

**Registered Charity Number: 1133499**

## **Sheffield Palestine Women's Scholarship Fund**

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

<b>Contents</b>	<b>Page</b>
Committee report	2
Trustee Report	3-5
Examiners Report	6
Receipts and Payments account	7
Statement of assets and liabilities	8
Notes to Accounts	9

## **Sheffield Palestine Women's Scholarship Fund**

### **Committee Report**

**For the Year Ending 31 March 2024.**

#### **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**

ENOVISION 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 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 7<sup>th</sup> 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 7<sup>th</sup> 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.

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 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 £
	1		
Donations		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
<b>Fund balances brought forward</b>		<b>48202</b>	<b>47627</b>
<b>Fund balances carried forward</b>		<b>46791</b>	<b>48202</b>



## 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 Gowan Dated 15/10/24

Committee member B. B. Beebe 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 31<sup>st</sup> July 2023 for £3087.58.