

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

England & Wales · Charity number 1133499

Details

Status Registered

Legal form Other

Registered 2010-01-11

Register [View on the Charity Commission register](#)

Contact

Address 124 Cliffe Road
Sheffield
S8 9DN

Phone 07747053109

Email sheffieldpwsf@yahoo.co.uk

Website http://www.sheffieldpsc.org.uk/?page_id=157

Activities

Objects: TO ADVANCE THE EDUCATION, FURTHER EDUCATION AND TRAINING FOR EMPLOYMENT OF THE PUBLIC AND IN PARTICULAR OF PALESTINIAN WOMEN AGED 18 OR OVER, WHO LIVE IN THE OCCUPIED TERRITORIES (GAZA STRIP AND THE WEST BANK) AND WHO ARE IN FINANCIAL NEED.

Activities: The Charity raises money to provide scholarships to support Palestinian women through a University education

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, Overseas Aid/famine Relief
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** GAZA STRIP AND THE WEST BANK
- Occupied Palestinian Territories
- Sheffield City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£40,051	£18,380	-	-
2024-03-31	£37,437	£38,848	-	-
2023-03-31	£38,532	£37,957	-	-
2022-03-31	£31,208	£38,118	-	-
2021-03-31	£43,818	£42,053	-	-

Trustees

Name	Role	Appointed
Beverley Booker		2019-07-28
CATHERINE MARY GAZE		
Jennifer Jane Fortune		2025-08-07
MS VAL JOHNSON		
SARA MARGARET GOWEN		

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

England & Wales - Charity number 1133499

Accounts

Registered Charity Number: 1133499

Sheffield Palestine Women's Scholarship Fund

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS For the year ended 31 March 2025

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Sheffield Palestine Women's Scholarship Fund

Committee Report

For the Year Ending 31 March 2025.

The members of the Trustees during the year were.

Val Johnson - Chairperson

Sara Gowen - Treasurer/Secretary

Catherine Gaze

Hilary Smith

Beverley Booker

Principal address

124 Cliffe Road

Sheffield

S8 9DN

Bank

Virgin Money Bank

681 Chesterfield Road Sheffield

SB ORY

independent examiner

ENOVION Ltd

Ashlea,

High Street,

Calver,

Hope Valley,

S32 3XP.

Management committee's responsibilities for the financial statements

The management committee are responsible for preparing financial statements for each financial period which give a true and fair view of the state of affairs of the group and of the surplus or deficit of the group for that period. In preparing those financial statements, the management committee are required to:

a) select suitable accounting policies and apply them consistently; b) make judgments and estimates that are reasonable and prudent.

The management committee are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the group and enable the management committee to prepare financial statements. The management committee are responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Sheffield Palestine Women's Scholarship Fund

Trustee Report

For the Year Ending 31 March 2025

This year's scholarships

With the ongoing war in Gaza, the Scholarship Fund has tried to continue our support for Gazan students awarded a scholarship just before the war broke out in October 2023. In 2024-25 we have continued to seek news on our students. We were able to contact **one student**, Malak Al Daour (see story below) who has been able to continue her studies online. We have paid her scholarship fees in this financial year. We have subsequently been able to contact a **further 20 students** who are studying online. We are currently processing payments for these students through Al Aqsa and Al Azhar universities (these payments will be in the next financial year – 2025-26).

Thanks to the incredible and ongoing generosity of our supporters we have been able to award scholarships to **13** young women in the West Bank.

We are enormously grateful to our partners in Palestine, who have continued to administer the Fund despite all the difficulties they face. And our students are amazing! Their determination and their dedication to their studies is a constant source of inspiration. We offer especial congratulations to the **4** students who graduated this year in the West Bank.

It's always been my dream – to use my education to defend my homeland

When we discovered, in late 2024, that one of our students in Gaza, **Malak Al-Daour**, had resumed her law degree at Al Azhar University, we were both amazed and overjoyed. There could be no better news.

We had featured Malak in last year's newsletter. Sue Piper, from the Saddleworth Palestine Women's Scholarship Fund, had met Malak in Gaza in the summer of 2023 and they had kept sporadically in touch. It was Malak who told Sue the tragic news that her friend Malak Khudair Jaber Ali, also a Scholarship Fund student, had been killed (as we reported last year).

In December 2024, Malak texted Sue to say that her family – who had been displaced many times from their home in Jabalia – were now living in a tent on the beach in Deir al Balah in central Gaza. Life, Malak wrote, was very difficult, even more so because her father had stayed behind in the north. But, despite everything, Malak was determined to resume her studies. As she'd told Sue in 2023: *I've always had the dream of using my education in law to defend my homeland within international institutions.*

But studying in a tent was never going to be easy. All classes and lectures are held online and Malak had to walk two kilometres a day to find an internet signal. Then the university told her that if she didn't pay her fees, she would be barred from sitting her course exams, all of which count towards her degree; and Malak couldn't pay the fees. Thankfully, as soon as we discovered that Malak had resumed her university course, we were able – through our key partner in Gaza, Mona El Farra – to award Malak a scholarship.

We now know that other Scholarship Fund students in Gaza have re-started their courses online. We are in contact with Al Azhar and Al-Aqsa Universities (both are providing online teaching) and, will be able to transfer the scholarship fund fees through them for the academic year 2024-25. We will report on these students in our next accounts.

You have our backs – you understand what we're facing

In the West Bank our four, final-year students are facing the same difficulties as they did a year ago. They are having to learn online, there's not enough face-to-face peer support, practical classes are haphazard and out of sync with the teaching of theory, and they are prevented from moving around freely by the Israeli army.

It's been especially difficult for two of our students, studying in Hebron, because they never know if they'll be able to reach the city. But whatever the obstacles, all four students are determined to graduate.

Nagham Khalayleh (*studying nursing at Hebron University*)

Your support made it easier for me to study and gave me a push to continue.

Iman An Najjar (*studying Arabic at Hebron University*)

Being a university student has contributed to major changes in my personality. I remember my first day at the university and how stressed and afraid I felt, not being familiar with the university and not having friends. But once I made close friends and my social circle expanded, these feelings disappeared to be replaced by feelings of belonging. Before university, I used to suffer from fear when talking to strangers, or when speaking in front of a group of people, and the university helped me get over this fear, because the tutor would often ask one of us to explain something to the other students.

The university tuition fees were high and I was worried about affording them, but when I received a Sheffield scholarship that helped my family to afford my university tuition for all four years of my degree.

After graduating, I hope to get a job in the Ministry of Education and to help my family with household expenses. I also want to help university students to afford their university tuition fees.

Qamar Kharroub (*studying IT at the Open University in Qalqilya*)

At university I was motivated to advance to a higher level. I have improved my computer and programming skills and my level of thinking and my ability to analyse things has become stronger.

The scholarship reduced the financial burden on myself and my family during a period of far fewer economic possibilities.

Asma Dakheel (*studying nursing at Al Quds University*)

Thank you. You have our backs. You understand what we are facing. Your help made it easier for me to register (the University will not register a student until payment is made) and you helped me to continue studying. My personality is now stronger, and I find it easier to socialise with different people.

Next year, when I graduate, I will try and find a job in a hospital, but I also want to explore the option of providing specialised skin care in a beauty centre. I have the medical knowledge, and a nursing qualification will give me wider opportunities.

In February 2025 we heard that our nine new West Bank students and their families had, as a result of the most recent Israeli assault on Jenin Camp, been displaced from their homes. The assault left the Camp in ruins. Each new student was interviewed in October 2024 and again in January 2025. Here, two of the students, tell their stories:

Noor Ighbareye *is studying computer systems engineering at the Arab American University of Jenin.*

October 2024: I chose computer engineering because it's essential to both computer hardware and software and because there are numerous job opportunities. When, after four years, I finish the course, I'll do my best to find a job where I can apply all the knowledge and energy I've gained during my studies. I will feel proud of myself then. I really hope I'll get the opportunity to establish my own, innovative tech company and I'd love to invent an application that would help solve everyday problems.

January 2025: I still go to the University even though there are random shootings and arrests. I walk because I can't afford a daily taxi. It takes me 20 minutes. I want to take the exams now rather than postpone and one month stuck at home has been enough. There are also spots in the camp where the internet is better, so when there's no shooting, I move around the camp to find a good signal. Lectures have been recorded and are online. I have started a new chapter in my life, the future is foggy, but we have to try and develop ourselves.

Dua Haboub *is studying nursing at Al Rawda University College, Nablus. She has three siblings, one still at school. Dua applied late to university and hoped, when she was interviewed at the beginning of January 2025, to start her studies by the end of that month.*

October 2024: Because of my family's financial situation, I need to complete my studies as soon I can and find work. That's why I chose a two-year course in nursing. Nursing seems very appropriate for the situation my country is going through. I want to serve my community through humanitarian work.

After graduation, I want to work as a nurse. I want to be independent and to be able to support my family and myself. I still have ambition even after all we've been through. Having obtained an excellent grade at the end of high school, I'm determined to complete my studies at college. After graduation, I want to further my career and study for a master's degree in nursing.

January 2025: I cannot leave the camp safely to go to Nablus and register for my course. The University has given me until January 28th to do this, but if I can't do it by then, I will have to postpone until September 2025. When I missed the first semester, I started a First Aid Course with the Red Crescent in Jenin, but I now cannot attend the course because it's held in Jenin city, and I cannot travel safely there.

My family has been displaced from our house in the camp as it was partially destroyed in recent clashes. The windows were all broken so it cannot provide shelter.

Fundraising

We have received funds through a range of fundraising activities including regular donations through standing orders to one-off events. We have continued to be supported with fundraising activities and donations by Saddleworth Palestine Women's Scholarship Fund, Bolton Socialist Club, Rotherham Friends of Palestine and the Derbyshire Dales Palestine Women's Scholarship Fund.

The Fund receives regular standing orders each month, which enable it to plan for future scholarships. The Fund is committed to ensuring that we support each student through to the completion of their degree. We have also received funding from a range of community events and one-off celebratory events. In 2024-25, these included:

- ✚ Ayman Eissa, who ran the Sheffield Half-Marathon.
- ✚ Kevin Hanson for continuing to donate the proceeds from the sales of his poetry book *The Olive Tree*.
- ✚ Maggie Norman for donating proceeds from the sale of her cards in her "stall over the wall" in Grindleford.
- ✚ Small Park BIG RUN – an annual fundraising which was online again this year.
- ✚ Organisational donations, including Thanet4Palestine and Littleborough Peace Group.

How the Fund works

The Scholarship Fund is managed in Sheffield by a small coalition of women working in partnership with the Sheffield Palestine Solidarity Campaign. In Gaza, the Fund has been managed for many years by a panel drawn from the Board of Directors of the Red Crescent Society and the Union of Health Work Committee. Admin support has been provided by the community organisation, Afaq Jadeeda. In West Bank, we work with a committee of women, who are active around women's education and employment. We route our payments for scholarships through the Teachers Creativity Centre based in Ramallah.

Because of the devastating war in Gaza, we were unable to award scholarships for the academic year 2024-5. We hope and plan to re-start an awards process in Gaza (one student has already received a scholarship, see page 1). Up until 2024, candidates for scholarships in Gaza were nominated by their local community centre when they were ready to start university or when they were in the first or second year of a course and unable to continue for financial reasons. There have always been strict selection criteria for the Scholarship Fund in Gaza, which include having attained 65% or above in high school grades, socio-economic background, commitment to the community, and personal and family circumstances such as a recent home demolition, or war injuries.

Our partners in the West Bank adapted these criteria for their own student selection process and, as in Gaza, they keep in contact with the scholarship students and help them overcome problems in completing their courses, i.e. not being able to afford transport, books, equipment etc. Our partners can sometimes access other small amounts of funding to cover these additional costs.

In Britain the Fund's supporters make donations or monthly contributions through a standing order and/or by organising or taking part in fundraising events. Any contribution is much appreciated. Standing orders are particularly welcome as they enable us to estimate our income more accurately and to plan.

Sheffield Palestine Women's Scholarship Fund

Examiners Statement

For the Year Ending 31 March 2025

I report on the accounts for Sheffield Palestine Women's Scholarship Fund which are set out on pages 7 to 9

Respective responsibilities of the management committee and the examiner

As the management committee you are responsible for the preparation of the accounts. It is my responsibility to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general direction given by the Charity Commission. An examination includes a review of the account by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Date: 14th May 2025

Signed


Andrew Wood
Enovion Ltd – Independent Examiner

Sheffield Palestine Women's Scholarship Fund

Receipts and Payments account

For the Year Ending 31 March 2025

Receipts	notes	Total 2025 £	Total 2024 £
Donations	1	17780	20526
Fundraising		22271	16911
Legacy			
Total Receipts		<u>40051</u>	<u>37437</u>
Payments			
Afaq Jadeeda			29946
Teachers Creativity Centre		14255	7537
Bank Admin Charges	2	50	50
Translation		100	
Independent examination		100	100
Newsletter		240	200
Fundraising costs			1015
Fees		3400	
Event Hire		235	
		<u>18380</u>	<u>38848</u>
Net Receipts/(payments)		21671	(1411)
Fund balances brought forward		46791	48202
Fund balances carried forward		68462	46791

Sheffield Palestine Women’s Scholarship Fund

Statement of assets and liabilities

For the Year Ending 31 March 2025

Assets	Total 2025 £	Total 2024 £
Balance of bank account as at March 31	68462	46791
Liabilities	£	£
Independent examination	100	100

Committee member Sara Ltown Dated 7/8/25

Committee member BQ Bodner Dated 7/8/25

On behalf of the management committee

Sheffield Palestine Women's Scholarship Fund

Notes to the Accounts

For the Year Ending 31 March 2025

1. Receipts and payments accounts

Because the level of income and expenditure is below £100,000, the group has opted for accounts prepared on a receipts and payments rather than an accruals basis. This is in line with Charity Commissioners guidelines for small charities and is more appropriate for this project

2. Bank Admin Charges

Charges relating to the cost of transferring money to Teachers Creativity Centre in Palestine.

3. Payment from HMRC for Gift Aid

A Gift Aid payment was received on 7th August 2024 for £3174.51.

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

England & Wales - Charity number 1133499

Accounts

Registered Charity Number: 1133499

Sheffield Palestine Women's Scholarship Fund

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS For the year ended 31 March 2024

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Sheffield Palestine Women's Scholarship Fund

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Catherine Gaze
Hilary Smith
Beverley Booker

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Sheffield Palestine Women's Scholarship Fund

Trustee Report

For the Year Ending 31 March 2024

This year's scholarships

This year we awarded scholarships to students in West Bank and Gaza for 2023-4.

Gaza scholarships

An award ceremony took place, but the war in Gaza started before our partners had a chance to give us the students' details.

In 2022 we funded 55 scholarships in Gaza and a similar number were awarded by the local Scholarship Fund committee in 2023.

The outbreak of war in the Gaza Strip in October 2023 disrupted all life in Gaza including education. Many of our students paid their university fees but have been unable to study. We know that at least five of our students have been killed and many have been displaced with their houses destroyed and family members killed. It is a devastating time for our students and the Scholarship Fund is committed to enabling the students to continue their education as soon as is practicable.

West Bank scholarships

Seven scholarships were awarded in the West Bank in 2023. We hear from three of our students below:

Eman Al Najjar

Eman is in her third year of a four-year Arabic language degree at Hebron University

Hello, Sheffield Women's Scholarship Fund! I am Eman Al Najjar, a Palestinian from the city of Khaleel. I live in the Fawwar camp. I am happy to be in contact with you. It's a long time since some of you came to Palestine. I hope the situation will improve and we will meet again.

I chose to study Arabic [Eman was originally training to be a teacher of Arabic] because I like to read and write poems, stories and novels. I would like to be a writer and continue my studies in Arabic.

University has an impact on every student. If you don't go to university, you don't get the same chance to develop. I think how I grew up, my personality, and my ways of thinking have made me very aware of this. At university I have got to know new people and a new environment. And this has an effect on all aspects of your personality.

But, because of the situation in Palestine, I don't feel as happy now about being a student. Immediately after 7th October, e-learning was introduced and we couldn't go to the university and see our friends. This has made studying very difficult. It has changed my educational experience deeply.

Nagham Khalayleh

Nagham is in her third year of a four-year nursing degree at Hebron University

I love being at university. I chose nursing as it is a noble and humanitarian profession. It's about helping others.

My studies have become much harder for me. I've faced the challenges and stress of adapting to online learning, which started after October 7th and may continue into the next semester given that the war in Gaza is

ongoing. Blessed be our martyrs. The practical training we need in order to understand the theory has been re-scheduled and the uncertainty over whether it will happen is very stressful. I'm sure my educational attainment will be affected by all that has happened.

I live in the village of Samoa, which is about sixty kilometers south of Hebron. It is almost impossible now to go to Hebron or move around the city. The road closures are very strict. Even if practicals can be organised, it will take hours to get to the university and hours to get back again.

Asma Dakheel

Asma is in the third year of a four-year nursing degree at Al Quds University

The last semester was much more difficult and dangerous than any before, because of the hundred days of the war. The conflict escalated in the West Bank with soldiers entering Jericho every day and restrictions on moving around, though these have now lessened a little. [Jericho, where Asma lives, is 20 kilometers from Al Quds University, which is in Abu Dis, Jerusalem].

Online learning makes it more difficult to concentrate and to keep up with my classes. I am in touch daily with my classmates through WhatsApp and all of them have the same difficulties. I have tried my best between online learning and the war.

We were supposed to have two practicals last semester, but these were both postponed and now a third one will also be pushed to the summer. You need practical experience to understand all the theory, otherwise you can't apply what you've learnt.

We expect the next semester to be online, but we don't know yet. The course schedule has not been posted. All this uncertainty compounds the pressure of being online. We cannot plan. There is no possibility of this in our current situation with such unpredictability in everyday life.

Congratulations to our West Bank graduates

Fatme Abbas was the first of our West Bank Scholarship Fund students to graduate. In June 2023 Fatme was awarded a degree in economics. Dalya Nasser then graduated in January 2024 and was awarded a degree in psychology and music. Dalya has kindly let us have her reflections on her last year as a student.

I have gone through beautiful and challenging experiences in the last two semesters at university. I could feel that I was approaching a new phase in my life and I experienced various emotions—fear, excitement, happiness and sadness – as I realized that this university life will never be repeated.

In this last year at university, I tried my best to be socially active and, if they needed it, to support students at the beginning of their university lives. With the start of the second semester, things changed due to the war. Teaching became online due to the difficulty students faced in reaching the university. Teaching was a bit disrupted but, despite the impact on our well-being, I always tried to find a way through.

The best thing has been completing my graduation project. I conducted research to identify groups in need of psychological support and then initiated a project aimed at reducing psychological stress for mothers of children with special needs. I assessed the mothers' needs and then organized seven activities to meet these needs and I am planning to continue these activities so that the support can be sustained.

One of the most inspiring things I learned is the importance of building social relationships. These are considered fundamental in the field of psychology and this knowledge has greatly assisted me in my graduation project and also in the voluntary work that I do with organizations focusing on mental health.

The brutal and recurrent practices of occupation have impacted our mental and physical health, leaving lasting effects on the community as a whole. Particularly, the tragic war on the Gaza Strip has had profound consequences. I offered psychological support to residents of Gaza who were stranded in Ramallah. My focus

was on women battling cancer, who were receiving treatment in Ramallah and who were unable to return home due to what was happening there. I stayed in touch with these women and did my best to support them and provide psychological relief as they faced daily fears and anxieties about the well-being of their families.

Now that I have completed my degree, I look forward to doing more voluntary work for the organizations I am already involved with. Additionally, I plan to continue my educational journey by pursuing a master's degree in clinical psychology.

I consider our fate unknown; I do not know what tomorrow holds for us. Indeed, the ongoing war has completely disrupted all aspects of life and has affected every facet of our existence.

During all these years of study, the Sheffield Palestine Women's Scholarship Fund has been an integral part of my journey. The success I have achieved is thanks to all of you. You were with me on my educational path step by step, providing continuous support. I hope to live up to your expectations. Thank you very much for the wonderful opportunity you gave me – to study for and to complete a degree at Birzeit University.

Together we've changed the lives of hundreds of young women in Palestine

The Scholarship Fund remains committed to raising funds for Palestinian women's education. In the coming year we will rely on our partners in the Gaza Strip and the West Bank to tell us what is needed in terms of women's education and what is feasible, and we will share this information with our supporters. We have sent regular messages of solidarity and support to our students in Gaza. We very much hope, for those who survive, that their dreams of an education can still be achieved.

Dr Mona El Farra, the Scholarship Fund's much-loved founder and partner in Gaza, who is currently in Britain, sent us this message in January 2024:

Dear supporters and friends of the Women's Scholarship Fund

With your unwavering support for women's education in Palestine, we have together changed the lives of hundreds of students, who would not have been able to gain a higher education – except with your support they did.

The current attack against all people in Gaza has cast a shadow over these young women and their families. Sadly, some of the students are amongst the thousands of women who have lost their lives or been injured, or who have become disabled.

The time will come when we can again focus on the educational needs of women in Gaza and across Palestine. It is so important that you continue to raise funds so we are ready to help women gain an education, when it becomes possible to do so.

Right now we need to do what we can to help support the students' families, who are living alongside all the other displaced women and families in shelters and who are hungry, thirsty, ill, lacking in sleep and terrified of the non-stop attacks. It is women who have to work hard to keep the family intact and who have to provide for their families with the very little means they have.

Such women have been displaced a few times and they still don't know when they will be ordered to leave their homes again. The women of Gaza, including our students and their mothers and sisters, are lacking sanitary pads alongside many other necessities such as milk for their newborn babies and nappies. I keep responding to these requests and, if you can, please help to support women and families in these extremely difficult time. We as Gaza women are supposed to show strength, but what is happening in Gaza is beyond our comprehension.

Fundraising

We have received funds through a range of fundraising activities including regular donations through standing orders to one-off events. We have continued to be supported with fundraising activities and donations by Saddleworth Palestine Women's Scholarship Fund, Bolton Socialist Club, and Derbyshire Dales Palestine Women's Scholarship Fund.

The Fund receives regular standing orders each month, which enable it to plan for future scholarships. The Fund is committed to ensuring that we support each student through to the completion of their degree. We have also received funding from a range of community events and one-off celebratory events. In 2023-24, these included:

- ✚ Kevin Hanson donating proceeds from the sales of his poetry book *The Olive Tree*.
- ✚ Everyone who took part in the **Small Park BIG RUN** in June 2023.
- ✚ All the organisations that support the Fund, including Wooldale Quakers.

How the Fund works

The Fund is managed in Sheffield by a small coalition of women working in partnership with the Sheffield Palestine Solidarity Campaign, and in Gaza by a panel drawn from the Board of Directors of the Red Crescent Society and the Union of Health Work Committees, with administrative support from Afaq Jadeeda. In West Bank we work with a committee of women, all of whom are active around women's education and employment. We route our payments for scholarships in the West Bank through the Teachers Creativity Centre based in Ramallah.

In Gaza candidates for scholarships are nominated by their local community centre and are either ready to enter university or are in the first or second year of a course but unable to continue for financial reasons. There are strict selection criteria for the Scholarship Fund, which include having attained 65% or above in high school grades, socio-economic background, commitment to the community, and personal and family circumstances such as a recent home demolition, or war injuries.

Our partners in the West Bank have adapted these criteria for their own student selection process and, as in Gaza, they keep in contact with the scholarship students and help them overcome problems in completing their courses, i.e. not being able to afford transport, books, equipment etc. Our partners can sometimes access other small amounts of funding to cover these additional costs.

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Sheffield Palestine Women's Scholarship Fund

Examiners Statement

For the Year Ending 31 March 2024

I report on the accounts for Sheffield Palestine Women's Scholarship Fund which are set out on pages 7 to 9

Respective responsibilities of the management committee and the examiner

As the management committee you are responsible for the preparation of the accounts. It is my responsibility to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general direction given by the Charity Commission. An examination includes a review of the account by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Date:

Signed



Andrew Wood
Enovion Ltd - Independent Examiner

Sheffield Palestine Women's Scholarship Fund

Receipts and Payments account

For the Year Ending 31 March 2024

Receipts	notes	Total 2024 £	Total 2023 £
Donations	1	20526	15817
Fundraising		16911	12715
Legacy			10000
Total Receipts		<u>37437</u>	<u>38532</u>
Payments			
Afaq Jadeeda		29946	29000
Teachers Creativity Centre		7537	8500
Bank Admin Charges	2	50	50
Bank Charges			107
Independent examination		100	100
Newsletter		200	200
Fundraising costs		1015	
		<u>38848</u>	<u>37957</u>
Net Receipts/(payments)		(1411)	575
Fund balances brought forward		48202	47627
Fund balances carried forward		46791	48202

Sheffield Palestine Women's Scholarship Fund

Statement of assets and liabilities

For the Year Ending 31 March 2024

Assets	Total 2024 £	Total 2023 £
Balance of bank account as at March 31	46791	48202
Liabilities	£	£
Independent examination	100	100

Committee member Sara Gowon Dated 15/10/24

Committee member B. B. Beecher Dated 15/10/24

On behalf of the management committee

Sheffield Palestine Women's Scholarship Fund

Notes to the Accounts

For the Year Ending 31 March 2024

1. Receipts and payments accounts

Because the level of income and expenditure is below £100,000, the group has opted for accounts prepared on a receipts and payments rather than an accruals basis. This is in line with Charity Commissioners guidelines for small charities and is more appropriate for this project

2. Bank Admin Charges

Charges relating to the cost of transferring money to Afaq Jadeeda and Teachers Creativity Centre in Palestine.

3. Payment from HMRC for Gift Aid

A Gift Aid payment was received on 31st July 2023 for £3087.58.

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

England & Wales - Charity number 1133499

Accounts

Registered Charity Number: 1133499

Sheffield Palestine Women's Scholarship Fund

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS For the year ended 31 March 2023

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Sheffield Palestine Women's Scholarship Fund

Committee Report

For the Year Ending 31 March 2023.

The members of the Trustees during the year were;

Val Johnson - Chairperson
Sara Gowen - Treasurer/Secretary
Catherine Gaze
Hilary Smith
Beverley Booker

Principal address

124 Cliffeield Road
Sheffield
S8 9DN

Bank

Virgin Money Bank
681 Chesterfield Road Sheffield
SB ORY

independent examiner

ENOVION Ltd
Ashlea,
High Street,
Calver,
Hope Valley,
S32 3XP.

Management committee's responsibilities for the financial statements

The management committee are responsible for preparing financial statements for each financial period which give a true and fair view of the state of affairs of the group and of the surplus or deficit of the group for that period. In preparing those financial statements, the management committee are required to:

a) select suitable accounting policies and apply them consistently; b) make judgments and estimates that are reasonable and prudent.

The management committee are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the group and enable the management committee to prepare financial statements. The management committee are responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Sheffield Palestine Women's Scholarship Fund

Trustee Report

For the Year Ending 31 March 2023

This year's scholarships

We awarded **62** scholarships this year. **55** scholarships to young women in Gaza and **7** to young women in the West Bank. This was a smaller number than last year because we are coming to the end of the large donations and legacies we've received in recent years. In fact we'd been starting reluctantly to consider that we may have to scale down our scholarship programme, in the absence of larger funds, when in February 2023 we received an anonymous legacy of £10,000 from a long-standing supporter. This very generous bequest, together with the Arwa Memorial Fund, set up after the death of Arwa Abu Haikal Havard, friend and supporter of the Scholarship Fund, will mean that – with the regular standing orders and fundraising efforts of our loyal supporters – we should be able to continue to fund similar numbers of scholarships in both Gaza and the West Bank next year (2023-24).

As always, we thank our partners in Palestine, who administer the Fund often in very difficult circumstances. And we are so proud of our students, who have such enthusiasm for their studies and who are so determined to use their education to make a better life. We offer our heartfelt congratulations to the **19** students who graduated this year in Gaza.

Messages from our students in Gaza

I'm **Mona Banat**, I'm nineteen and in my second year at Al-Azhar university studying computer engineering. I live with my mother and father and I have seven siblings. My mother doesn't work and my father is a self-employed builder, which means he doesn't have a secure income and we sometimes have to ask relatives to help us out. My father also has medical issues. He had an accident two years ago and this affects how much he can work.

I do as much as I can at home, but my parents understand that studying takes time and effort. Neither my parents nor my grandparents went to university, but my family believes in the power of education and how it can help build a better future. I have an older brother, who was given a scholarship to study medicine, and my younger sister and three brothers all hope they will find support to go to university. A university education is very important to my family. If we can graduate and get jobs, we can help out family members and build our community and country.

My name is **Iba'a Hamoda** and I am studying engineering. My father passed away in 2018 and I live with my mother. We have had no source of income as she is unemployed and my two brothers and sister, although university graduates, have no jobs because of the difficult situation in Gaza.

It's very important to my mother and my family that I continue my university studies. I am grateful to them for always being supportive. I'm hoping that when I graduate I can do postgraduate studies and hopefully find a job and build a career. I am from a family of university graduates. We believe in studying and pursuing our dream careers.

Since my father died and my younger brother moved abroad and my older brother married, my mother needs my help more at home and it can be difficult to keep up with my studies, but I do my best and I'm still able to

get high scores. The one thing that gives us hope in Gaza is that we can build a future for ourselves. All I want is to finish my studies at university and find a job to support my family.

The story of our West Bank students

Eman Al Najjar is an Arabic language student, she was born and brought up in the Al Fawwar Camp and has completed her first year at Hebron University studying Arabic Language Teaching. Eman is from a family of six daughters, in a single-female-headed household. We heard from the family just how tough the last two years had been in Palestine, when the hardships and injustices inflicted by the Israeli occupation were compounded by COVID-19 lockdown restrictions that had lasted throughout the preceding two years. No furlough schemes existed in Palestine, and the almost total shutdown of tourism, plus the huge decrease in Palestinians being able to work inside Israel, had had a devastating impact on the fragile Palestinian economy. Eman's mother explained how hard life was for them as a family, but how proud she was as a mother of Eman. She told us with a beaming smile, 'Eman is very, very clever and she's going to achieve a lot'.

Fundraising

We have received funds through a range of fundraising activities including regular donations through standing orders to one-off events. We have continued to be supported with fundraising activities and donations by Saddleworth Palestine Women's Scholarship Fund, Bolton Socialist Club, and Derbyshire Dales Palestine Women's Scholarship Fund.

The Fund receives regular standing orders each month, which enable it to plan for future scholarships. The Fund is committed to ensuring that we support each student through to the completion of their degree. We have also received funding from a range of community events and one-off celebratory events. In 2022-23, these included:

- ✦ Sara Gowen, the Fund's Secretary, took part in the Great North Swim, raising over £2000.
- ✦ Everyone who took part in the **Small Park BIG RUN** in June 2022, raising over £2100.
- ✦ All the organisations that support the Fund, including Wooldale Quakers.

How the Fund works

The Fund is managed in Sheffield by a small coalition of women working in partnership with the Sheffield Palestine Solidarity Campaign, and in Gaza by a panel drawn from the Board of Directors of the Red Crescent Society and the Union of Health Work Committees, with administrative support from Afaq Jadeeda. In West Bank we work with a committee of women, all of whom are active around women's education and employment. We route our payments for scholarships in the West Bank through the Teachers Creativity Centre based in Ramallah.

In Gaza candidates for scholarships are nominated by their local community centre and are either ready to enter university or are in the first or second year of a course but unable to continue for financial reasons. There are strict selection criteria for the Scholarship Fund, which include having attained 65% or above in high school grades, socio-economic background, commitment to the community, and personal and family circumstances such as a recent home demolition, or war injuries.

Our partners in the West Bank have adapted these criteria for their own student selection process and, as in Gaza, they keep in contact with the scholarship students and help them overcome problems in completing their courses, i.e. not being able to afford transport, books, equipment etc. Our partners can sometimes access other small amounts of funding to cover these additional costs.

In Britain the Fund's supporters make donations or monthly contributions through a standing order and/or by organising or taking part in fundraising events. Any contribution is much appreciated. Standing orders are particularly welcome as they enable us to estimate our income more accurately and to plan.

Sheffield Palestine Women's Scholarship Fund

Examiners Statement

For the Year Ending 31 March 2023

I report on the accounts for Sheffield Palestine Women's Scholarship Fund which are set out on pages 7 to 9

Respective responsibilities of the management committee and the examiner

As the management committee you are responsible for the preparation of the accounts. It is my responsibility to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general direction given by the Charity Commission. An examination includes a review of the account by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

independent examiner's statement


In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Date: 4/7/2023

Signed



Andrew Wood
Enovion Ltd - Independent Examiner

Sheffield Palestine Women's Scholarship Fund

Receipts and Payments account

For the Year Ending 31 March 2023

Receipts	notes	Total 2023 £	Total 2022 £
	1		
Donations		15817	18206
Fundraising		12715	13002
Legacy		10000	
Total Receipts		<u>38532</u>	<u>31208</u>
Payments			
Afaq Jadeeda		29000	32000
Teachers Creativity Centre		8500	5500
Bank Admin Charges	2	50	75
Bank Charges		107	293
Independent examination		100	100
Newsletter		200	200
Fundraising costs			
		<u>37957</u>	<u>38118</u>
Net Receipts/(payments)		575	(6910)
Fund balances brought forward		47627	54537
Fund balances carried forward		48202	47627

Sheffield Palestine Women's Scholarship Fund

Statement of assets and liabilities

For the Year Ending 31 March 2023

Assets	Total 2023 £	Total 2022 £
Balance of bank account as at March 31	48202	47627
Liabilities	£	£
Independent examination	100	100

Committee member Sara Crown Dated 19.9.2023

Committee member V. Johnson Dated 19.9.2023

On behalf of the management committee

Sheffield Palestine Women's Scholarship Fund

Notes to the Accounts

For the Year Ending 31 March 2023

1. Receipts and payments accounts

Because the level of income and expenditure is below £100,000, the group has opted for accounts prepared on a receipts and payments rather than an accruals basis. This is in line with Charity Commissioners guidelines for small charities and is more appropriate for this project

2. Bank Admin Charges

charges relating to the cost of transferring money to Afaq Jadeeda and Teachers Creativity Centre in Palestine.

3. Payment from HMRC for Gift Aid

A Gift Aid payment was received on 11th January 2022 for £543.55.

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

England & Wales - Charity number 1133499

Accounts

Registered Charity Number: 1133499

Sheffield Palestine Women's Scholarship Fund

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS For the year ended 31 March 2022

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Sheffield Palestine Women's Scholarship Fund

Committee Report For the Year Ending 31 March 2022.

The members of the Trustees during the year were;

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Sara Gowen - Treasurer/Secretary
Catherine Gaze
Hilary Smith
Beverley Booker

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Sheffield Palestine Women's Scholarship Fund

Trustee Report

For the Year Ending 31 March 2022

This year's scholarships

Thanks to the incredible and ongoing generosity of our supporters we have been able to award a record **75** scholarships this year. **68** scholarships went to young women in Gaza and **7** to young women in the West Bank. We are delighted that an anonymous donation of £10,000, received in 2020, enabled us to sponsor four new students in the West Bank.

We are enormously grateful to our partners in Palestine, who have continued to administer the Fund despite the pandemic and all the difficulties they face. And our students are amazing! Their determination and their dedication to their studies is a constant source of inspiration. We offer especial congratulations to the **15** students who graduated this year in Gaza.

Messages from our students in Gaza

Amal Abdulralim Ashour is studying to be a pharmacist at the University of Palestine:

This last year was difficult as the measures taken to limit the spread of COVID-19 had a great impact on us psychologically and emotionally. Every moment there was a possibility of losing a loved one, which made us constantly anxious, but thanks to God I did not lose any of my family.

I definitely felt more isolated at the university, during the period when classes were held online, because of the reduced social contact with both students and lecturers. This affected me a great deal as it was my first semester at the university and I hadn't yet got to know the other students and lecturers. But the situation is now better and more stable. Classes are held in person and students and lecturers have begun to get to know one another

The Israeli attacks in May 2021 also had a very bad effect on my psyche. Every moment I was worrying about losing someone.

Despite all these difficult circumstances, I motivate myself to study and to continue because this is the only way to survive and to build my future. I appreciate the efforts of the women of Sheffield who know, as we do, that education is the best choice for a decent life. Thank you for going on supporting our education.

Norhan Khaled Tawfiq El-Ghafari is studying business administration at Al-Israa University:

I've already had quite a bit of work experience and I have done many courses related to my field of study. It was not easy when COVID-19 appeared. I had many plans and projects in mind. COVID-19 also affected me psychologically. I was very afraid for my loved ones. I was afraid of losing them or harming them and I often needed support from my friends, but I could not see them because of the restrictions that were imposed. I became very depressed but now the situation is better, the restrictions have eased and I go out with my friends while taking the necessary precautions.

COVID-19 also affected me in terms of university. When the universities were closed I no longer saw my classmates and university lecturers. I studied less because education became remote and I no longer participated in class.

In addition to the suffering brought on by COVID-19, we were exposed to heavy attack from Israel in May 2021. This caused a lot of psychological pressure. I was nervous for the simplest things and became hypersensitive. All

the time I was afraid of losing my family or my home. Through this Israeli attack and because of COVID-19, we lost our family income and this has made our situation worse.

Despite how we suffer in Gaza – as a result of economic hardship, wars, diseases, shortages in medical equipment – I never lose my passion. I always try to regain my strength and my ability to help myself and others to become the best people that we can be.

The Sheffield women's scholarship helps me keep my passion, my ability to continue, and my determination to succeed. I would like to thank the Sheffield Palestine Women's Scholarship Fund for their support and assistance to us financially and for giving us hope that tomorrow will be better.

Messages from our new West Bank students

Naghah Khalayleh is studying nursing at the University of Hebron:

It has been a lifelong dream to become a nurse. The main reason why I chose nursing was because when I was a little girl my Dad was very sick and I wanted to help him in any way I could and to ease his pain. After he died I started to dream of becoming a nurse so I could help other people and alleviate their suffering.

For me nursing is a noble, humanitarian profession. I hope to complete my undergraduate studies and then practice nursing and I also look forward in the future to helping my family financially. I hope I manage to make my dreams and aspirations come true. And I won't hesitate, if circumstances allow it, to continue my studies and in particular I'd like to do a master's degree in nursing.

Asma Dakhee is studying nursing at Al Quds University in Abu Dis, Jerusalem:

From earliest childhood I aspired to become a doctor because it is a humanitarian profession and one that commands respect within society. However, my average high school grades did not allow me to study medicine so I decided instead to become a nurse. Nursing is a profession that is very close to medicine. A nurse is the link between the patient and the doctor and we provide the patient with everything they need: care, comfort, monitoring and the medicines to help them recover. My desire to study nursing became stronger during the period when my father was ill and needed help. I looked after him then and helped him.

Eventually, I'd like to become a theatre nurse and to keep abreast of new developments and I'd like to obtain higher degrees in my field.

Fundraising

We have received funds through a range of fundraising activities including regular donations through standing orders to one-off events. We have continued to be supported with fundraising activities and donations by Saddleworth Palestine Women's Scholarship Fund, Bolton Socialist Club, Sheffield Palestine Education Network and Rotherham Friends of Palestine. In 2021-22 we began to receive support from the Derbyshire Dales Palestine Women's Scholarship Fund and they have begun fundraising and raising awareness about the work of the Fund.

The Fund receives regular standing orders each month, which enable it to plan for future scholarships. The Fund is committed to ensuring that we support each student through to the completion of their degree. We have also received funding from a range of community events and one-off celebratory events. In 2021-22, these included:

- ✚ The choir 'Body of Sound' for donating half the proceeds from their online International Women's Day fundraising concert.
- ✚ A fundraising cream tea
- ✚ Small Park BIG RUN – an annual fundraising which was online again this year.
- ✚ Organisational donations, including Wooldale Quakers.

How the Fund works

The Fund is managed in Sheffield by a small coalition of women working in partnership with the Sheffield Palestine Solidarity Campaign, and in Gaza by a panel drawn from the Board of Directors of the Red Crescent Society and the Union of Health Work Committees, with administrative support from Afaq Jadeeda. In West Bank we work with a committee of women, all of whom are active around women's education and employment. We route our payments for scholarships in the West Bank through the Teachers Creativity Centre based in Ramallah.

In Gaza candidates for scholarships are nominated by their local community centre and are either ready to enter university or are in the first or second year of a course but unable to continue for financial reasons. There are strict selection criteria for the Scholarship Fund, which include having attained 65% or above in high school grades, socio-economic background, commitment to the community, and personal and family circumstances such as a recent home demolition, or war injuries.

Our partners in the West Bank have adapted these criteria for their own student selection process and, as in Gaza, they keep in contact with the scholarship students and help them overcome problems in completing their courses, i.e. not being able to afford transport, books, equipment etc. Our partners can sometimes access other small amounts of funding to cover these additional costs.

In Britain the Fund's supporters make donations or monthly contributions through a standing order and/or by organising or taking part in fundraising events. Any contribution is much appreciated. Standing orders are particularly welcome as they enable us to estimate our income more accurately and to plan.

Sheffield Palestine Women's Scholarship Fund

Examiners Statement

For the Year Ending 31 March 2022

I report on the accounts for Sheffield Palestine Women's Scholarship Fund which are set out on pages 7 to 9

Respective responsibilities of the management committee and the examiner

As the management committee you are responsible for the preparation of the accounts. It is my responsibility to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general direction given by the Charity Commission. An examination includes a review of the account by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Date:

Signed



Andrew Wood
Enovion Ltd Independent Examiner

Sheffield Palestine Women's Scholarship Fund

Receipts and Payments account

For the Year Ending 31 March 2022

Receipts	notes	Total 2022 £	Total 2021 £
Donations	1	18206	19343
Fundraising		13002	23975
Legacy			500
Total Receipts		<u>31208</u>	<u>43818</u>
Payments			
Afaq Jadeeda		32000	31000
Teachers Creativity Centre		5500	8000
Bank Admin Charges	2	75	50
Bank Charges		293	200
Independent examination		100	50
Newsletter		200	200
Fundraising costs			2478
		<u>38118</u>	<u>42053</u>
Net Receipts/(payments)		(6910)	1765
Fund balances brought forward		54537	52772
Fund balances carried forward		47627	54537

Sheffield Palestine Women's Scholarship Fund

Statement of assets and liabilities

For the Year Ending 31 March 2022

Assets	Total 2022 £	Total 2021 £
Balance of bank account as at March 31	47627	54537
Liabilities	£	£
Independent examination 2022	100	50

Committee member Sara Gowen Dated 30/11/2022

Committee member V. Johnson Dated 30/11/2022

On behalf of the management committee

Sheffield Palestine Women's Scholarship Fund

Notes to the Accounts

For the Year Ending 31 March 2022

1. Receipts and payments accounts

Because the level of income and expenditure is below £100,000, the group has opted for accounts prepared on a receipts and payments rather than an accruals basis. This is in line with Charity Commissioners guidelines for small charities and is more appropriate for this project

2. Bank Admin Charges

charges relating to the cost of transferring money to Afaq Jadeeda and Teachers Creativity Centre in Palestine.

3. Payment from HMRC for Gift Aid

A Gift Aid payment was received on 14th February 2022 for £551.07.

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

England & Wales - Charity number 1133499

Accounts

**SHEFFIELD PALESTINE WOMEN'S
SCHOLARSHIP FUND**

Unaudited

FINANCIAL STATEMENTS

For the Year Ending 31 March 2021

Registered Charity Number 1133499

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**SHEFFIELD PALESTINE WOMEN'S
SCHOLARSHIP FUND**

Committee Report

For the Year Ending 31 March 2021

The members of the Trustees during the year were:

Val Johnson	Chairperson
Sara Gowen	Treasurer/Secretary
Catherine Gaze	
Hilary Smith	
Beverley Booker	

Principal address

124 Cliffe Road
Sheffield
S8 9DN

Independent examiner

Susan Groves
Bookkeeping & Training Services
77 Mansfield Road

Bank

Yorkshire Bank
681 Chesterfield Road
Sheffield
S8 0RY

Intake
Sheffield
S12 2AH

Management committee's responsibilities for the financial statements

The management committee are responsible for preparing financial statements for each financial period which give a true and fair view of the state of affairs of the group and of the surplus or deficit of the group for that period. In preparing those financial statements, the management committee are required to:

- a) select suitable accounting policies and apply them consistently;
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SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

Trustee Report

For the Year Ending 31 March 2021

This year's scholarships

This year we are supporting 58 students in Gaza and 3 in the West Bank – a total of 61. In June 2020 we sent £31,000 to Gaza to cover 58 scholarships. This sum also included a 5% admin fee to Afaq Jadeeda. We sent £8000 to the West Bank via our partner the Teachers Creativity Centre, which covered 3 scholarships. 14 students graduated this year.

Impact of Covid-19 pandemic

It has been a difficult negotiating a world-wide pandemic and continuing to fundraise and support our students in the West Bank and Gaza Strip. This academic year has been hard for them, often having to take lessons online when the internet service can be poor and only available for a few hours a day. Our students wrote to us about the impact of the pandemic

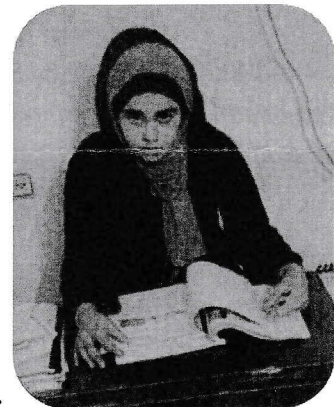
*My name is **Amal Ashour** and I'm a student of pharmacy at the University of Palestine.*

Because of the significant and rapid spread of coronavirus in the Gaza Strip, all educational centres and institutions, including universities, have closed and we now have to stay at home.

We are continuing our studies through e-learning.

because the internet speed is slow or I can't get connected.

It is very stressful for me. I have become even more anxious about the internet not working than about the exams themselves.



Trustee Report

For the Year Ending 31 March 2021

My name is Iba'a Yosif Hamoda and I'm studying engineering.

Things get more difficult every day. Although I'm used to the electricity getting cut off on a daily basis, the situation is now more difficult as I need to have electricity for long periods of time to be able to run my laptop and continue my laptop and continue my studies.



Electronic education was imposed as a result of the lockdown, which has been imposed to limit the spread of coronavirus, but with power cuts and not being able to access the internet I find it difficult to follow the lectures.

I have been suffering terribly from the cold as I need to stay up and study at night and the exams take place at night. The electricity is often cut off. I was able recently to purchase a small battery to run my laptop and sometimes I use the light on my phone to study and take exams. Not going to university is bothering me as I need to communicate with my colleagues and tutors, but my fear of being infected with coronavirus has forced me to stay home all the time.

I hope to be successful in my studies and to meet the expectations of my loved ones, especially my mother who is struggling to provide for all my needs whilst I finish my studies.

SHEFFIELD PALESTINE WOMEN'S SCHOLARSHIP FUND

Trustee Report

For the Year Ending 31 March 2021

Fundraising

We have received funds through a range of fundraising activities including regular donations through standing orders to one-off events. We have continued to be supported with fundraising activities and donations by Saddleworth Palestine Women's Scholarship Fund, Bolton Socialist Club, Sheffield Palestine Education Network and Rotherham Friends of Palestine. Of particular note was the Small park BIG RUN in June 2020. The event had to be held online due to the Covid19 pandemic but still managed to raise a fantastic £8506 of which £4253 came to the Fund (the same amount went to Khuza'a Children's Play and Heal Project).

Sheila Abdullah, a Fund supporter from the very start, who has very sadly died left the Fund a legacy of £500 for which we are most grateful. Sheila often spoke up for the rights of Palestinian women and was a champion for women's health.

How the Fund works

The Fund is managed in Sheffield by a small coalition of women working in partnership with the Sheffield Palestine Solidarity Campaign, and in Gaza by a panel drawn from the Board of Directors of the Red Crescent Society and the Union of Health Work Committees, with administrative support from Afaq Jadeeda. In West Bank we work with a committee of women, all of whom are active around women's education and employment. We route our payments for scholarships in the West Bank through the Teachers Creativity Centre based in Ramallah

In Gaza candidates for scholarships are nominated by their local community centre and are either ready to enter university or are in the first or second year of a course but unable to continue for financial reasons. There are strict selection criteria for the Scholarship Fund, which include having attained 65% or above in high school grades, socio-economic background, commitment to the community, and personal and family circumstances such as a recent home demolition, or war injuries.

Our partners in the West Bank have adapted these criteria for their own student selection process and, as in Gaza, they keep in contact with the scholarship students and help them

overcome problems in completing their courses, i.e. not being able to afford transport, books, equipment etc. Our partners can sometimes access other small amounts of funding to cover these additional costs.

In Britain the Fund's supporters make donations or monthly contributions through a standing order and/or by organising or taking part in fundraising events. Any contribution is much appreciated. Standing orders are particularly welcome as they enable us to estimate our income more accurately and to plan.

**SHEFFIELD PALESTINE WOMEN'S
SCHOLARSHIP FUND**

Examiner Statement

For the Year Ending 31 March 2021

I report on the accounts for Sheffield Palestine Women's Scholarship Fund which are set out on pages 7 to 9

Respective responsibilities of the management committee and the examiner

As the management committee you are responsible for the preparation of the accounts. It is my responsibility to state whether matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general direction given by the Charity Commission. An examination includes a review of the account by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

Date: 8/9/21

Signed: *S Groves*

Susan Groves
Independent Examiner
Bookkeeping & Training Services

**SHEFFIELD PALESTINE WOMEN'S
SCHOLARSHIP FUND**

Receipts and Payments account

For the Year Ending 31 March 2021

	Notes	Total	Total
Receipts	1	2021	2020
		£	£
Donations		19,343	9,204
Fundraising		23,975	21,736
Legacy		500	-
Total receipts		<u>43,818</u>	<u>30,940</u>
Payments			
Afaq Jadeeda		31,000	30,450
Teachers Creativity Centre		8,000	8,000
Bank Admin charges	2	50	50
Bank Charges	3	275	234
Independent examination		50	50
Newsletter		200	400
Fundraising costs		2,478	1,114
		<u>42,053</u>	<u>40,298</u>
Net receipts/(payments)		1,765	(9,358)
Fund balances brought forward		<u>52,772</u>	<u>62,130</u>
Fund balances carried forward		<u>54,537</u>	<u>52,772</u>

**SHEFFIELD PALESTINE WOMEN'S
SCHOLARSHIP FUND**

Statement of assets and liabilities

as at 31 March 2021

	2021	2020
	£	£
Assets		
Balance of Bank account	<u>54,537</u>	<u>52,772</u>
	<u>54,537</u>	<u>52,772</u>
Liabilities		
	£	£
Independent examination 2021	<u>50</u>	<u>50</u>
	<u>50</u>	<u>50</u>

Committee member Sara Gowen Dated 06/09/2021

Committee member V. John Dated 06/09/2021

On behalf of the management committee

**SHEFFIELD PALESTINE WOMEN'S
SCHOLARSHIP FUND**

Notes to the Accounts

for the year ending 31 March 2021

1 Receipts and payments accounts

Because the level of income and expenditure is below £100,000, the group has opted for accounts prepared on a receipts and payments rather than an accruals basis. This is in line with Charity Commissioners guidelines for small charities and is more appropriate for this project

2 Bank Admin Charges

charges relating to the cost of transferring money to Afaq Jadeeda and Teachers Creativity Centre in Palestine

50

3 Bank Charges

An amendment has been made to the amount listed in the 2020 accounts .

The amount was incorrectly split between Bank Charges and Bank Admin charges.