

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. John 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.