

Iraq Welfare Organisation – Trustees’ Annual Report for the Year Beginning 1 January 2024 and Ended 31 December 2024

The Trustees of Iraq Welfare Organisation (the “Charity”) are pleased to present their annual report together with the financial statements (receipts and payments accounts) for the year ended 31 December 2024, using the receipts and payments basis. This report has been prepared in accordance with the Charities Act 2011 and the Charity Commission’s requirements for charities with income over £25,000 and less than £250,000.

Reference and Administrative Details

- **Charity Name:** Iraq Welfare Organisation
- **Registered Charity Number:** 1107884
- **Principal Address (Registered Office):** 11 Oakhill Grove, Surbiton, Surrey, KT6 6DS, United Kingdom
- **Trustees (during 2024):** Haroun Lazim; Hani Lazim; Dr. Ali al-Assam
- **Independent Examiner:** Sabrina Ramsey

NB: The Charity is governed by a Declaration of Trust (see Structure and Governance below). The Charity has no subsidiaries or other names. Contact telephone and email are on record.

Structure, Governance and Management

Governing Document: Iraq Welfare Organisation is constituted as an unincorporated charitable trust. The governing document is a Declaration of Trust dated 24 February 2004 (as amended on 28 December 2004 and 25 February 2005). This trust deed sets out the Charity’s objects and the powers of the trustees. The Charity is registered with the Charity Commission for England and Wales (charity number 1107884) and operates in accordance with the Charities Act and its trust deed.

Trustee Appointment and Management: The Charity is led by a Board of Trustees. In accordance with the trust deed, there must be a minimum of three trustees at all times. Trustees are appointed by resolution of the existing trustees, typically to serve a term of three years (renewable). During 2024, the trustees of the Charity were Haroun Lazim, Hani Lazim, and Dr. Ali al-Assam. There were no changes to the Board in the year. The trustees convene regular meetings (at least twice annually and as needed) to oversee the Charity’s activities, make decisions on grants and projects, and ensure good governance.

Organisational Management: The Charity has no paid staff. All management and administration are carried out by the trustees on a voluntary basis, with the assistance of occasional volunteers or partner organisations when required. This streamlined structure ensures that the maximum possible proportion of the Charity's funds are directed towards its charitable activities. The trustees collectively handle the Charity's day-to-day affairs, including project oversight, fundraising, and financial management. Professional advice is sought where necessary (for example, in accounting or legal matters) to supplement the trustees' skills.

Risk Management: The trustees periodically review the major risks to which the Charity is exposed (such as operational, financial, and reputational risks) and are satisfied that appropriate measures are in place to mitigate those risks. The small scale of operations and direct involvement of trustees in all activities provide a high level of oversight. Financial controls (e.g. dual authorisation of payments) are in place to safeguard the Charity's assets. The trustees also confirm that during 2024 there were **no serious incidents** or other matters that required reporting to the Charity Commission.

Objectives and Activities

Charitable Objects: The Charity's objectives, as stated in its Declaration of Trust, are:

- *The advancement of education and training in Iraq* – primarily through providing funding or support for higher education institutions and research centres in Iraq, and through the development of internet-based educational materials and programmes.
- *Other charitable purposes* – to promote any other charitable purposes as the trustees may from time to time determine, allowing flexibility to support related causes at the trustees' discretion.

These objects reflect the Charity's fundamental aim of improving education and knowledge-sharing in Iraq. In particular, the focus is on leveraging technology and institutional support to enhance educational opportunities for the people of Iraq.

Main Activities in 2024: In order to further the above objects, the trustees set the following key activities and priorities for the year 2024:

- **Digital Education and Community Projects:** The Charity concentrated on funding and developing **software-based community and education projects** that benefit communities in Iraq, while also engaging the Iraqi diaspora and supporters in the UK. This included building online platforms and resources to facilitate education, research, and cultural exchange.
- **Grant Funding and Support:** The Charity provided financial support and resources for initiatives that align with its educational mission. Rather than directly running schools or programmes, IWO typically partners with or funds projects that deliver training, knowledge-sharing, or capacity-building, especially those with an online or digital component to reach learners in Iraq.
- **Public Benefit:** In planning and carrying out these activities, the trustees have paid due regard to the Charity Commission's guidance on public benefit. All

projects undertaken are intended to benefit the public either in Iraq (by improving educational access and quality) or within the UK/Iraqi community (by fostering greater knowledge and cultural understanding), in line with the Charity's objects. The sections below outline what was achieved through these activities in 2024 and how they have contributed to the public benefit.

Achievements and Performance

During 2024, Iraq Welfare Organisation made significant progress in furthering its aims. The trustees are pleased to report the following achievements and performance highlights:

- **Development of the “YourMap” Platform:** A major initiative in 2024 was the development of the “YourMap” software platform. *YourMap* is an online platform designed to connect communities with community wealth-building, educational and cultural resources. Developed in the UK with the Charity's funding with the support of partners such as bodies such as Preston City Council and University of Central Lancashire, the platform provides interactive maps and information to help local residents, students and researchers in Preston access materials and collaborate with peers. In 2024, the Charity funded the first instalment of the platform's launch fund. This platform is expected to be rolled out in Iraq in 2025 via the Mushtarek platform (see Plans for Future Periods). The development of YourMap has been a cornerstone achievement, representing a new and innovative approach to delivering and building content digitally with Iraqi beneficiaries.
- **Online Educational Content and News Platform:** The Charity continued to support and maintain an online learning and news-sharing platform (the **NewsSocial** platform) throughout 2024. This platform serves as a hub for educational content, articles, and community news relevant to Iraq and its diaspora. The Charity covered regular hosting and maintenance fees to keep NewsSocial operational and freely accessible. As a result, students, academics, and community members have had ongoing access to a wealth of information and educational materials. The platform's usage grew over the year, indicating increasing engagement and the value of this resource to the community. Notably, the platform now hosts archival and discussion content with field experts in Iraq and in the diaspora related to Iraqi energy and hydrology.
- **Community Education Projects:** Alongside broader digital initiatives, the Charity funded smaller projects aimed at education and cultural awareness:
 - *Educational Video Project:* In 2024 the Charity sponsored the creation and promotion of an educational video on Kurdish history. The Charity paid for social media promotional fees (a Facebook advertising campaign) to ensure the video reached a wide audience. The project was successful in engaging viewers from both the UK and Iraq, helping to preserve and disseminate important historical knowledge. Feedback from the community was positive.

- *Cultural Exchange Event:* The Charity supported a **book launch event** in London that was related to Iraqi education and culture. This involved collaborating with local community groups and venues. For example, venue costs (such as a contribution to the Marx Memorial Library in London) and event listing fees were covered by the Charity to facilitate the event. The book launch provided a platform for Iraqi authors/academics to present their work and engage with the UK public and diaspora, thereby fostering cultural exchange and understanding. The event was attended by over 80 people and was well-received.

The trustees consider that the Charity's performance in 2024 was very positive. Despite being a relatively small organisation, IWO successfully initiated and supported projects with tangible benefits. The focus on **technology-driven education solutions** has allowed the Charity to reach a broad audience efficiently. Importantly, all activities undertaken were squarely in line with the Charity's objectives and delivered clear **public benefit**: - In Iraq, beneficiaries have gained access to new educational platforms and content (primarily through the YourMap project and online resources) which they would not otherwise have. In the UK, the Iraqi diaspora and wider public have benefited from cultural and educational initiatives that promote understanding of Iraq's heritage and current educational needs. The trustees are therefore satisfied that 2024's activities have advanced the Charity's aims and benefited the public in both the short and long term.

Financial Review

Overview: 2024 was a year of significant growth in the Charity's finances compared to previous years. The Charity's **total incoming receipts** for the year amounted to **£46,686.64**, all of which were **voluntary donations**. Total **payments (expenditure)** in 2024 were **£31,536.27**, spent entirely on the Charity's charitable activities and necessary running costs. This resulted in a **net surplus** of roughly **£15,150** for the year. The surplus has been added to the Charity's funds carried forward, strengthening our ability to fund future projects. On 31st December 2024, the Charity's cash funds (balances in bank and PayPal accounts combined) stood at **£15,572.38**.

Income: Donations in 2024 came from a mix of generous supporters in the UK, Iraq and other countries. The trustees are grateful for the broad base of support – from individual donors contributing small regular amounts (including members of the Iraqi diaspora) to supporters who made larger one-off gifts. Notably, a number of donations were received via PayPal, which after processing fees yielded contributions of approximately £48.45 per transaction (£50 before fees). There were also numerous small donations of £10, £15, £50 and £100 throughout the year from various supporters. This grassroots fundraising approach proved effective: by the end of Q3 2024 the Charity had raised over £44,000, and additional donations in Q4 brought the annual total to £46.7k. The diversity of donors – both geographically and in size of gifts – demonstrates strong community engagement with the Charity's mission. The Charity did not receive any government grants or institutional funding in 2024; all income was from private donors.

Expenditure: The entirety of the £31,536.27 expenditure in 2024 was used in direct furtherance of the Charity's aims (charitable spending). Major areas of spending included:

Project Development Costs: The largest single commitment was funding the development of the *YourMap* platform, for which an instalment of £4,300 was paid in October 2024. This covered software development and launch costs for the platform.

Digital Infrastructure: Regular payments were made for web hosting and related IT services, chiefly to maintain the NewsSocial educational platform. These costs were approximately £360 per quarter (totaling around £1,440 for the year).

Content and Event Expenses: The Charity spent modest amounts on commissioning content and promoting educational materials (e.g., a £28.54 payment for video editing services via an online freelancer platform, and £100 on social media advertising for the educational video project). Additionally, around £155 was spent on venue/support for the book launch event, and £15 on event listing fees to publicise it. A small commission fee (~£20) was also paid for using an online donation or event management service (to ensure smooth fundraising/event coordination).

Governance and Administration: Expenditure on administration was minimal. The trustees received no remuneration, and aside from the project costs noted, the only other expenses were minor fees (such as bank or PayPal charges embedded in the net donation figures). There were no office costs or staff costs incurred.

Overall, approximately **100% of the Charity's spending was on charitable activities** (with effectively £0 on non-charitable overheads aside from necessary fees). This reflects the trustees' commitment to direct donor funds to the cause.

Reserves Policy: The Charity **does not currently have a formal reserves policy**. Given the relatively small size of the Charity and the receipts and payments basis of accounting, the trustees have to date focused on ensuring that funds are spent on charitable purposes in a timely manner, while keeping a prudent minimum balance as a contingency. At the end of 2024, the Charity's unrestricted funds (free reserves) were approximately £15.6k (entirely held as cash in bank/online accounts). The trustees consider this year-end balance to be sufficient as a working reserve for 2025, allowing the Charity to meet any short-term obligations and to confidently commit to planned projects. Going forward, as the Charity grows, the trustees will review the need for a more explicit reserves policy.

Going Concern: The trustees are satisfied that the Charity is in a stable financial position. There are no material uncertainties about the Charity's ability to continue its activities for the foreseeable future. All project commitments made in 2024 are fully funded, and the carried-forward funds provide a solid platform for the Charity's planned expansion of activities in 2025.

Accounting Basis and Independent Examination: These accounts have been prepared on a **receipts and payments basis** (consistent with the Charity's size and regulatory thresholds). A simplified Statement of Assets and Liabilities is maintained,

showing cash balances and any significant assets or debts at year end (for 2024, the Charity had no physical assets and no outstanding liabilities or loans). In line with statutory requirements, the trustees will have the 2024 accounts independently examined. An **Independent Examiner's Report** will be attached to the full financial statements once the examination is completed. The trustees confirm that all required filings (annual return, accounts and this report) will be made to the Charity Commission by the due deadline.

Plans for Future Periods

Looking ahead to 2025 and beyond, the trustees have set out ambitious but achievable plans to build on the successes of 2024:

- **Expansion of the Iraq Memory Project and YourMap Platforms in Iraq:** The top priority for 2025 is to expand and deploy the Mushtarek educational platform more broadly across Iraq. The Charity plans to collaborate with universities, schools, and community organisations in Iraq to implement Mushtarek on the ground. This will involve translating and tailoring content to local needs, training local facilitators or educators in using the platform, and possibly expanding the platform's features based on feedback from the pilot phase. The goal is that by the end of 2025, Mushtarek will be actively used in multiple Iraqi institutions or communities, providing thousands of students and learners with access to digital educational resources. The trustees will monitor this rollout closely and ensure adequate technical support and guidance is provided for a successful expansion.
- **Continuation of Digital Education Initiatives:** The Charity will continue to support the **NewsSocial** platform and other online educational content initiatives. In 2025, efforts will be made to broaden the content available (including more e-books, research articles, and multimedia educational materials relevant to Iraq's development and history) and to increase user engagement. The trustees plan to seek partnerships with academic contributors and volunteers who can enrich the content. Additionally, improvements to the platform's user experience and outreach (possibly through enhanced social media presence and community moderation) are planned, to grow the audience in both Iraq and the diaspora.
- **Purchasing an equity stake in the NewsSocial Cooperative:** The activity of IWO is heavily dependent on the NewsSocial platform - on which the Mushtarek platform is based - to complete its charitable objects at this juncture. As such, on October 15th 2024 the Charity proposed the purchase of an equity stake in the NewsSocial Cooperative at the value of \$150,000USD. This was agreed in principle by the board of NewsSocial on November 12th 2024, with the timeline yet to be determined.
- **Supporting Research and Higher Education:** In line with its core object of advancing higher education in Iraq, the Charity intends to explore opportunities to support **Iraqi higher education institutes and research centres** more directly. This may include providing small grants or resources to specific projects at Iraqi universities, or facilitating collaborations between UK and Iraqi educational

institutions. While no formal commitments have been made yet, the trustees are in discussions to identify areas where the Charity's intervention could have significant impact, such as funding research equipment for a lab, supporting library resources, or developing online course materials in partnership with Iraqi educators.

- **Community Engagement and Other Charitable Activities:** The trustees will maintain the Charity's flexibility to support other charitable purposes as needs arise. For 2025, one area of focus will be **community engagement** – both in the UK and in Iraq. This could involve organising educational workshops, lectures or cultural events that align with the Charity's mission (for example, seminars with Iraqi scholars, or community history projects). Another aim is to engage more young people from the Iraqi community in the UK, possibly through volunteer programmes or internships that simultaneously benefit the Charity's work and provide skills development. By strengthening community ties and raising awareness, the Charity hopes to build a sustainable support network for its projects.
- **Fundraising and Capacity Building:** To support the above plans, the Charity recognises the need to **expand its funding base**. In 2025 the trustees plan to increase fundraising efforts – this may include organizing fundraising events, applying for grants where eligible, and broadening outreach to individual donors through campaigns. The Charity will also consider improvements to its capacity and governance, such as recruiting additional trustees or advisors with relevant expertise (e.g. in education technology or fundraising) to help guide the expansion. If appropriate, the trustees may also begin developing a formal reserves policy or strategic plan to guide the Charity's growth over the next 3-5 years, ensuring long-term sustainability.

The trustees are enthusiastic about the future and believe that the planned activities for 2025 will further cement Iraq Welfare Organisation's role in supporting education and training in Iraq. By leveraging the foundations laid in 2024, particularly the new digital platforms and engaged community of supporters, the Charity is well-positioned to make an even greater impact in the coming year. Progress against these plans will be monitored throughout 2025, and the outcomes will be reported in the next Trustees' Annual Report.

Trustee Approval and Signature

This Trustees' Annual Report was approved by the Board of Trustees on the 22nd of October 2025 and is signed on their behalf by:

Dr. Ali al-Assam – Trustee (for and on behalf of the Board of Trustees)

Date: 22nd October 2025

A. S. H. AL-ASSAM

A handwritten signature, possibly reading 'A. S. H.', written in a cursive style with a horizontal line extending to the right.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Iraq Welfare Organisation

No. 1107884

Receipts and payments accounts

CC16a

For the period
from

1/1/2024

To

31/12/2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Private Donations	46,186	-	-	46,186	-
loan (from a trustee)	500	-	-	500	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	46,686	-	-	46,686	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	46,686	-	-	46,686	-
A3 Payments					
YourMap Launch 1st Instalment	4,300	-	-	4,300	-
Book Launch expenses	6,888	-	-	6,888	-
NewsSocial Licensing and hosting fees	19,200	-	-	19,200	-

Loan repayment including previous year	1,100	-	-	1,100	-
Other digital payments	49	-	-	49	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	31,537	-	-	31,537	-

A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	

Total payments	31,537	-	-	31,537	-
-----------------------	---------------	----------	----------	---------------	----------

Net of receipts/(payments)	15,149	-	-	15,149	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	392	-	-	392	-
Cash funds this year end	15,541	-	-	15,541	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account (s))	Agreement Error	OK	OK

		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

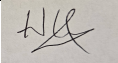
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Details		-	-
			-	-
			-	-
			-	-
			-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Details		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

B5 Liabilities

		-	-
Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Haroun Lazim	22 - 10 - 2025



Independent examiner's report on the accounts

Report to the trustees

Charity Name
Iraq Welfare Organisation

On accounts for the year ended

31-12-2024

Charity no
(if any) 1107884

Set out on pages

4-5

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2024**.

Responsibilities and basis of report

As the charity's trustees, 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

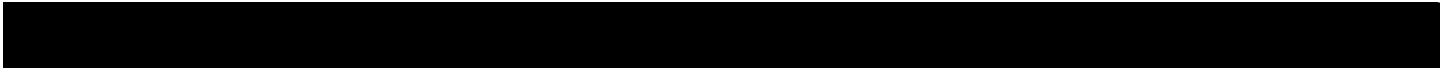
Date: 26-10-2025

Name:

Sabrina Ramsey

Relevant professional qualification(s) or body (if any):	N/A
---	-----

Address:	Flat 65 Fyfield
	Six Acres Estate, Pooles Park
	London N4 3PJ



Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

--

