



Interpal

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31st December 2024

Registered Charity No. 1040094

Palestinians Relief and Development Fund

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LEGAL AND ADMINISTRATIVE INFORMATION

Charity Number: 1040094 (constituted by the Charitable Trust governed by Trust Deed)

Address of Principal Office:

PO Box 53389

London

NW10 6WT

United Kingdom

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E: info@interpal.charity

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Name of Trustees

Dr Essam Mustafa

Mr Ismail Ginwalla MBE

Ms Saher Usmani

Senior Personnel

Secretary to the Trustees: Mr Jihad Qundil

Independent Examiners

M Akram & Co.

Chartered Accountants

413 Lea Bridge Road

London, E10 7EA

Solicitors

Carter-Ruck Solicitors

6 St Andrew Street

London, EC4A 3AE

ANNUAL REPORT OF THE TRUSTEES

The Trustees present their report along with their financial statements of the charity for the year ended 31st December 2024. The financial statements have been prepared based on the accounting policies set out in Note 1 of the financial statements and comply with the charity's Trust Deed.

Interpal: Structure, Governance and Management

Interpal is a charity organised, registered, headquartered and operating in the United Kingdom under the supervision of the regulator in Britain, the Charity Commission, as well as government authorities. It delivers works to support Palestinians in need through utilising its expertise to facilitate aid, advocacy and awareness for Palestinian human rights.

Interpal works with those with a thorough knowledge of the dire humanitarian situation of the Palestinians as well as the complexities and sensitivities of Palestinian society, whether in the West Bank and Gaza Strip, or the refugee camps in Jordan and Lebanon. Since 2020, Interpal has realigned how it works to safeguard its beneficiaries and its legacy as the charity adapts to changes caused by external factors and obstacles.

Overall management and decision-making rests with the Interpal Board of Trustees.

Vision, Objectives and Activities

Vision:

- To empower Palestinians to face their challenges and hardships in our principal areas of operation: The West Bank, Gaza Strip and the refugee camps in Jordan and Lebanon.

Objectives:

- Advocate for the relief of economic hardship faced by Palestinians.
- Promote the importance of good health within the Palestinian community.
- Support initiatives that help education for Palestinians.
- Provide support and capacity building for organisations working to support Palestinian human rights.
- Raise awareness about the causes of the humanitarian crisis affecting Palestinians, including poverty, and how to alleviate it.

How Interpal Works

Interpal is a charity registered in the UK. Interpal's principal area of work now focuses on community development and advocacy & awareness. By engaging in awareness campaigns, Interpal is able to highlight issues concerning Palestinians and their plight in order to raise necessary funds to support the charitable work to support them.

Board of Trustees

The Interpal Board of Trustees bears the responsibility for formulating and implementing the charity's policies. It also oversees overall management. In addition to powers such as providing grants to help alleviate poverty, the trustees can establish and support development and rehabilitation projects, encourage employment and self-dependency, and construct, maintain and support holy places.

Recruitment and Appointment of Trustees

The Trust Deed provides that, "Every future Trustee shall be appointed by a resolution of the trustees passed at a special meeting called by the Chairman or any two trustees upon not less than twenty-one days' notice being given to the other trustees of the appointment of a new trustee." (Article E).

Induction and Training of Trustees

The trustees are encouraged to undergo ongoing training to fulfil their responsibilities and development. Upon induction, trustees are provided with adequate training and are kept well informed of the ongoing fluid situation in the charity's key areas of operation. They are also kept informed of any organisational or structural changes in keeping with good governance.

Risk Management

Interpal continues to have relevant operations procedures in place as outlined in its Relationships and Funding Operations Manual. All significant activities undertaken are subject to a risk review as part of the initial project assessment and implementation. Major risks are identified and ranked in terms of their potential impact. The trustees review the risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, risks are covered by insurance.

Public Benefit

The trustees confirm that Interpal has complied with and recognises the importance of the Charities Act 2011 in reference to public benefit. Interpal has referred to the Charity Commission's guidance and has due regard to public benefit when developing, reviewing and implementing the charity's vision, aims, objectives, and future strategy.

Gifts-in-Kind

Gifts in kind are recognised and capitalised at the value to the charity where this can be quantified.

Remuneration Policy

Interpal's trustees have set up a pay scale, with the help of professional advice. Staff are appraised and assessed on their performance, and all pay increases are based on these annual reviews and appraisals.

PERFORMANCE AND OBJECTIVES FOR 2024

Objectives for 2024:

1. Capacity Building and Support for Humanitarian Organisations

- Interpal aims to continue offering its expertise and capacity-building support to organisations delivering humanitarian assistance to Palestinians in need.
- In alignment with the trustees' strategy and the charity's mission, Interpal has actively contributed to strengthening the capabilities of partner organisations through advisory support, shared resources, and sector expertise.

2. Advocacy and Awareness for Palestinian Human Rights

- Interpal remains committed to raising awareness and advocating for the rights of Palestinians.
- This objective was pursued through consistent messaging via the charity's website, donor communications, and the amplification of campaigns aligned with Palestinian and broader human rights causes.

Future Plans:

- Enhance and expand advocacy efforts to amplify Palestinian voices and human rights concerns.
- Deepen collaborative support by offering technical guidance and strategic input to humanitarian partners operating in the field.
- Provide expertise and capacity building support to other organisations working to provide humanitarian aid for Palestinians in need.

FINANCIAL REVIEW

Income

Interpal's total income for 2024 amounted to £55,167 (2023: £92,581).

Expenditure

The total amount expended in 2024 was £73,900 (2023: £90,456). In total, 79% of the total amount expended was allocated as part of our community development programme to provide operational support for charities and 21% was allocated as part of the Advocacy and Awareness programme.

All the indirect and overhead operational costs of the central function to ensure delivery of the charity's objectives have been apportioned to charitable and awareness activities in proportion to the direct expenditure incurred (see notes 5 and 6).

Reserves and Funds Carried Forward

In line with the new Modus Operandi of the charity the reserves policy was revised to be aligned with planned changes to operational costs. The charity's financial records state that unrestricted funds of £74,836 are carried forward into 2025. The trustees are confident this ensures the charity as a going concern for more than 12 months.

Going Concern

The trustees have carefully reviewed the charity's financial position, reserves, and risk management framework. They are confident that available funds are sufficient to meet the organisation's needs over the coming year.

The charity's strategic shift—focusing on supporting Palestinians through its expertise and role as a trusted source of information—provides a sustainable path forward. Current financial arrangements are adequate to cover immediate operational needs, and under the revised operating model, projected future costs remain minimal.

Accordingly, the Board of Trustees confirms that the charity remains a going concern and continues to prepare the accounts on this basis.

Statement of Trustees' Responsibilities in Relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with 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).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Board of Trustees and signed on behalf of the Board:



Dr Essam Mustafa -Trustee

Date: 27.10.2025

PALESTINIANS RELIEF AND DEVELOPMENT FUND – INTERPAL

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2024

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PALESTINIANS RELIEF AND DEVELOPMENT FUND – INTERPAL

I report to the trustees on my examination of the accounts of Palestinians Relief and Development Fund – Interpal (the Trust) for the year ended 31st December 2024, which are set out on pages 10 to 18.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

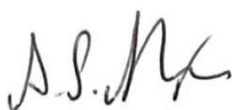
Independent examiner's statement

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

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed:



Adeel Akram FCA
Chartered Accountant
413 Lea Bridge Road
London E10 7EA

Date: 27.10.2025

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2024

	Notes	2024 (£)	2023 (£)
Income from:			
Donations	3	55,167	92,581
		-----	-----
Total income		55,167	92,581
		=====	=====
Expenditure on:			
Charitable activities	4	73,900	90,456
		-----	-----
Total expenditure		73,900	90,456
		=====	=====
Net (Loss)/income		(18,733)	2,125
Reconciliation of funds:			
Total funds brought forward		93,569	91,444
		-----	-----
Total funds carried forward		74,836	93,569
		=====	=====

There are no recognised gains and losses other than those passing through the statement of financial activities. All income and expenditure are derived from continuing activities.

The notes on pages 12-18 form an integral part of these financial statements.

BALANCE SHEET AS AT 31st DECEMBER 2024

	Notes	2024 (£)	2023 (£)
Fixed assets			
Tangible assets	7	2,198	2,931
Current assets			
Debtors	8	102,692	118,373
Cash at bank and in hand		2,810	2,994
Total current assets		105,502	121,367
Current liabilities			
Creditors: amounts falling due within one year	9	(32,864)	(30,729)
Net current assets		72,638	90,638
Net assets		74,836	93,569
Funds of the Charity			
Unrestricted funds	10	74,836	93,569

The financial statements were approved by the Board of Trustees and signed on their behalf by:



Dr Essam Mustafa -Trustee

Date: 27.10.2025

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

1. ACCOUNTING POLICIES

The principal accounting policies, all of which have been applied consistently throughout the year, are set out below.

a) Basis of preparation

The financial statements have been prepared under the historical cost convention and 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) - (Charities SORP FRS 102) (as updated through second edition - October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

b) Public benefit entity

The charity constitutes a public benefit entity as defined by FRS 102.

c) Going concern

The Board of Trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

d) Fund accounting

Where specific donations and other income are received for a particular charitable purpose, these are allocated to a restricted fund and expenditure incurred for that purpose is applied against the fund. The charity had no restricted funds in either 2024 or 2023. Interpal's incoming resources are best described as unrestricted funds, expendable at the discretion of the trustees in furtherance of the objects of the charity.

e) Income recognition

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

Donations and grants are recognised in the period in which the charity is entitled to receipts where the amount can be measured reliably. The income from charitable and fundraising activities are shown gross with the associated costs included in expenditure.

Gifts in kind such as fixed assets donated to the charity are recognised as donations and are included at the value to the charity where this can be quantified.

f) Volunteers and other donated services

Donated services and facilities are recognised as income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined based on what the charity would be willing to pay for similar services or facilities in an open market setting. A corresponding expenditure is also recognised to reflect the cost of these received services and facilities. The value of the time and services provided by volunteers is not incorporated into these financial statements in accordance with the Charities SORP FRS 102.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

Note 1 Continued:

g) Expenditure recognition

Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on accrual basis. Funds expended are allocated to the particular activity where the cost relates directly to that activity. However, the indirect and overhead costs of the central function including the operational and support costs have been apportioned to the charitable and fundraising activities in proportion to the direct expenditure incurred. Expenditure incurred on raising funds relates to the costs expended on attracting donations and other fundraising costs including printing, mailing and donation processing charges. Charitable expenditure comprises of those costs incurred by the charity in the delivery of its aid programme for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

h) Tangible fixed assets

Tangible fixed assets costing more than £200 are capitalised and included at cost, including any incidental expenses of acquisition. Depreciation is provided, after taking account of any grants receivable, at rates calculated to write off the cost or valuation of each asset to its estimated residual value on a reducing balance basis over the expected useful life, as follows:

Fixtures, fittings and equipment	25% per annum on reducing balance basis
----------------------------------	---

i) Taxation

As a registered charity there is no liability to tax. Irrecoverable VAT is not analysed separately and is charged to the statement of financial activities when the expenditure to which it related is incurred and is allocated as part of the expenditure to which it relates. Tax recovered from voluntary income received under gift aid is recognised when the related income is receivable.

j) Pension scheme

The charity operates a defined contribution scheme. Contributions to the scheme are charged to the statement of financial activities as incurred.

k) Foreign currencies

Transactions in foreign currencies are translated at the rate of exchange prevailing at the time of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange prevailing at the balance sheet date. All differences are taken to the statement of financial activities.

l) Operating leases

Rentals payable under operating leases are charged to the statement of financial activities as incurred over the term of the lease.

m) Debtors

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

n) Cash at bank and in hand

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

Note 1 Continued

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) Financial instruments

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

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Preparation of the financial statements requires management to make significant judgements and estimates. There are no significant judgements and estimates in the financial statements.

3. INCOME FROM DONATIONS

	2024 (£)	2023 (£)
Other Income	55,167	92,581
	-----	-----
	55,167	92,581
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

4. EXPENDITURE ON CHARITABLE ACTIVITIES

Analysis by field*

	Project Costs	Operational, Support & Staff Costs	2024	2023
			Total	Total
	£	£	£	£
Community Development	42,941	15,295	58,236	74,969
Advocacy and Awareness	11,550	4,114	15,664	15,487
	-----	-----	-----	-----
	54,491	19,409	73,900	90,456
	=====	=====	=====	=====

***Community Development:** includes community initiatives such as capacity building for organisations and vocational programmes;

Advocacy & Awareness: involves various events or campaigns throughout the UK to raise awareness about the humanitarian crisis affecting Palestinians.

5. OPERATIONAL AND SUPPORT COSTS

	2024 (£)	2023 (£)
IT costs	5,549	4,347
Depreciation	733	977
Accountancy fee	750	1,750
Independent examination fee	1,500	1,500
	-----	-----
	8,532	8,574
	=====	=====

ALLOCATION OF OPERATIONAL AND SUPPORT COSTS

These charitable operations and support costs refer to funds expended to deliver aid programmes and fulfil the objectives of the charity. These include central function costs and have been apportioned to charitable and awareness activities in proportion to the direct expenditure incurred.

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31st DECEMBER 2024**

6. STAFF COSTS

	2024 (£)	2023 (£)
Staff Wages & Salaries	9,648	10,570
Employer's National Insurance Contributions	185	178
Pension Costs	1,044	980
	-----	-----
	10,877	11,728
	=====	=====

ANALYSIS OF STAFF COSTS

Staff by Department	2024	2023
	No.	No.
Operational & Support	2	2
	-----	-----
	2	2
	====	====

The average number of employees during the year was 2 (2023 - 2). No employees had emoluments over £60,000 during the year (2023 - None).

These costs have been allocated to the charitable aid programmes and awareness activities on the basis of the proportion of direct expenditure incurred.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2024

7. TANGIBLE FIXED ASSETS

	Fixtures, Fittings & Equipment (£)
Cost	
At 1 st January 2024	19,944

At 31st December 2024	19,944
	=====
Depreciation	
At 1 st January 2024	17,013
Charge for the year	733

At 31st December 2024	17,746
	=====
Net Book Value	
At 31 st December 2024	2,198
	=====
At 31 st December 2023	2,931
	=====

8. DEBTORS

	2024 (£)	2023 (£)
Other Debtors	76,592	92,273
Allocated funds for the field	26,100	26,100
	-----	-----
	102,692	118,373
	=====	=====

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2024

9. CREDITORS: amounts falling due within one year

	2024 (£)	2023 (£)
Other taxes & social security	2,774	139
Accruals	2,750	3,250
Other creditors	27,340	27,340
	-----	-----
	32,864	30,729
	=====	=====

10. RECONCILIATION OF MOVEMENTS ON UNRESTRICTED FUNDS

	2024 (£)	2023 (£)
Total funds brought forward	93,569	91,444
Income	55,167	92,581
Expenditure	(73,900)	(90,456)
	-----	-----
Total funds carried forward	74,836	93,569
	=====	=====

11. RELATED PARTY TANSCTIONS AND TRUSTEES' REMUNERATION

The trustees received no emoluments during 2024 (2023 - £nil). During the year £nil (2023 – £nil) was incurred for all trustees' telephone, travel and subsistence, either by direct payment or reimbursement. There were no other related party transactions.