests from supporters to be removed from our mailing list, we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data and to protect individual privacy. We do not share our supporters' details with any other organisations.

Fundraising Regulation
Welfare Association is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We carefully manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed with the Board of Trustees.

External Factors Impacting Achievement

Palestine:

The number of people in Palestine identified by UNOCHA as in need of urgent of humanitarian assistance and protection rose over the course of 2020 to 2.45 million, with 45% women and 50% children.[1] Of this, 1.5 million people are living under the poverty line, facing destitution, poverty and high rates of food insecurity. Unemployment also increased dramatically over 2020, with 121,000 Palestinians losing their jobs in the second quarter of the year alone, due to COVID-19 related restrictions.[2] The decline of the economic sector, the siege on Gaza and the devastating impact of Israeli military operations with the destruction of industrial areas has resulted in mass unemployment with very few formal employment opportunities available to the majority of the population. Palestinians continue to face a variety of threats, including property damage, forced displacement, lack of access to justice and threats to security and life. At the end of 2020, the occupied Palestinian territories (oPt) saw 154,097 confirmed cases of Covid-19, with rates continuing to rise and an overall death toll of 1,500.[3] The number of positive cases rose steadily towards the end of the year, with the daily number of positive cases averaging at around 1,500 over the second half of December – almost triple the figures detected in July 2020.[4] Palestine faced a series of difficult lockdowns over 2020, as well as a new Israeli lockdown implemented on December 27th, which included East Jerusalem.

The pandemic caused an economic slowdown in the oPt, with the Palestinian Authority (PA) losing up to 80% of its income. This directly impacted the most vulnerable in Palestine and resulted in a reduction in salaries, healthcare provisions and food items. The households most affected included those with female breadwinners, internally displaced people, families supporting individuals with disabilities, farmers and herders in Area C, small-scale businesses and those already affected by conflict-driven violence. In Gaza, by the third quarter of 2020 unemployment reached 48.6%, while it reached 18.7% in the West Bank.[5] By the end of December 2020, international NGO staff were being temporarily limited from entering Palestine by Israeli public health measures under their latest lockdown restrictions.[6] Palestine also faces extensive delays in regards to the roll-out of the Covid-19 vaccine. The Palestinian health ministry stated that the first batches of AstraZeneca are predicted to arrive in March 2021, several months after Israel began their vaccine rollout in late 2020, with delays potentially increasing up to the second half of 2021.[7] The WHO has further pledged to vaccinate 20% of Palestinians in 2021, but faces fears that given strict restrictions their supplies will only be enough to vaccinate one million people.[8]

West Bank:

The West Bank suffered the majority of Covid-19 deaths over 2020, with an overall death toll of 1,144 in the West Bank, including East Jerusalem.[9] Despite a slight decrease in rates of active cases, the West Bank still retained a very high rate of ICU occupancy, at 67% by the end of December.[10] Palestinians in the West Bank also face a coercive and complex environment, as a result of longstanding Israeli restrictions. Palestinians living in Area C and East Jerusalem are subject to discrimination, with basic rights such as education, housing, aid and livelihoods often being withheld.[11] Over 11,000 Palestinians still face restrictions from the Barrier and are required to cross checkpoints in order to access shops, schools, health centres, workplaces and vital medical

[1] United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), 'Humanitarian Response Plan: oPt', https://www.ochaopt.org/sites/default/files/hrp_2021.pdf, December 2020, p. 15 [last accessed: 29/03/2021]
[2] Ibid., p. 4
[3] UNOCHA, 'Emergency Situation Report 25', https://www.ochaopt.org/content/covid-19-emergency-situation-report-25, 31 December 2020 [last accessed: 29/03/2021]
[4] Al Jazeera, 'Palestinians Desperately Await Covid-19 vaccine', Ibrahim Husseini, https://www.aljazeera.com/news/2021/1/13/how-will-palestinians-get-the-covid-vaccine, 13 January 2021 [last accessed: 29/03/2021]
[5] UNOCHA 'Humanitarian Response Plan: oPt', <https://www.ochaopt.org/sites/default/files/hrp_2021.pdf>, p. 4
[6] UNOCHA, 'Emergency Situation Report 25', <https://www.ochaopt.org/content/covid-19-emergency-situation-report-25>
[7] Al Jazeera, <https://www.aljazeera.com/news/2021/1/13/how-will-palestinians-get-the-covid-vaccine>
[8] The Guardian, 'Palestinians Excluded from Israeli Vaccine Rollout', Oliver Holmes and Hazem Blousha, https://www.theguardian.com/world/2021/jan/03/palestinians-excluded-from-israeli-covid-vaccine-rollout-as-jabs-go-to-settlers, 3 January 2021 [last accessed: 29/03/2021]
[9] UNOCHA, 'Emergency Situation Report 25', <https://www.ochaopt.org/content/covid-19-emergency-situation-report-25>
[10] Ibid.
[11] UNOCHA, 'Humanitarian Response Plan: oPt', <https://www.ochaopt.org/sites/default/files/hrp_2021.pdf>, p. 10

services.[12] There was a significant rise in Israeli intimidation and action within the West Bank over 2020, with 776 Palestinian-owned properties being demolished or seized by Israeli authorities by the end of November, a sharp increase from 2019.[13] This resulted in the largest average destruction rate seen in the West Bank in over four years, at an average of 65 per month over March-August 2020.[14] Eligibility criteria for farmers to access land beyond the Barrier (in the northern West Bank) was also tightened by Israeli authorities, and 84% of applications were rejected in the first half of 2020.[15]

Gaza:
Gaza is currently facing the most devastating economic conditions in years, with 2.1 million residents in very difficult living conditions, with an increasing population density, rising unemployment and damage to infrastructure since the 2014 Israeli military assaults. The ongoing blockade imposed on Gaza (affecting land, air and sea) and the three assaults on Gaza since 2008 continue to have a devastating impact, with 8 out of 10 people dependent on external aid.

According to the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), by the end of 2020 the Gaza Strip had experienced nearly 40,000 Covid-19 cases, and 356 deaths.[16] By the end of December, Gaza still counted the highest percentage of active cases in Palestine, at 46%, followed by the West Bank, with Nablus and Ramallah at 13.7% and 7.5% respectively, and East Jerusalem at 7.3%.[17] The pandemic has put further strain on Gaza's already fragile health-care system, which was under-funded, overstretched and ill-equipped prior to the Covid-19 pandemic. Israeli lockdown restrictions also meant that only the most urgent medical cases relating to Covid-19 were allowed to exit Gaza via the Erez Crossing, impacting hundreds who have been hospitalised.[18] Following the combined impact of the pandemic, Israeli blockade and economic fragility, UN data indicates that approximately 1.3 million people in Gaza are identified as food insecure or vulnerable to food insecurity, and in need of humanitarian assistance. Estimates as of September 2020 indicate that 49.1 % of the population is unemployed, 53% live below the poverty line, 62% are food insecure, and four in five are dependent on aid.[19] This has particularly affected households dependent on agricultural livelihoods, including 30,000 families of farmers, herders, and fishers, who have all suffered debilitating damage and losses. 7,000 workers who were previously employed in Israel lost their jobs as a result of Israeli lockdown tightening.[20] The World Bank predicts that by 2021 the Palestinian economy will shrink up to 7.6% in comparison to 2019, as a direct result of pandemic restrictions, including frequent lockdowns and mandatory quarantines, restrictions on travel and work and reduced commerce.[21]

Lebanon:
As of the start of 2020, there were 476,033 registered Palestine refugees in Lebanon (PRL), with around 180,000 living in 12 UNRWA refugee camps across Lebanon.[22] In addition, since 2011 over 23,000 Palestine refugees from Syria (PRS) have moved to the existing camps and gatherings. As PRL and PRS are not formally citizens of another state, they are unable to claim the same rights as other foreigners living and working in Lebanon and are barred from working in up to 39 professions in Lebanon. According to a survey conducted by the American University of Beirut (AUB) and UNRWA in 2015, 66% of PRL are poor (living on less than $6.8 per day), a proportion that has not changed since 2010. The situation for both the PRL and PRS has been further exacerbated since October 2019 when Lebanon's local currency lost most of its value, and inflation has

[12] UNOCHA, 'The Humanitarian Bulletin: August – September 2020', https://www.ochaopt.org/content/16-years-after-international-court-justice-advisory-opinion-some-11000-palestinians-are, 25 August 2020 [last accessed: 29/03/2021]
[13] UNOCHA, 'The Humanitarian Bulletin: October – December 2020', https://www.ochaopt.org/content/peak-demolitions-and-confiscations-amidst-increasing-denial-right-justice, 8 December 2020 [last accessed: 29/03/2021]
[14] UNOCHA, 'Unlawful Demolitions Spike in the West Bank During COVID-19', https://www.ochaopt.org/content/unlawful-demolitions-west-bank-spike-during-covid-19, 10 September 2020 [last accessed: 29/03/2021]
[15] UNOCHA, 'Humanitarian Response Plan: oPt', <https://www.ochaopt.org/sites/default/files/hrp_2021.pdf> p. 11
[16] UNOCHA, 'Emergency Situation Report 25', <https://www.ochaopt.org/content/covid-19-emergency-situation-report-25>
[17] Ibid.
[18] UNOCHA, 'Humanitarian Response Plan: oPt', <https://www.ochaopt.org/sites/default/files/hrp_2021.pdf> p. 11
[19] United Nations High Commissioner for Refugees (UNHCR), 'The Situation of Palestinian Refugees in Lebanon', https://www.refworld.org/pdfid/56cc95484.pdf, February 2016, p. 7 [last accessed: 29/03/2021]
[20] UNOCHA, 'Humanitarian Response Plan: oPt', <https://www.ochaopt.org/sites/default/files/hrp_2021.pdf> p. 11
[21] Ibid, p. 10
[22] United Nations Relief and Works Agency (UNRWA), 'Where We Work: Lebanon', https://www.unrwa.org/where-we-work/lebanon, 31 December 2019 [last accessed: 29/03/2021]

skyrocketed to more than 150%. The Covid-19 global pandemic wrought further havoc, forcing many private businesses to close. The first case of Covid-19 was confirmed on February 21st 2020, and on March 16th the Government of Lebanon announced a state of general mobilisation and medical emergency, calling for everyone to stay at home and ordering the closure of public spaces, restaurants, shopping areas, and other non-essential, private and public institutions. Lebanon closed its border with Syria, as well as its port and airport for commercial flights. These lockdown measures were eased in mid-2020, but a 'second wave' of infections was experienced in September, with the number of people infected rising to thousands per day in the last quarter of 2020.[23]

By the end of 2020, Lebanon had 163,306 positive cases of Covid-19, with 1,535 deaths. Of this, 3,614 Palestine refugees were confirmed as Covid-19 positive, 1,903 (53%) of whom are living in camps, and 141 deaths.[24] Refugees are especially vulnerable to the pandemic, as restrictions, low or no income and limited access to health / medical services affects their ability to access clean water, cleaning materials and PPE, including face masks and protective clothing. UNRWA declared that refugees in Lebanon are two to three times more at risk during the pandemic than Lebanese citizens.[25]

Even before Covid-19, Lebanon was in the middle of an economic crisis and conditions deteriorated as inflation rates increased. Over 2020, the Lebanese Pound lost up to 60% of its value pre-Covid-19, resulting in a reduction in purchasing power and further contraction of the economy is foreseen.[26] Two thirds of the Palestinians in Lebanon live in poverty. The jobs of one in three employed Palestinian refugees is insecure, they work as daily, weekly or temporary labourers (in comparison to 10% of Lebanese). Palestinian workers are very poorly paid, with half getting less than 500,000 LBP a month (approximately £240 / month).[27] Unemployment rates are rising, with estimates that more than 300,000 have lost their jobs, while many more are paid half-salaries or less. This has had a direct impact on PRL and PRS, as the already high rates of joblessness within refugee camps have risen sharply over 2020.

On the 4th August 2020, a warehouse containing large quantities of poorly stored ammonium nitrate exploded at the Beirut Port. After an initial explosion, a subsequent blast caused widespread devastation, with reports of damage more than 20 kilometres from the port area. The port housed Beirut's main grain silos, which were also destroyed. In addition, the explosions and ensuing fires released toxic materials into the environment. More than 190 people died, more than 6,000 were injured and over 300,000 people were left homeless. The catastrophic explosion (widely reported as one of the most powerful in history)[28] destroyed several hospitals in the vicinity of the port, which forced some hospitals to turn away patients and overwhelmed the rest. The estimated cost of the destruction was over US$ 6 billion.

All of these issues combined have caused more than 300,000 individuals to lose their jobs and countless more to receive reduced salaries. As a result, the percentage of PRL and PRS living in extreme poverty has increased. According to ESCWA (United Nations Economic and Social Commission for Western Asia) it is estimated that more than 55% of the country's population is now trapped in poverty and struggling for bare necessities, which is almost double the previous year's rate (28%). Extreme poverty has registered a threefold increase, from 8% in 2019 to 23% in 2020.[29]

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[23] Information obtained from John Hopkins University website: https://coronavirus.jhu.edu/map.html [last accessed: 29/03/2021]
[24] ReliefWeb, 'Covid-19 Response: Lebanon Bi-Monthly Situation Report', https://reliefweb.int/report/lebanon/covid-19-response-lebanon-bi-monthly-situation-report-15-january-2020, 15 January 2020 [last accessed: 29/03/2021]
[25] The New Humanitarian, 'Lebanon Palestine Aid', Abby Sewell and Kareem Chehayeb, https://www.thenewhumanitarian.org/feature/2020/05/27/Lebanon-Palestine-coronavirus-aid, 27 May 2020 [last accessed: 29/03/2021]
[26] Ibid.
27 International Labour Organization, 'Labour Force Survey Among Palestinian Refugees Living in Camps and Gatherings in Lebanon', https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_236502.pdf, 27 February 2014 [last accessed: 29/03/2021]
[28] BBC, 'Beirut Port Explosion', https://www.bbc.co.uk/news/world-middle-east-53670839. Specialists at the University of Sheffield estimate that the blast at the Beirut port had about one tenth of the explosive power of the atomic bomb dropped on the Japanese city of Hiroshima during World War Two and was "unquestionably one of the biggest non-nuclear explosions in history" [last accessed: 29/03/2021]
[29] United Nations Economic and Social Commission for Western Asia (ESCWA), 'ESCWA Warns: More Than Half of Lebanon's Population Trapped in Poverty', https://www.unescwa.org/news/Lebanon-poverty-2020#:~:text=Estimates%20reveal%20that%20more%20than,2019%20to%2023%25%20in%202020, 19 August 2020

The Welfare Association
Report of the Trustees
For the year ended 31st December 2020

Objectives and Activities

The charity's main objects are the advancement of education, the relief of sickness, the protection and preservation of health, and the relief of poverty for the benefit of the inhabitants of Palestine, Israel, Lebanon and Jordan (particularly the communities in the West Bank and Gaza areas).

Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in urgent need as a result of Covid-19, the ongoing closure and restrictions of Gaza crossings, the Syria Crisis impacting the Camps and Gatherings of Lebanon, as well as the Beirut blast in August 2020.

Taking into consideration the regional political context and factors impacting programme implementation as mentioned above, the trustees prefer to meet the objectives of the charity by supporting the most vulnerable communities and the most marginalised sectors of society with longer term sustainable development programmes where possible and humanitarian relief programmes as necessary.

In line with the charity's aims and objectives and the priorities set by the Trustees, and on the basis of a process of continuous needs assessment in consultation with local communities, local partners and other stakeholders (to avoid duplication and identify urgent needs and gaps in service provision), projects are designed in the field and subsequently discussed and approved by the Trustees. The Trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission, when setting their objectives for the charity.

The charity's objectives in 2020 were to provide support in the following sectors:

- **Health:** including addressing sight and disability issues for young children, equipment and supplies provision for hospitals, and support for traumatized children.
- **Education:** Support for impoverished students, refurbishing school facilities and the public education programmes at the Palestinian Museum. A component of training and capacity building runs through many of our programmes, to upgrade local skills and ensure sustainability when the programme ends.
- **Additional Sustainable Development Support:** including services for 1,600 marginalised children across the West Bank, housing restoration, and livelihoods support.
- **Emergency Humanitarian Relief in Palestine and Lebanon:** A number of programmes overlap several of these sectors. Emergency programmes in 2020 include: Covid-19 emergency support interventions, livelihoods restoration for Gaza farmers, distributions of fresh food packages in Gaza, support for Karantina Hospital in Beirut, and winter clothing for children in Gaza.
- **Focussed UK Advocacy:** raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

The Charity delivers its objectives in two ways:

- By direct delivery using Welfare Association staff, and
- By management of projects in partnership with local NGOs.

Projects implemented in co-operation with our local partner NGOs in Palestine and Lebanon are extremely important, as this mechanism enables Welfare Association to reach some of the most marginalised communities and sectors of society in the most appropriate and cost-effective ways. It also ensures full community consultation, with training and skills upgrading where possible. This contributes to sustainability, enabling the continuation of services when projects end. All projects include full details of goals, objectives, activities, numbers of people included in each activity and detailed budgets. The success of a project is reviewed in the analysis of outcomes, outputs, sustainability and impact (where appropriate). The charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit further, we will do so (with donor consultation and approval as required). The charity will review whether or not a particular community need was met in the most positive, effective and efficient way, and in full consultation and co-operation with the local community, with any lessons learned or recommendations noted for future work. Together with our local project partners and stakeholders, we continue to work to achieve our charity's mission to make a difference and to help make poverty history.

Voluntary Help and Gifts in Kind

The Trustees greatly value all of the voluntary help that has been offered to Welfare Association during 2020. We have benefitted from a number of very generous gifts in kind. In particular, the charity appreciates the continued support of Mr. Omar Al-Qattan and the Qattan Foundation for generously providing us with free office accommodation. We would also like to thank all the volunteers who assisted us throughout the year.

Financial Review

The financial review in this report relates to the financial year from 1st January – 31st December 2020. During 2020, the charity raised a total of £2,285,529 from the general public, the British Council and a number of trusts and foundations in the UK and overseas. The restricted income includes two grants from the British Council, the first to restore Mamluk era buildings in the Old City of Jerusalem with a grant of £127,368. The second grant of £119,991 was to develop the conservation studio and train staff at the Palestinian Museum, in partnership with the British Library. Emergency grants to restore farmers' livelihoods in Gaza of £192,792, enabled 319 struggling farmers to restore and replant 638 dunums[30] of their land, and then to harvest and sell their crops, generating an income. The emergency fresh food distribution grants of £193,760 provided food packages to 1,568 impoverished families in Gaza throughout Ramadan and bought the fresh produce in them from 344 struggling local farmers. The child care programme grants of £816,351 supported approximately 1,600 of the most vulnerable children in the West Bank. Covid-19 emergency grants in Palestine and Lebanon of £484,333 provided urgent assistance to hospitals in East Jerusalem and Gaza by providing equipment (including ventilators), essential medications and PPE,[31] as well as fresh food packages to families in Gaza, and vouchers for key food and hygiene items to 872 refugee families in crisis in Lebanon. The total amount spent in 2020 was £2,316,542.

Activities, Achievements and Impact

All of our programmes from March 2020 onwards were impacted by Covid-19. Some programmes took advantage of no-cost extensions as a result of delays caused by various lockdowns, while others were able to move to online activities for training and meetings, and in some cases social media and online platforms increased the outreach of planned programme activities. At all times staff, partners and beneficiaries implemented precautionary measures such as social distancing, use of PPE and hand sanitisers to help prevent the spread of Covid-19.

Health:

Addressing sight difficulties of children in kindergartens and schools in Gaza

This project began in October 2019 to help address sight difficulties faced by children in Gaza. There is currently no national sight screening programme for young children in Gaza aged 0-5 years old. A child's development and mobility can be severely affected by any undiagnosed vision impairments, and undetected infections or eye conditions can develop into more serious issues. Children with sight issues can often face a drop in academic performance, as they will experience difficulties in reading and writing. This can lead to psychological issues, and emotional and behavioural problems. The early diagnosis, care and treatment of children born with sight and hearing disabilities is important for multiple reasons, including maximising health and development, aiding mobility, increased language acquisition and improvement of sensory skills. This project aimed to provide sight examinations for over 3,000 children in kindergartens, special education centres and schools. It was expected that at least 300 would require prescription glasses, and any children with eye conditions or infections were provided with the medications they required, or a hospital referral for those with more serious eye conditions. This project has a positive impact on the children's inclusion, with increased participation in the classroom and in playtime activities, as well as better general health and wellbeing, both physically and mentally. The project achievements exceeded expectations. A total of 9,402 children, over 3 times the planned number of children, from 28 kindergartens, schools and special education centres in Khan Younis (southern Gaza) had eye examinations. Almost 44% of all children who took the eye test were male and 56% female. 1,220 children required and received eye glasses with the correct prescription based on their individual needs. Children were allowed to select the frame of their choice to allow for individual taste and comfort, and to encourage the children to wear their glasses confidently and as often as they needed to, without feeling shy or embarrassed.

[30] One dunum of land is approximately 1000 square metres
[31] PPE – Personal Protective Equipment, such as masks, sanitisers, disposable aprons, etc.

Supporting the Paediatric Intensive Care Unit at Al Makassed Hospital, East Jerusalem
This eight-month project began in May 2020, as Covid-19 cases were increasing, to provide urgently needed equipment to the Paediatric ICU at Al Makassed Hospital, to increase their capacity and extend their services. WA has provided two new ventilators, including an advanced Nava ventilator and a regular paediatric ventilator (and other equipment including: a portable digital x-ray machine, arthroscopy system, syringe pumps and 10 paediatric ICU beds). During the project, the Nava Ventilator supported 37 children. The project has also renovated and equipped the patients' guardians' room, where parents and guardians spend time when they are not at their child's bedside. It was fully refurbished, with improvements made to the kitchen and bathroom areas and new washing facilities, refrigerator, sofa, bed, TV were provided. The room supports 15 companions per day.

Gaza Community-Based Rehabilitation
This eight-month project began in August 2020 to provide a range of community-based rehabilitation services for children with disabilities (CWD) in Gaza. According to Population, Housing and Establishments Census (PHEC), people with disabilities in Palestine constitute 2.1% of the total population; 48% in the West Bank and 52% in the Gaza Strip[32]. Mobility disabilities account for the highest proportion of disabilities. 20% of people with disabilities in Palestine are children under 18 years old. The illiteracy rates among those aged 10 years and over with disabilities reached 32% in Palestine in 2017. Almost half of Palestinian children with disabilities aged 6-17 were not enrolled in education in 2017, these rates varied between 51% in the West Bank and 43% in Gaza. CWD are one of the most vulnerable and often the most disadvantaged of all groups in Gaza. The conditions in Gaza, with a poor economy, high unemployment and a health service under tremendous pressure, have resulted in a deterioration of the availability and quality of specialised and mainstream services responding to the needs of those with disabilities.

In this project, essential rehabilitation services are being provided for 75 CWD in the north of Gaza. Each child's needs will be assessed, and a treatment plan will be developed in discussion with the child and their parents / guardians. Rehabilitation services will include physiotherapy, occupational therapy, activities of daily living (ADL), distribution of assistive devices, school inclusion and guardian participation, as follows:

- 75 children will receive rehabilitation services.
- 50 assistive devices will be distributed according to the child's needs.
- 75+ caregivers of CWD will be trained during the physiotherapy sessions of their children, so they may continue the exercise routines when the project ends, to increase and maintain their child's mobility to the extent possible.

Music Therapy for Traumatised Children in the Refugee Camps of South Lebanon
This eight-month project is due to end in May 2021 and will provide music therapy services to at least 70 traumatised children in Lebanon. A study by the American University in Beirut (AUB) in 2014 found that 57% of PRL reported poor mental health.[33] In 2013, ANERA found that 94% of PRS families had lived through some type of personal traumatic experience, such as a death in the family, physical trauma, kidnapping or home destruction.[34] The children living in the camps of Lebanon experience difficult economic, social and educational conditions, and a high number resort to harmful coping mechanisms, such as substance abuse. Increasing numbers of young people are turning to drugs, and addiction can make them more vulnerable to criminality. Lack of opportunities for children and youth to gather and engage in healthy social and community activities contributes to the sense of exclusion and marginalisation. This project is focussing on the refugee camps located in south Lebanon (primarily in Burj El Shemali).

Music therapy can help children with communication, focus their attention, increase motivation, and limit any behavioural issues. Two common approaches are being used with one-to-one tuition sessions and group

[32] Population, Housing and Establishments Census, 2017, http://www.pcbs.gov.ps/portals/_pcbs/PressRelease/Press_En_3-12-2019-dis-en.pdf
[33] 'Associations between life conditions and multi-morbidity in marginalized populations: the case of Palestinian refugees', European Journal of Public Health, 3 Jul '14; http://www.ncbi.nlm.nih.gov/pmc/articles/PMC4168045/ (accessed 11 Nov '16)
[34] 'Palestinian Refugees from Syria in Lebanon: A Needs Assessment', American Near East Refugee Aid (ANERA), March 2013; http://www.anera.org/wp-content/uploads/2013/04/PalRefugeesfromSyria2.pdf

activities. Therapy in this project will provide a number of different instruments, enabling the children to find an instrument they feel comfortable with. The classes will be an opportunity for the children to develop their musical capabilities, confidence, self-esteem and sense of identity, with the emphasis on Palestinian/Arabic music culture. Community-based activities will also help to reduce tension and harmful coping mechanisms, and increase self-esteem. The music education sessions will be delivered three times a week with regular and individual follow up by the teachers. The most commonly used instruments during these sessions are: a) string instruments (guitar, cello, oud), b) wind instruments (clarinet, saxophone, trombone, flute), c) percussion instruments (drum, darbouka), d) other instruments (piano, keyboard, etc.). In order to ensure Covid-19 safety, precautionary procedures are followed during the sessions. The number of participants will be lowered for each session (to ensure social distancing), and there will be regular sterilization of the instruments and students' hands, and the rooms, etc. The project will also buy a number of instruments, including two sets of drums, two cellos and two flutes, to help increase the sustainability of these activities when the project ends.

Education:

Support for Impoverished Students at Birzeit University
This project, funded by the Friends of Birzeit University, began in November 2020 and will support the costs of course fees, transport and books of five students at Birzeit University in the current academic year. These students are majoring in a variety of subjects, including: Audiology and Speech Therapy, Accounting, English Literature, Finance and Applied Statistics and Data Science. Each of these students faces severe financial hardship and is at risk of having to drop out of university, and so this project will help to support their studies and enable them to continue their degrees.

Education Programme at the Palestinian Museum: Knowledge and Research Programme and Events
This two-year grant is funding a series of public events including book launches, literary events, symposia, panel discussions, workshops, tours, film screenings, an exhibition related conference, and two original publications, as well the conference proceedings and papers. The project will deepen and strengthen qualitative research on art in Palestine historically and critically, with an in-depth insight into its material, socio-economic and political contexts from the nineteenth century to the early 1990s. The project started early in 2020, however with the impact of Covid-19 the project team have rescheduled some of the activities and extended the implementation period from two years to three to ensure that all activities can be completed.

The team made progress over 2020 despite Covid-19 closures and lockdowns. The first Knowledge Gap research programme (2020-2021) '*Visual Art History Research 2020-2021 - Art History in Palestine from the 19th Century until late-20th Century*,' ran successfully and the project is on track to publish eight research papers related to the subject. A further five research papers will be published on the subject of *'The Palestinian Coast From the late Ottoman Period until the Present'*, three on *'New Perspectives on Contemporary Palestinian Culture*' and one on '*History of Printing in Jerusalem'.* The research and knowledge programme conducted thirteen activities between July - December 2020, including writing workshops, talks and podcasts. These activities were linked to the '*Printed in Jerusalem'* exhibition. The museum was able to adapt to the Covid-19 pandemic and held virtual activities in place of the planned physical activities. This reached a much wider audience, including researchers, academics, students and others in Jordan, UAE, USA and Lebanon, who have been able to access events e.g. using Zoom.

Improving Educational Facilities at Al Aqsa Schools
The AlAqsa schools are a group of three schools located in the Old City of Jerusalem, and have a combined total of 400 students, covering grades 1-12. The schools were established in 1976 to provide an educational environment and cover the shortage in classrooms for Jerusalem students and youth. The schools aim to provide a high-quality education to disadvantaged students in the Old City of Jerusalem. The project at the Reyad Al Aqsa School will update and improve the learning environment through equipping and furnishing a computer lab, with 20 computers. It will provide a computer lab network and will also provide new desks and chairs.

Additional Sustainable Development

West Bank Child Care Programme
This project began in April 2019, and continued throughout 2020, to support 1,600 very vulnerable children, the majority of whom have lost one or both parents. The project improved their standard of living through the provision of key food, hygiene and school items, gave the children access to basic educational services, and safeguarded the children and their guardians with awareness-raising and support. Vouchers are provided each quarter, and they are exchanged for food, hygiene and educational items in pre-qualified stores. There is a pre-agreed list of items which the vouchers can be used to purchase, this list was extended to include fresh food items in 2020 to further guarantee the child's needs are being met. The project also helps build the capacity of small / medium shopkeepers by supporting them and enabling them to secure an income. The food and hygiene vouchers are provided throughout the year, and 'back to school' vouchers are provided once (each August) to prepare the children for the start of the new school year. These 'back to school' vouchers are exchanged for school uniforms, books and other educational items. With lockdowns and movement restrictions in the West Bank, the second year's voucher distributions to families were completed in early 2021.

Restoration of Al Jawhariyya Façade, Old City of Jerusalem
Welfare Association has been working to help preserve, protect and restore historic Mamluk buildings in the Old City of Jerusalem, buildings that both house families and that are used as public spaces. This project, funded by the British Council's Cultural Protection Fund in partnership with the Department for Digital, Culture, Media and Sport, began in April 2020 and was completed in February 2021. Mamluk buildings are an important feature of Jerusalem's heritage. They are valued for their aesthetics, as well as historical, cultural and educational purposes by local residents, scholars and tourists who visit. This project has completed a range of urgently needed restoration works on three significant Mamluk era buildings dating back to the 1400s including: façade and roof works for Al-Madrassa Jawhariyya and Ribat AlKurd; three external façades, the dome and the Maqam room of the Turba Sitt Tunshuq al-Muzaffariyya, and internal works for the Mawardiyya Mosque/Madrassa.

WA also helped to upgrade the skills of local tradesmen with training in techniques used to restore the historic stonework of this era and to manage specific problems that have developed over hundreds of years – including damage, mould, moss growth, etc. The temporary work opportunities created by this project allowed local tradesmen to gain an income, improve their skills and increase their employability in similar projects in the future. This project also included activities to build awareness of the Mamluk buildings and the restoration work taking place for the local community, including local schools.

Development of the Conservation Studio at the Palestinian Museum
This project, to further develop the conservation studio at the Palestinian Museum (PM) in partnership with the British Library, began in April 2020 and was completed in February 2021. It was funded by the British Council's Cultural Protection Fund in partnership with the Department for Digital, Culture, Media and Sport. Following the conflicts in Palestine, huge numbers of paper-based documentation have been destroyed, looted and lost, and what remains is often fragile and / or damaged. The conservation studio was established to protect these fragile documents, restoring what can be saved, and maintaining and protecting historic documents from ongoing conflict and risk. The PM team have extended the range of services offered by the conservation studio, to treat and conserve more badly damaged paper-based items of historical and cultural significance. The staff at the PM were trained by a team of experts from the British Library. Project activities faced some minor changes due to Covid-19 affecting the planned training by the British Library, who instead provided the training online.

Emergency:

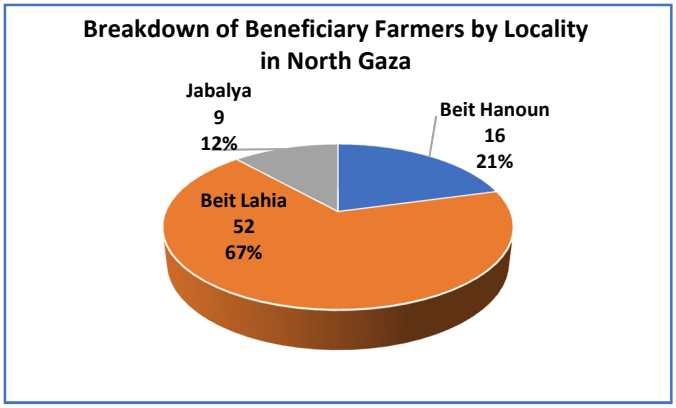
Emergency Support to Restore the Livelihoods of Marginalised Farmers in Southern Gaza 2019/20
Historically, the agricultural sector has been the largest and most productive economic sector in Gaza, playing an important role in the economy. This role, however, has declined over time as the sector has been negatively

impacted by changes in the political environment and the imposition of disruptive and restrictive rules and regulations. Between 1948 and 1967, agriculture contributed more than one-third of Gaza's GDP, providing 33-40% of employment, and 90% of exports. Since then, there has been a continuing decline in the percentage of workers in the agricultural sector. In 2010 it was around 14%, and decreased to 6.7% in 2017, which has increasingly weakened the agricultural sector. The chronic energy deficit in Gaza has placed additional pressure on farmers who are already experiencing an increase in agricultural input costs at the same time as vegetable and poultry market sale prices are decreasing, putting profitability and sustainability at risk. Accounting for 4.5% of the Gaza Strip's GDP and employing 5.8% of its workforce, agriculture remains a key sector of the Gazan economy that can contribute to reducing high unemployment rates and food insecurity.

This project began in July 2019 and was completed in 2020. It restored the livelihoods of over 200 struggling farmers in southern Gaza. Each farmer was given two dunums of land to be planted, to enable them to be self-sufficient and generate a regular income to support their families, so that their self-sufficiency could continue after the project ended. Due to budget savings, the project was able to rehabilitate and plant 406 dunums, benefiting 203 farmers (an increase from the planned 400 dunums and 200 farmers). The works included land clearing, ploughing, installation of irrigation networks and planting. Farmers were provided with support and technical advice to select their crops according to soil type, water availability and gaps in the local market, to maximise the quality and quantity of crops, as well as the farmers' sales and subsequent incomes. Intercropping techniques were used, which involve planting fruit trees along with the vegetables. This is so that several types of fruit and vegetables were planted, meaning crops can be harvested at different times to generate a more regular income throughout the year, as the fruit trees will give continuous production after several years, while vegetables are quicker to harvest and with an earlier and more regular production. Marketing support was also provided so that farmers were able to sell their crops at reasonable prices. This helped the project achieve its goal of sustaining farmers as a self-reliant and productive group and contributing to local community food security. The project also provided daily paid work for unemployed labourers, giving them a much-needed income for their families too. Over the one-year project period, 4,872 working days were provided for 198 workers (176 male and 22 female).

Emergency Support to Restore the Livelihoods of Marginalised Farmers in Northern Gaza 2019/20
This project ran from October 2019 through to the end of April 2020, and provided emergency assistance to 72 struggling farmers, by rehabilitating 144 dunums of damaged agricultural land. The project worked to link farmers to future marketing channels to help restore productivity and to ensure continued sustainability following project completion. Project activities included clearing and ploughing the land, laying irrigation networks and planting seedlings. The project was initially expected to aid 72 farmers, employ at least 35 labourers to complete the required land rehabilitation works in approximately 1,800 working days, and restore 144 dunums of open fields and plant them with vegetables and fruit trees. The project was successfully completed in April 2020 and exceeded initial targets. The final number of beneficiary farmers was 77 distributed as below:

Figure 1: The breakdown of beneficiary farmers by locality



A total of 51 unemployed labourers were provided with temporary working opportunities with 1,226 working days generated. The successfully replanted lands contributed towards the availability of crops in local markets with sufficient quantities at affordable prices, especially during the month of Ramadan. This helped to improve both local community and local families' food security. The freshly harvested crops of this project were purchased in the Ramadan Fresh Food Parcels Project and distributed to impoverished families. This project linkage maximised the impact and benefits for all families and farmers concerned. Additionally, this project's harvest was at the start of the Covid-19 spread, so its contribution to securing the basic fresh food needs of local affected communities was an added value. By the end of the project, farmers were able to harvest and sell more than 224 tons of crops from this replanted land.

Table 1: Harvested crops and where they were sold at the of end of the project

#	Crop Type	Harvested Qty KG/season	Sold in public markets (KG)	Sold through Ramadan Projects (KG)	Harvesting after project ends
1	Aubergine/eggplant	57,000	56,454	546	
2	Potato	39,300	32,250	7,050	
3	Cucumber	21,500	15,050	6,450	
4	Melon	0	0	0	*
5	Green Pepper	8,000	7,780	220	
6	Zucchini	27,430	20,605	6,825	
7	Tomatoes	500	0	500	
8	Parsley	333	333	0	
9	Green dill	333	333	0	
10	Corn	35000	35000	0	
11	Onion	5,400	3,022	2,378	
12	Molokhia	2,000	1,000	1,000	
13	Lettuce	0	0	0	*
14	Cauliflower	7100	7100	0	
15	Cabbage	0	0	0	*
16	Okra	0	0	0	*
17	Radish	150	0	150	
18	Watermelon	0	0	0	*
19	Rocca	333	333	0	
20	Red cabbage	9300	7974	1326	
21	Chard	0	0	0	*
22	peas	3,200	3,200	0	
23	bean	5,500	3,830	1,670	
24	Lemon	2,500	1,750	750	
		224,879	**196,014**	**28,865**	

Emergency Winter Assistance for Families in Gaza 2019/20

This three-month project began in early January 2020 to provide winter clothing for 622 children (aged 5-12 years) in the middle areas of Gaza. These children, from some of the most vulnerable and impoverished families, face severe winter weather living in sub-standard shelter conditions. The project was implemented using a voucher system, which allowed the families to select their choice of items – colour, fabric, style, size, etc, according to their needs. The project provided the children with a package of warm winter clothing, including the following items: winter jacket, jeans, woolly jumper, pyjamas, two sets of underwear, three pairs of socks, hat, scarf and gloves.

The project was successful and reached more than double the number of children planned. The prices of the winter clothing offered by companies in Gaza came down dramatically just after the new year, just as the funding came through. The companies, having passed the main seasonal rush, were looking to sell quickly to make space for the next season's clothing. As a result, the project was able to fund an additional 640 children, more than doubling the original number of beneficiaries. A total of 1,262 vulnerable children, aged 5-12 years, received a package of winter clothes, to help them keep warm and avoid winter colds, flu and serious illness.

The breakdown of beneficiary children according to gender was almost even: 646 beneficiary children were boys, while 616 were girls:

Table 2: The breakdown of beneficiaries by area and gender

Locality	Male	Female	Total
Maghazi Refugee Camp	89	74	163
Al Zawayda	50	31	81
Al Buraij Refugee Camp	124	73	197
Al Nusseirat Refugee Camp	365	231	596
Deir Al Balah	123	85	208
Al Moghraqa	12	5	17
Total	**763**	**499**	**1,262**

Covid-19 Emergency Interventions: Supporting the Preparedness of Frontline NGO Healthcare Providers in Gaza to Respond to the Covid-19 Pandemic

This six-month project was completed in October 2020 and addressed the urgent need for equipment, medications and disposables for NGO health service providers, to assist them in their handling and management of 10,000 patients (testing and in-quarantine) during the Covid-19 crisis. This project provided vital PPE and medicines to 10 key NGO hospitals in Gaza and enabled them to continue providing services to patients in need of emergency services throughout 2020, when a number of hospitals in Gaza had to turn patients away and were unable to provide services. The hospitals included in the project were: Public Aid Society Hospital; Al Awda Hospital / UHWC; Palestinian Red Crescent Society (PRCS) Hospital; Al Ahli Al-Arabi Hospital; Red Crescent Society- Haidar Abdulshari Centre- Khan Younis; Patients Friends Hospital; Alkarama Hospital/ Patients Care Association; Dar Alsalam Hospital; Palestinian Medical Relief Society Centre, and Saint John's Hospital.

This project enabled these 10 hospitals to deliver their lifesaving and emergency services to thousands of patients, directly aiding over 50,000 people. Medical teams in the targeted hospitals and centres were able to provide the medical services, treatment, and testing of patients to determine if they had coronavirus. Teams were also provided with PPE to deliver their duties safely. Additionally, the project aided patients who were admitted to: Emergency Departments, Triage Points, Delivery Rooms and Obstetric and Gynaecological Clinics inside the hospitals (maternity departments), Outpatient Clinics, Burns Departments, Diabetic Departments, Ophthalmic Emergency Services, and elective surgeries. Patients were provided with the required medical services and medications, as well as vitamins to strengthen their immune system. . The total breakdown of beneficiaries is:

Table 3. The breakdown of beneficiaries

Beneficiary Group	Men	Women	Total direct
Medical teams	875	950	1,825
Patients	22,607	26,688	49,295
Total	23,482	27,638	51,120

Emergency Distribution of Fresh Food Parcels in Northern Gaza during Ramadan 2020
This project, which ran from April to August 2020, was planned to provide support for 1,000 of the most vulnerable families in five marginalised localities in Beit Lahia, north of Gaza (Almanshia, Al Mashrou, Alezba & Zaed, Alshaymaa and Alamal), through the provision of urgently needed fresh food parcels, including chicken/eggs as a source of protein and freshly harvested vegetables and fruit, once a week for the five weeks of Ramadan. The secondary aim was to protect the livelihoods of 135 small scale farmers in our project restoring farmers' livelihoods, by buying their crops. In the final week of Ramadan, the local women's co-operatives provided freshly baked cookies to be included in each food package. The freshly harvested crops and baked goods were bought to supply the Ramadan food parcels, which in turn helped the farmers and local co-operatives' workers to generate an income to support their families, and helped the farmers cover the costs of replanting their lands in the coming seasons.

This project restoring farmers' livelihoods is planned so the harvest of the crops is in time for Ramadan, and the range and quantity of crops available is also taken into account when planning the package contents and liaising with farmers to deliver the required types and quantities of crops to the central packaging stations. Here the goods are weighed and packed by the temporary workforce this project employs, helping them to support their families also. In the first three weeks of Ramadan each family's food package contained the following:

Table 4: The contents of food packages in weeks 1-3:

No	Item	Quantity (Kg.)		
		Week 1	Week 2	Week 3
1	Tomato	3 KGs	3 KGs	3 KGs
2	Cucumber	2 KGs	2 KGs	2 KGs
3	Potato	4 KGs	4 KGs	3 KGs
4	Onion	3 KGs	3 KGs	3 KGs
5	Molokheya/mallow	4 KGs	4 KGs	3 KGs
6	Zucchini	2 KGs	3 KGs	2 KGs
7	Eggplant	-	2 Kg	
8	Lemon	1.5 Kg		
9	White cabbage	2 units		
10	Rocca	0.1 Kg	0.1 Kg	
11	Green Onion	0.25 Kg	0.25 Kg	0.25 Kg
12	Radish	4 units	4 units	
13	Green dill	0.1 Kg	0.1 Kg	0.1 Kg
14	Green beans		1 Kg	1 Kg
15	Peach		1.5 Kg	
16	Sweet green pepper		1 Kg	1 Kg
17	Red cabbage		2 units	
18	Carrots		2 Kg	
19	Parsley		0.1 Kg	0.1 Kg
20	Eggs (plate of 30 eggs)		1 plate	
21	Chicken	2 chickens, average of 3.3 KGs		2 chickens, average of 3.5 KGs

The project was successfully completed and supported 1,163 families: 1,000 families received fresh parcels on a weekly basis for five weeks during Ramadan, and an additional 163 impoverished families received a fresh parcel in the final week. The project benefitted 217 farmers: 179 male and 38 female farmers, as well as 32 women working in the contracted food processing cooperatives. Finally, 34 daily workers in the packaging and distribution activities were provided with temporary working opportunities for a total of 730 working days.

Ramadan / Covid-19 Emergency Response in Southern Gaza

This three-month project was planned to provide 600 families with hygiene kits, 115 families with fresh food parcels for five weeks, support 25 small scale farmers whose harvested crops were bought for the food parcels, and to deliver 10,000 bottles of mineral water to five Covid-19 quarantine centres in Gaza, supporting at least 500 people in quarantine. There is a lack of clean drinking water and this avoided the expense in providing it for those in quarantine.

Project activities were implemented in Rafah: in Al Shoka, Al Mawasi, Kherbit Al Adas, Al Nasr, Al Shaboora, and Al Jinina; and in Khan Younis: in Al Qarara, Bani Ishaila and Abasan. The project was successfully completed, and the programme team managed to make some savings, enabling the procurement of almost double the intended number of family hygiene kits to be distributed. The original aim of 600 families was exceeded, with distribution of hygiene kits to 1,156 impoverished families. The original aim of 10,000 water bottles was also exceeded, with 10,200 bottles of healthy mineral water supplied to people in quarantine. The project also distributed fresh food parcels to 115 families throughout Ramadan, prioritising those most vulnerable. These families had their basic nutritional food items secured and received a fresh food pack every week for the five weeks of RamadanThese 575 fresh food parcels contained a source of protein (chicken or eggs) and a package of freshly harvested vegetables and fruit. The project reached the following target groups:

Table 5. The breakdown of direct beneficiaries

1- Direct Beneficiaries			
Target Group	**Male**	**Female**	**Total**
Families receiving fresh parcels	86	29	**115**
Farmers	34	18	**52**
Women in cooperatives	0	21	**21**
Families receiving hygiene kits	815	341	**1156**
People in Quarantine Centres	1,512	588	**2,100**
Project workers	7	0	**7**
Total	**2,454**	**997**	**3,451**

Table 6. The breakdown of indirect beneficiaries

2- Indirect Beneficiaries			
Target Group	**Male**	**Female**	**Total**
Family members receiving fresh parcels	296	361	**657**
Farmers family members	139	169	**308**
Family members receiving hygiene kits	2,608	3,913	**6,521**
Total	**3,043**	**4,443**	**7,486**

Emergency Covid-19 Appeal: Supporting Families with Essential Fresh Food Items, Gaza

This three-month project was implemented in the middle areas of Gaza (Nusseirat, Bureij, Maghazi and Deir Al Balah), and it was linked to our projects restoring the livelihoods of marginalised farmers in Gaza. The project purchased the freshly harvested crops of a number of these farmers at fair prices and packaged them in fresh food packages, together with a protein source of chicken or eggs each week, for five weeks. The families included in this project are facing very difficult economic and social conditions. The selection of beneficiaries was made based on the following criteria: families with no source of income; prioritisation of families headed by women (17.61% of targeted families); families caring for orphans (9.5% of targeted families), and families with no income as a result of Covid-19. The project was completed successfully. The total direct beneficiaries of the project were 290 families, including 210 families receiving the fresh food parcels, 75 farmers/producers whose crops, chickens and eggs were purchased and 5 laborers (4 workers and 1 support staff) who had temporary job opportunities weighing the goods and preparing the food parcels. The total number of direct beneficiaries from this intervention is 1,625: 797 females (506 above 18, 291 below 18) and 828 males (522 above 18 and 306 below 18).

Covid-19 Emergency Humanitarian Support for Refugees in South Lebanon

Welfare Association launched an emergency appeal in May 2020, to raise funds to provide shopping vouchers to some of the most impoverished families in the 12 Palestinian refugee camps of Lebanon. The vouchers could be exchanged for food and essential household items in local pre-qualified shops. The aim of the campaign was to help the families in these camps survive the lockdown period and the risks imposed by the interruption of work and loss of income. The vouchers, worth US$80 each, covered the key needs of each family for a period of eight weeks and were a lifeline for these families.

Project activities were planned to reach a total of 718 of the most vulnerable Palestinian refugee families living in Rashidieh refugee camp in Tyre, South Lebanon with a one-off distribution of vouchers exchangeable for food and essential household items. The activities were completed and a total of 3,588 individuals (718 families) directly benefited from this project. The vouchers were distributed between 11 -13th May 2020, and once the beneficiaries received the vouchers they were able to exchange them over a period of 20 days in local pre-qualified shops. This also helped increase Covid-19 safety measures, as they could avoid queuing and overcrowding, and were able to maintain social distancing. The project aided 425 men, 406 women, 953 males aged 5-17, 1,065 females aged 5-17 and 739 children under 5.

A further grant provided an additional 154 vulnerable Palestinian refugee families in Rashidieh Camp with a one-off distribution of vouchers (US$80), also exchangeable for food and essential household items in pre-qualified stores. A total of 760 individuals directly benefited from this project, including 80 men, 77 women, 214 males aged 5-17, 235 females aged 5-17 and 154 children under 5 years old.

Emergency Shelter Rehabilitation in Burj El Barajneh Refugee Camp, Lebanon
This project rehabilitated three shelters for four of the most vulnerable PRS families, living in Burj El Barajneh Camp in Beirut. The project was supervised by an engineer who prioritised work on safety (rewiring), security (windows and doors), weatherproofing (roofing), and installation of essential water and sanitation facilities (kitchen and bathroom). The rehabilitation of each shelter was planned to take 12-24 days (maximum), and the main activities were completed in October 2020. The completion of the project was slightly delayed due to the impact of Covid-19 in Burj El Barajneh Camp, which affected the availability of rehabilitation materials. The average time to rehabilitate each shelter was 5 days. Additionally, the project had two indirect impacts on the Palestinian community: 1. Eight Palestinian refugees benefited from temporary employment opportunities as labourers (hired by the contractor) and 2. Local suppliers provided the building materials. As such, the local economy benefited from this project (albeit on a small scale). Post-rehabilitation feedback from the beneficiary families provided the following information:

- 4 families are living in the three small shelters
- All families have a female head of household
- There are 14 family members
- 2 children under the age of 5
- Average income/month for all families is between US$70 and US$100 (the income is mostly from NGOs and any working members of the family)
- Number of family members with chronic diseases and disability: over the 3 families there is one person with Quadriplegia, one person with neurological diseases, one person with Schizophrenia, one person with Autism, one person with a herniated spinal disc

The project has dramatically improved their daily living conditions and daily routines, as well as their health and wellbeing.

Lebanon Emergency Appeal: Provision of Medical Equipment to Karantina Hospital, Beirut
On 4th August 2020, at approximately 6pm, a warehouse containing large quantities of ammonium nitrate exploded at the Beirut Port. After an initial explosion, a subsequent blast caused widespread devastation, with reports of damage more than 20 kilometres from the port area. More than 190 people died, more than 6,000 were injured and over 300,000 people were left homeless. The estimated cost of the destruction is over US$6 billion.

The catastrophic explosion destroyed several hospitals in the vicinity of the port, which forced some hospitals to turn away patients and overwhelmed the rest. One of the most badly affected hospitals was the Beirut Governmental Hospital in Karantina, which is located only 400 meters from the blast site. This hospital was the central hub for the provision of medicine for patients who do not have health insurance. Most of the physical structure of this hospital was severely damaged, including broken windows, damaged walls and roof, and most of the equipment was destroyed. The hospital had five storage units for medical supplies, vaccines and medicine for chronic diseases. As a result of the explosion, three of these five storage units were destroyed (along with all of their essential medicines and supplies) impacting the hospital's very urgent and much needed emergency provision.

Welfare Association was deeply concerned by the condition of the hospital, taking into account that it serves one of the most impoverished communities in Beirut. The hospital is located within an area of high deprivation, hosting some of the poorest foreign workers, refugees and Lebanese families mostly displaced during the civil war. The Karantina hospital is basically the refuge for the most marginalized people requiring medical care. In coordination with the hospital management and the Ministry of Public Health, Welfare Association is providing essential equipment for the hospital in order to make it operational as soon as possible. The WAUK Appeal will help fund the provision of a new Ophthalmic Microscope, used for all types of ophthalmic operations, from cataract to vitreous surgeries.

Emergency Support to Restore Farmers' Livelihoods: Khan Younis and Rafah, Southern Gaza (2020/21)
This project was developed with the experience gained and lessons learned in previous project phases, and aligns the implementation period with the agricultural season, to ensure the maximum yield in terms of quantity and quality. The farmers' crops are planted so they may be harvested in time for the Ramadan 2021 food distribution project, which is due to begin in the second week of April 2021. These farmers will then harvest and market their crops through the Ramadan project, which is distributing fresh food parcels to impoverished families. As in the previous phases, this livelihoods project will continue the provision of coaching and technical support for farmers, to advise their decision-making on which crops are best suited to the soil type, when and how to plant and irrigate their lands most appropriately to maximise crop quality and quantity and meet market needs.

This eight-month project began in October 2020 and will provide emergency assistance to struggling farmers, by rehabilitating their damaged agricultural property, restoring productivity and linking farmers to potential future marketing channels. It will work with 44 small-scale farmers to restore 88 dunums of their land to full productivity, clearing, ploughing, installing irrigation pipes, and planting the land using intercropping techniques. By the end of December 2020, the project was progressing well, with 82 dunums of land already rehabilitated and planted with trees and vegetable seedlings. The planting of the remaining land and vegetable seedlings will take place in March 2021.

Future Plans

As the economy and the political situation in Palestine deteriorate, and the financial crisis continues in Lebanon, together with the ongoing impact of coronavirus and regional instability in 2021, Welfare Association will continue to fund a portfolio of development projects and emergency projects as needed and according to the funds available.

The Board of Trustees will continue with the main areas of activity:

- **Health:** Support for hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, environmental health.
- **Education**: Support for children with special educational needs, early childhood development, educational support programmes and the Palestinian Museum. (A component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).
- **Additional Sustainable Development**: Including the West Bank Child Care programme, livelihoods projects such as support for farmers, and improving living conditions and housing/shelter for the most vulnerable communities.
- **Emergency Humanitarian Relief in Palestine and Lebanon**: as needed and as funds allow.
- **Focussed UK advocacy**: Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

Trustees' Responsibilities

The trustees (who are also directors of Welfare Association for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the

state of the 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 these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable company will continue in operation.

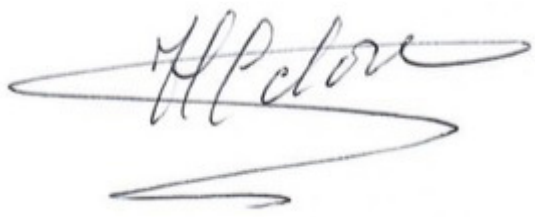
The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware, and,
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The Trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:



Julia Helou **Date 27th July 2021**
Treasurer/Trustee

The Welfare Association
Independent Auditor's Report
For the year ended 31st December 2020

Opinion
We have audited the financial statements of The Welfare Association (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees' with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees' are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees'
As explained more fully in the statement of trustees' responsibilities, the trustees', who are also the directors of the charity for the purposes of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees' determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees' are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees' either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with applicable laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the nature of the charity, including the legal and regulatory framework that the charity operates in and how the charity is complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are:

- FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice);
- The 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 (The FRS 102 Charities SORP);
- The Charities (Accounts and Reports) Regulations 2008;
- The Charities Act 2011;
- The Companies Act 2006.

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud.

Based on the results of our risk assessment we designed audit procedures to identify fraud or non-compliance with such laws and regulations identified above. The relevant audit procedures performed included but were not limited to:

- Enquiry of key management and those charged with governance around actual and potential litigation and claims, and corroborating the responses;
- Undertaking detailed review of the completeness and accuracy of disclosures;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- Review of estimates and the appropriateness of their basis as well as consideration of any indicated irregularities or management bias.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements 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)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Croucher Needham (Essex) LLP

Paul Tucker (Senior Statutory Auditor)
For and on behalf of Croucher Needham (Essex) LLP

27/7/2021

Chartered Certified Accountants
Statutory Auditor

Market House
10 Market Walk
Saffron Walden
Essex
CB10 1JZ

Croucher Needham (Essex) LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2020

	Note	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	Unrestricted Funds £	Restricted Funds £	2019 Total Funds £
Income and endowments from:							
Donations, grants and legacies	**2**	194,406	2,090,255	**2,284,661**	202,240	1,891,958	**2,094,198**
Other Activities	**3**	-	-	**-**	22,400	-	**22,400**
Interest		868	-	**868**	9,226	-	**9,226**
Total income		195,274	2,090,255	**2,285,529**	233,866	1,891,958	**2,125,824**
Expenditure on:							
Raising Funds		36,866	-	**36,866**	49,708	-	**49,708**
Charitable Activities	**4**	122,389	2,157,287	**2,279,676**	136,151	2,940,475	**3,076,626**
Total Expenditure	**6**	159,255	2,157,287	**2,316,542**	185,859	2,940,475	**3,126,334**
Net Income/(Expenditure)		36,019	(67,032)	**(31,013)**	48,007	(1,048,517)	**(1,000,510)**
Transfers between funds		37,946	(37,946)	**-**	21,812	(21,812)	**-**
Net Income/(Expenditure) for the Year		73,965	(104,978)	**(31,013)**	69,819	(1,070,329)	**(1,000,510)**
Total Funds as at 1st January		471,000	152,880	**623,880**	401,181	1,223,209	**1,624,390**
Total Funds as at 31st December	**11, 12**	544,965	47,902	**592,867**	471,000	152,880	**623,880**

There are no recognised gains and losses other than those passing through the statement of financial activities account. All incoming resources and resources expended derive from continuing activities.

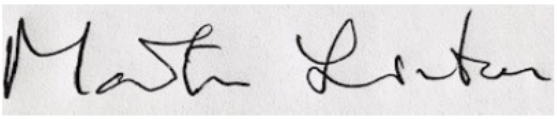
The notes on pages 27 to 35 form part of these financial statements.

The Welfare Association
Balance Sheet
As at 31st December 2020

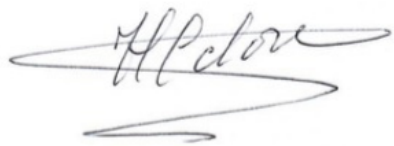
	Note	2020 £	2020 £	2019 £	2019 £
Fixed Assets					
Tangible assets	**13**		494		1,562
Current Assets					
Debtors	**14**	1,877		17,448	
Cash in hand and at bank		754,432		612,224	
		756,309		629,672	
Creditors: Amounts falling due within one year	**15**	(163,936)		(7,354)	
Net Current Assets			592,373		622,318
Net Assets			592,867		623,880
Funds					
General fund	**11**		544,965		471,000
Restricted funds	**12**		47,902		152,880
Total Funds			592,867		623,880

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard 102.

Approved by the Board of Trustees and authorised for issue on 27th July 2021.
and are signed on their behalf by:



MARTIN LINTON
Trustee / Chairman



JULIA HELOU
Trustee / Treasurer

Company Registration Number: 02809950

The notes on pages 27 to 35 form part of these financial statements.

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2020

	2020 £	2019 £
Net Cash Inflow/(Outflow) from Operating Activities (Note 18)	141,340	(1,020,771)
Interest received	868	9,226
Net Cash Inflow from Returns on Investments and Servicing of Finance	868	9,226
Increase/(Decrease) in Cash (Note 19)	142,208	(1,011,545)

1 Accounting Policies

Accounting Convention

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The company is a public benefit entity for the purposes of FRS 102 and a registered charity established as a company limited by guarantee and therefore has also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006 and Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts presented are rounded to the nearest pound.

Going Concern

The trustees have assessed whether the use of going concern is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

Income

Income represents interest received, donations, fundraising activities and exchange gains. It is included in the Statement of Financial Activities on a receivable basis, when there is evidence of entitlement, the receipt is probable, and the amount can be measured reliably.

Income from legacies is recognised when probate is granted, there is probability of receipt and there is ability to estimate with sufficient accuracy the amount receivable.

Gifts in Kind represent donated facilities and goods which are recognised when receivable and are included at the value to the charity where this can be quantified and a third party is bearing the costs.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. Most expenditure is directly attributable to specific activities and has been included in those cost categories. Costs attributable to more than one activity are allocated on the basis set out in note 5.

Grants to partner organisations are included in the Statement of Financial Activities when payment is incurred, as defined in the terms and conditions for the grant.

Support costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements such as board meetings and audit. They include a proportion of the costs of management and administrative staff based on estimated time spent.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off

Office Equipment 33.33% straight line

Assets are depreciated for a whole year in the year of acquisition and not at all in the year of disposal. Items costing less than £500 are not treated as fixed assets but instead are charged as expenses in the year in which they are purchased.

Fund Accounting

Unrestricted general funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds are those given for a particular purpose, they can only be used for that purpose. Details of the restricted funds are given in note 12 and the Trustees report.

Foreign Currency Translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to the Statement of Financial Activities.

Critical Accounting Estimates and Areas of Judgement

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Financial Instruments

Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

Debtors and creditors

Debtors and creditors receivable or payable within one year of the reporting date are carried at their transaction price. Debtors and creditors that are receivable or payable in more than one year and not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

2 Donations / Grants / Legacies Received

	2020	2019
	£	£
The donations are made up as follows:		
General donations	**12,851**	29,735
Donations from Welfare Association Geneva	**92,746**	95,956
Gala Dinner income (sponsorship, auction items and donations)	**2,500**	70,154
Gift in kind - rental of office space	**14,000**	14,000
Gift aid	**70,903**	16,626
Exchange gain/(loss)	**1,181**	(24,550)
Sundry Income	**225**	319
Unrestricted funds	**194,406**	202,240
Childcare Programme, West Bank	**816,351**	1,012,057
Community Based Rehabilitation Programme, Gaza	**2,500**	33,854
Covid-19 / Ramadan Support, Gaza	**50,475**	-
Covid-19 Appeal, Food Distribution, Gaza	**18,877**	-
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	**51,000**	-
Covid-19 Support for Hospitals, Gaza	**162,500**	-
Emegency Support for Farmers' Livelihoods, Southern Gaza	**125,785**	138,572
Emergency Food Packages, Gaza	**-**	200,680
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**39,861**	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	**27,146**	65,356
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	**-**	23,217
Emergency Support for Karantina Hospital, Lebanon	**19,810**	-
Emergency Winter Support, Gaza	**2,836**	54,101
Emergency Winter Support, Lebanon	**-**	11,599
Establishing a Conservation Studio at the Palestinian Museum - British Council	**119,991**	136,989
Gaza Emergency Appeal	**7,460**	8,814
Music Therapy for Traumatised Children, Lebanon	**8,500**	4,648
Paediatric ICU, Makassed Hospital, East Jerusalem	**270,833**	10,000
Palestinian Museum Educational Programmes, West Bank	**-**	77,964
Palestinian Museum Public Eduation Programme, West Bank	**76,372**	-
Qurbani, Lebanon	**-**	24,675
Ramadan Appeal for Food Packages, Gaza	**430**	8,318
Ramadan Food Packages Distribution, Gaza	**143,285**	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	**127,368**	18,103
School Counselling for Traumatised Children, Gaza	**-**	13,750
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	**5,000**	-
Shirin's Fund for Children with Special Needs, Jerusalem	**225**	-
Sight Disability & Prevention of Blindness, Gaza	**-**	16,750
Supporting Higher Education in the West Bank	**13,300**	9,451
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	**350**	23,060
Restricted funds	**2,090,255**	1,891,958
Total	**2,284,661**	2,094,198

3 Activities for generating funds

	2020	2019
	£	£
Tickets for Gala Dinner	-	21,400
Advert in brochure	-	1,000
	-	22,400

4 Charitable activities

		2020	2019
		£	£
Charitable activities are made up of the following:			
Grants payable	5	**2,157,287**	2,940,475
Project costs	6	**96,930**	104,150
Information, public awareness and advocacy	6	**25,459**	32,001
		2,279,676	3,076,626

5 Grants Payable

The details of the grants payable are as follows:	2020 £	2019 £
Childcare Programme, West Bank	**797,621**	994,033
Community Based Rehabilitation, Gaza	**47,023**	-
Covid-19 / Ramadan Support, Gaza	**49,594**	-
Covid-19 Appeal, Food Distribution, Gaza	**18,377**	-
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	**51,000**	-
Covid-19 Support for Hospitals, Gaza	**160,008**	-
Education Programme, Palestine	-	19,110
Emergency Medical Supplies for Hospitals, Gaza	-	2,580
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	**39,742**	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	**25,618**	63,898
Emergency Support for Farmers' Livelihoods, Southern Gaza	**121,557**	139,706
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	-	22,088
Emergency Support for Karantina Hospital, Lebanon	**17,250**	-
Emergency Winter Support, Gaza	**27,891**	27,687
Emergency Winter Support, Lebanon	-	10,447
Establishing a Conservation Studio at the Palestinian Museum - British Council	**117,390**	134,389
Gaza Emergency Appeal	**7,326**	8,047
Information, Advocacy and Awareness-Raising	-	1,047
LMAQ Scholarships at Ramallah Friends School	-	380,995
Music Therapy for Traumatised Children, Lebanon	**12,836**	-
Paediatric ICU, Makassed Hospital, East Jerusalem	**271,215**	-
Palestinian Museum Public Eduation Programme, West Bank	**76,612**	75,983
Programme Implementation Costs in Palestine and Lebanon	-	785,583
Qurbani, Lebanon	-	24,178
Ramadan Appeal for Food Packages, Gaza	**706**	6,504
Ramadan Food Packages Distribution, Gaza	**149,255**	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	**125,250**	17,056
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	**4,961**	-
Sight Disability & Prevention of Blindness, Gaza	-	20,138
Supporting Higher Education in the West Bank	**13,049**	9,571
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	**23,006**	-
Zakat Al Fitrah Food Packages, Gaza	-	197,435
	2,157,287	2,940,475

6 Allocation of Costs for the Year

	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2020 £	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2019 £
Direct Costs:								
Annual review brochure costs	735	735	-	**1,470**	819	820	-	**1,639**
Bank charges	-	748	749	**1,497**	-	664	664	**1,328**
Project costs	-	-	-	**-**	-	-	5	**5**
Support Costs:								
Gala Dinner Costs	-	-	-	**-**	6,187	12,373	6,187	**24,747**
Fundraising Appeals	83	80	80	**243**	42	41	41	**124**
Telephone	750	750	166	**1,666**	806	806	179	**1,791**
Audit	1,838	735	4,777	**7,350**	1,785	714	4,641	**7,140**
Accountancy and payroll	1,463	2,243	6,045	**9,751**	1,358	2,082	5,613	**9,053**
Depreciation	160	246	662	**1,068**	208	319	859	**1,386**
Advertising and subscriptions	184	282	759	**1,225**	194	298	804	**1,296**
Salaries	17,254	26,457	71,318	**115,029**	17,280	26,496	71,424	**115,200**
Consultancy & Recruitment	-	-	-	**-**	281	431	1,163	**1,875**
Office expenses	185	284	766	**1,235**	368	565	1,522	**2,455**
Rent - gift in kind	2,100	3,220	8,680	**14,000**	2,100	3,220	8,680	**14,000**
Miscellaneous	-	-	-	**-**	12	19	50	**81**
Postage and stationery	147	226	610	**983**	59	91	245	**395**
Computer costs and IT support	560	860	2,318	**3,738**	502	769	2,073	**3,344**
Total	25,459	36,866	96,930	**159,255**	32,001	49,708	104,150	**185,859**

Staff costs are allocated on the basis of time spent on the activity areas of the charity.

7 Net Income/(Expenditure) for Year

	2020	2019
	£	£
This is stated after charging the following:		
Depreciation of tangible assets	**1,068**	1,386
Auditors' remuneration - audit - current year	**7,350**	7,140
Exchange loss/(gain)	**(1,181)**	(24,550)

8 Staff Costs

	2020	2019
	£	£
The details of the staff costs are:		
Gross pay	**100,526**	102,728
Social Security	**10,478**	8,473
Pension	**4,025**	3,999
	115,029	115,200

The number of full time equivalent employees during the year was two (2019: two).
One employee earns between £70,001 - £80,000 (2019: one £70,001 - 80,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £91,103 (2019: £86,902). No trustee received remuneration from the charity.

9 Payments to Trustees

No trustee or person (2019: none) connected with a trustee has received any remuneration for services to the charity (2019: £nil).
No trustees (2019: none) were reimbursed for expenses during the year (2019: £nil)

10 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

11 General Fund

	2020	2019
	£	£
Balance at 1st January	**471,000**	401,181
Net movement for the year	**36,019**	48,007
Transfers	**37,946**	21,812
As at 31st December	**544,965**	471,000

12 Details of Restricted Funds (Current Year)

	Balance at 1 Jan 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2020 £
Childcare Programme, West Bank	-	816,351	(797,621)	(18,730)	-
Community Based Rehabilitation Programme, Gaza	46,324	2,500	(47,023)	-	1,801
Covid-19 / Ramadan Support, Gaza	-	50,475	(49,594)	(881)	-
Covid-19 Appeal, Food Distribution, Gaza	-	18,877	(18,377)	(500)	-
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	-	51,000	(51,000)	-	-
Covid-19 Support for Hospitals, Gaza	-	162,500	(160,008)	(2,492)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	125,785	(121,557)	(4,229)	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza		39,861	(39,742)	(119)	-
Emergency Med Supplies for Hospitals, Gaza	1	-	-	(1)	-
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	1	-	-	(1)	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	1	27,146	(25,618)	(1,529)	-
Emergency Support for Karantina Hospital, Lebanon	-	19,810	(17,250)	-	2,560
Emergency Winter Support, Gaza	25,887	2,836	(27,891)	(831)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	119,991	(117,390)	(2,601)	-
Gaza Emergency Appeal	6,111	7,460	(7,326)	500	6,745
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Music Therapy for Traumatised Children, Lebanon	4,648	8,500	(12,836)	(312)	-
Paediatric ICU, Makassed Hospital, East Jerusalem	10,000	270,833	(281,215)	383	-
Palestinian Museum Public Eduation Programme, West Bank	-	76,372	(76,612)	240	-
Ramadan Appeal for Food Packages, Gaza	276	430	(706)	-	-
Ramadan Food Packages Distribution, Gaza	-	143,285	(139,255)	(4,030)	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	127,368	(125,250)	(2,118)	-
School Counselling Units for Traumatised Children, Gaza	19,750	-	-	-	19,750
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	5,000	(4,961)	(39)	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,425	225	-	-	3,650
Supporting Higher Education in the West Bank	-	13,300	(13,049)	(251)	-
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	23,060	350	(23,006)	(404)	-
	152,880	**2,090,255**	**(2,157,287)**	**(37,946)**	**47,902**

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

Details of Restricted Funds (Prior Year)

	Balance at 1 Jan 2019 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2019 £
Bethany Education Center, Jerusalem	-	-	-	-	-
Community Based Rehabilitation, Gaza	12,470	33,854	-	-	46,324
Education Programme, Palestine	19,500	-	(19,110)	(390)	-
Education, Gaza	280	9,451	(9,571)	(160)	-
Emergency Appeal, Gaza	5,344	8,814	(8,047)	-	6,111
Emergency Med Supplies for Hospitals, Gaza	2,897	-	(2,580)	(316)	1
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	-	23,217	(22,088)	(1,128)	1
Emergency Support for Farmers' Livelihoods, Northern Gaza	-	65,356	(63,898)	(1,457)	1
Emergency Winter Support, Gaza	-	54,101	(27,687)	(527)	25,887
Emergency Winter Support, Lebanon	-	11,599	(10,447)	(1,152)	-
Emergency/Shelter - Lebanon	-	-	-	-	-
Information, Advocacy and Awareness-Raising	14,443	-	(1,047)	-	13,396
Palestinian Museum Educational Programmes, West Bank	-	77,964	(75,983)	(1,981)	-
Qurbani Lebanon	-	24,675	(24,178)	(497)	-
Ramadan Appeal for Food Packages, Gaza	-	8,318	(6,504)	(1,538)	276
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	18,103	(17,056)	(1,047)	-
School Counselling Units for Traumatised Children, Gaza	6,000	13,750	-	-	19,750
Shirin's Fund for Children with Special Needs, Jerusalem	3,425	-	-	-	3,425
Sight disability & prevention of blindness, Gaza	3,750	16,750	(20,138)	(362)	-
Support for Health Services, Lebanon - Uninterupted Power Supplies funded by Clare Short	-	-	-	-	-
Zakat Al Fitrah Food Packages, Gaza	-	200,680	(197,435)	(3,245)	-
LMAQ Scholarships at Ramallah Friends School - Mr AM Al-Qattan Legacy	385,030	-	(380,995)	(4,035)	-
Programme Implementation Costs in Palestine and Lebanon - Mr AM Al-Qattan Legacy	770,070	-	(785,583)	15,513	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	136,989	(134,389)	(2,600)	-
Childcare, West Bank	-	1,012,057	(994,033)	(18,024)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	138,572	(139,706)	1,134	-
Music Therapy for Traumatised Children, Lebanon	-	4,648	-	-	4,648
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	-	23,060	-	-	23,060
Paediatric ICU, Makassed Hospital, East Jerusalem	-	10,000	-	-	10,000
	1,223,209	**1,891,958**	**(2,940,475)**	**(21,812)**	**152,880**

13 Tangible Fixed Assets

	2020 Office Equipment
Cost	
As at 1st January 2020	**4,008**
Addition during the year	**-**
Disposals	**-**
As at 31st December 2020	**4,008**
Depreciation	
As at 1st January 2020	**2,446**
Charge for the year	**1,068**
Disposals	**-**
As at 31st December 2020	**3,514**
Net Book Value	
As at 31st December 2020	**494**
As at 31st December 2019	**1,562**

14 Debtors

	2020 £	2019 £
Debtors - Gift Aid Claim	**-**	15,804
Other Debtors	**512**	309
Prepayments	**1,365**	1,335
	1,877	17,448

15 Creditors: Amounts falling due within one year

	2020 £	2019 £
Trade creditors	**-**	-
Accruals	**7,350**	7,140
Deferred Income	**150,000**	-
Other creditors	**6,586**	214
	163,936	7,354

The above financial instruments of the charity are measured at present value.

16 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members at the year end date is six.

17 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 December 2020 are represented by:			
Fixed assets	494	-	494
Current assets	558,404	197,905	756,309
Current liabilities	(13,936)	(150,000)	(163,936)
Total net assets	**544,965**	**47,902**	**592,867**
Fund balances at 31 December 2019 are represented by:			
Fixed assets	1,562	-	1,562
Current assets	476,792	152,880	629,672
Current liabilities	(7,354)	-	(7,354)
Total net assets	**471,000**	**152,880**	**623,880**

18 Reconciliation of Operating Profit to Net Cash Inflow/(Outflow) from Operating Activities

	2020 £	2019 £
Operating surplus/(deficit)	**(31,013)**	(1,000,510)
Depreciation charges	**1,068**	1,386
(Increase)/Decrease in debtors	**15,571**	(10,668)
(Decrease)/Increase in creditors	**156,582**	(1,753)
Investment Income	**(868)**	(9,226)
Net cash inflow/(outflow) from operating activities	**141,340**	(1,020,771)

19 Reconciliation of Net Cash Flow to Movements in Net Cash

	2020 £	2019 £
Increase/(decrease) in cash	**142,208**	(1,011,545)
Net cash at 1 January 2020	**612,224**	1,623,769
At 31 December 2020	**754,432**	612,224

20 Analysis of Changes in Net Funds

	At 1 January 2020 £	Non-cash Changes £	Cash Flows £	At 31 December 2020 £
Cash at bank and in hand	612,224	-	142,208	754,432
Total Net Funds	**612,224**	**-**	**142,208**	**754,432**