



THE WELFARE ASSOCIATION
(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st DECEMBER 2021



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**The Welfare Association
Report of the Trustees
For the year ended 31 December 2021**

The Welfare Association

Report of the Trustees for the Year Ended 31st December 2021

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 31st December 2021.

Reference and Administrative Information

Constitution

The Welfare Association (UK) is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13th April 1993 and is registered with the Charity Commission, (Registered Charity Number 1020238), and with Companies House, (Registered Number 2809950), as a company limited by guarantee and without share capital.

Registered Office and Headquarters

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London, SW5 0SW

Telephone: 020 7259 2454
Email: info@welfareassociation.org.uk
Website: www.welfareassociation.org.uk

Directors / Trustees

The Directors of the charitable company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. Trustees are appointed by the Board members.

At the time of signing the report the trustees are:

Mr. Martin Linton – Chairman
Mrs. Julia Helou – Treasurer
Mrs. Hanan Al-Afifi
Dr. Louise Arimatsu
Mr. Andrew Karney
Mr. Sarkis Nehme (Appointed 25 May 2021)
Baroness Tonge (Appointed 11 June 2021, Resigned 9 December 2021)
Mr. Michael Kenny (Appointed 27 July 2021)

Bankers

Barclays Bank PLC, Earls Court Branch, 191 Earls Court Road, London, SW5 9AW
First National Bank, Beirut, Lebanon

Auditors

Croucher Needham LLP
-Market House, 10 Market Walk, Saffron Walden, Essex, CB10 1JZ.
-46 New Broad Street, London, EC2M 1JH.

Solicitors

Irwin Mitchell LLP, 40 Holborn Viaduct, London, EC1N 2PZ

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Structure, Governance and Management

Trustees, Staff and Organisational Structure

The trustees of the Welfare Association serve until they retire from the Board. As trustees retire or new skills are required, new trustees are nominated to fill specific skills gaps. All potential trustees are interviewed by members of the board. Every new trustee is given an introduction to the work of the charity and provided with information about the role of trustees and charity law. Each trustee brings specific skills and expertise to the charity and trustees have regular duties. Trustees receive updates and progress reports on a regular basis. From time-to-time trustees may attend training courses as relevant to their role on the Board. The Board of Trustees meets quarterly to govern and monitor the progress and achievements of the charity.

The policies and procedures are reviewed, discussed and updated as required and in the annual governance review, taking account of the complex features of Palestine and Lebanon and the changing international environment and legal requirements. The trustees delegate authority to the charity's director, Ms. Caroline Qutteneh, to manage the daily operations of the charity and she is also secretary to the board of trustees. Staff recruitment is through a formal advertising, short-listing and interview process. New staff members will complete two or more days of induction, training and handover relevant to the specific post. The governing principles of the charity's remuneration policy ensure the charity can access the types of skills, experience and competencies required in its staff, and take account of staff roles and responsibilities to ensure delivery of the Charity's objectives.

The Welfare Association (UK) is an independent charity registered with the Charity Commission of England and Wales and is based in London, and as such it works in consultation and co-operation with the Welfare Association of Geneva - whose main field offices are in Jerusalem, Ramallah, Gaza, Beirut and Amman. The Charity works directly, and is in contact with, local partner organisations in the field and has access to the expertise provided by WA (Geneva) from their field offices when requested, in addition to in-house project monitoring and management. Ta'awon is the Arabic operating name of Welfare Association in the field.

Relationship to Welfare Association, Geneva: There is a charity registered in Switzerland called the Welfare Association, Geneva. The Swiss charity has similar objectives to those of Welfare Association (UK), but they do not have unity of administration and their controlling boards are different. They do, however, co-operate with each other.

Welfare Association meets regularly and is in contact with other British charities working in the same region, with other international relief agencies (such as the United Nations Relief and Works Agency) and with the British government's Foreign, Commonwealth and Development Office. These meetings are held to ensure coordinated efforts and to discuss longer-term strategies to relieve poverty in the areas in which we operate.

Reserves Policy

The Charity maintains its free reserves at around £100,000, which represents almost one year's operating costs; anything above this is designated for emergency appeals (this also allows flexibility to be responsive to emergencies should the need arise). However, the main reason for reserves is for Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. Welfare Association policy is to never commit funds that it does not have. To prevent disruption to programmes, it is felt that the free reserves are currently maintained at an appropriate level.

Investment Policy

The Charity needs to retain the option to react very quickly to particular emergencies and has a policy (to maximise investment interest) of maintaining limited funds in the current account with the bulk of the funds invested in an interest-bearing 'Community Saver' account with Barclays Bank. However, should the need arise the savings account can be accessed in case of emergency.

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Risk Management

All significant activities undertaken are subject to a risk review. As part of the initial needs assessment and implementation plan for every project, major risks are identified and analysed in terms of their potential impact and likelihood. These risks include those affecting:

- operational performance, including risks to our staff, partners and beneficiaries
- achievement of our aims and objectives
- the expectations of our beneficiaries and supporters
- the funding of our work

The trustees recognise that protecting the charity from harm is essential. To help mitigate these risks there is:

- a risk management policy and a risk register, these are reviewed and discussed regularly by the Board and updated formally as part of the annual governance review. The register identifies the major risks to which the charity may be exposed and the necessary safeguarding procedures which need to be in place to protect WA staff, partners and beneficiaries.
- a comprehensive due diligence process conducted prior to each new programme starting.
- a diversified fundraising strategy which is constantly reviewed.

The trustees are satisfied that adequate systems and procedures are in place to manage these risks and to ensure the safety, security and wellbeing of staff, partners and beneficiaries.

Safeguarding

Welfare Association prioritises safeguarding to ensure the safety, security and wellbeing of staff, partners and beneficiaries and we will continue to assess and train our WA field teams and work with our partners on safeguarding. We regularly review our own safeguarding procedures and those of our partners to ensure we are protecting the most vulnerable members of the communities we support.

Core Humanitarian Standards (CHS)

The [Core Humanitarian Standard on Quality and Accountability](#) sets out nine commitments that organisations and individuals involved in humanitarian response activities can use to improve the quality and effectiveness of the assistance they provide. The CHS places communities and people affected by crisis at the centre of humanitarian action. As a core standard, the CHS describes the essential elements of principled, accountable and high-quality humanitarian aid. Welfare Association is implementing projects and delivering services in line with the CHS.

Fundraising

Welfare Association highly values the committed and continued support of the British public and a range of international donors, as we continue to provide vital services and humanitarian relief to some of the most vulnerable families and communities in the West Bank and Gaza, and in the Refugee Camps and Gatherings in Lebanon. Funds are generated from a broad range of UK and overseas donors and partners, including individual one-off and regular gifts, sponsorship, grants and government funding including Gift Aid. We communicate regularly with our donors and supporters through project progress reports, e-newsletters, the annual mail out with the annual review, and we update our website and social media to provide updates on the progress of our activities every 2-3 months. We occasionally receive requests from supporters to be removed from our mailing list and we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data and protect individual privacy. We do not share our supporters' details with any other organisations.

Fundraising Regulation

Welfare Association is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We carefully manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed with the Board of Trustees.

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External Factors Impacting Achievement

In 2022, millions of Palestinians across the occupied territory will be highly vulnerable to humanitarian shocks, driven by multiple political and socio-economic factors present in 2021. In the West Bank, including East Jerusalem, Israeli settlement activity and related violence, loss of land, destruction of property and movement restrictions, and restricted access to basic services and livelihoods continued throughout 2021. These actions contribute to a coercive environment which can deny Palestinians their basic rights and pressure some to leave their communities.¹

On 1st February 2022, Amnesty International released a report documenting acts proscribed in the Apartheid Convention and Rome Statute in all the areas Israel controls, although they occur more frequently and violently in the oPt² than in Israel. Israeli authorities enact multiple measures to deliberately deny Palestinians their basic rights and freedoms, including draconian movement restrictions in the oPt, chronic discriminatory underinvestment in Palestinian communities in Israel, and the denial of refugees' right to return. The report also documents forcible transfer, administrative detention, torture, and unlawful killings, in both Israel and the oPt. Amnesty International found that these acts form part of a systematic and widespread attack directed against the Palestinian population, and are committed with the intent to maintain the system of oppression and domination. They therefore constitute the crime against humanity of apartheid³.

In May 2021 the Israeli police and military forces carried out attacks in and around Al Aqsa Mosque in the Old City of Jerusalem during Ramadan. This was closely followed by 11 days of heavy and continuous Israeli military strikes on Gaza. Palestinian medical staff struggled to cope as the attacks intensified, with rapidly rising numbers of civilians seriously injured. WAUK's extended emergency coverage supported frontline responders as well as hospitals, to treat those most badly affected; together with additional programme activities supporting businesses and schools that were badly damaged in Gaza, to help get people back to work and children back to a safe school environment. Against this already challenging backdrop, the humanitarian situation in both the West Bank and Gaza has been exacerbated by the ongoing COVID-19 pandemic, which has strained healthcare systems, increased economic degradation, contributed to high unemployment, and caused challenging mobility restrictions.

All these factors put further pressure on the socio-economic and cultural fabric of Palestinian society. In Lebanon, which is still accommodating Palestinian refugees from Syria, the financial crisis continues; Palestinian refugees struggle to access healthcare and to find their next meal with ever-rising unemployment rates and lack of employment opportunities.

West Bank

In the West Bank, including East Jerusalem⁴, Israel's direct military occupation continues, and with it the appropriation of land and resources. Standards of living, economic growth and employment prospects continue to be undermined by limitations on access to land, while freedom of movement remains restricted by a multi-layered system of administrative, bureaucratic and physical constraints imposed by Israel, citing security concerns. Access to agricultural land in areas behind the Barrier, or in the vicinity of settlements, which are subject to a permit or prior-coordination system, has continued to be limited. Settlement expansion and settler violence, as well as the demolition of residential, livelihood and service infrastructure, and planned forced evictions, also continue, contributing to the coercive environment, placing many Palestinians in Area C, East Jerusalem and the Israeli-controlled part of Hebron city (H2) at risk of forcible transfer.⁵

¹ UNOCHA. Humanitarian Response Plan oPt 2022. Issued December 2021

² oPt: Occupied Palestinian Territories

³ Amnesty International. ISRAEL'S APARTHEID AGAINST PALESTINIANS, CRUEL SYSTEM OF DOMINATION AND CRIME AGAINST HUMANITY. <https://www.amnesty.org/en/wp-content/uploads/2022/02/MDE1551412022ENGLISH.pdf>

⁴ Pending a final status agreement, East Jerusalem remains an integral part of the occupied Palestinian territory and the Palestinian population of the territory should have the right to access East Jerusalem, including for specialised health and education services, work, social, cultural & family relationships and for worship at the Muslim and Christian holy places. East Jerusalem is of continuing importance as a centre of life for Palestinians throughout the oPt, at a time when it is becoming increasingly separated from the remainder of the occupied Palestinian territory

⁵ UNOCHA. Humanitarian Response Plan oPt 2022. Issued December 2021

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May 2021 witnessed extensive violence from Israeli security forces in the West Bank, in particular in East Jerusalem. Overnight clashes in Jerusalem on 7 May 2021, resulted in more than 150 Palestinians and six Israeli police being wounded. A march, organised by the far-right group, Lehava, ended at the main Damascus Gate entrance of the Old City of Jerusalem, where thousands of Palestinians gathered to protect the City and hundreds of Israeli police in riot gear had closed off the area to prevent clashes. Israeli police used water cannons, stun grenades and mounted police to try to push the marchers back. As clashes erupted, the majority of those injured were at Al Aqsa Mosque, inside the Old City. As it was Ramadan, thousands of Palestinians were praying at Al Aqsa Mosque (the third holiest site in Islam.) The Palestinian Red Crescent opened a field hospital to treat the wounded, in one night they reported treating at least 105 people. The director of Makassed Hospital's emergency department reported admitting 83 patients with rubber bullet injuries. 25 of these patients were seriously injured with bullet wounds in the head and upper body, some with loss of sight.

Palestinian families face the continued threat of forced eviction from their homes by the Israeli authorities in Sheikh Jarrah, East Jerusalem, in court cases initiated by Israeli settler organisations. On 2 November 2021, four of the families rejected an Israeli High Court of Justice proposal offering them protected tenancy status, and recognizing an Israeli settler organisation's ownership of the land, with Palestinian tenants paying them an annual leasing fee. In total in East Jerusalem, at least 218 Palestinian households comprising 970 people, including 424 children, are facing pending eviction cases in Israeli courts.⁶

Gaza

The 2.3 million people living in Gaza are facing the worst economic conditions in years. The ongoing blockade and four Israeli military assaults on Gaza since 2008 have had a devastating impact. During May 2021 the latest bombardment by Israel's military forces, caused additional significant devastation, loss of life, increased aid dependency and exacerbated poverty. From 10 - 21 May 2021, Gaza experienced the most intense Israeli military strikes since 2014. The UN Secretary-General described the situation as follows: "if there is a hell on earth, it is the lives of children in Gaza today."⁷

As a result of the hostilities in May, it was reported that 261 Palestinians were killed, including 67 children and 41 women.⁸ Furthermore, over 2,210 Palestinians were injured, including 685 children and 480 women, some of whom may suffer long-term disabilities requiring rehabilitation and ongoing support. At the height of the hostilities, an estimated 113,000 displaced people sought shelter and protection. According to the UN Shelter Cluster, the May 2021 escalation left 58,000 housing units damaged or destroyed leaving 12,000 people displaced. One assessment has reported that 85% of households whose shelters were damaged had no capacity to carry out repairs.⁹ Damage to infrastructure was of a scale and magnitude not seen before; hospitals and health centres, businesses and schools as well as water, sanitation, power and transport infrastructure were targeted. According to the World Bank (June 2021), the agricultural sector suffered direct damage of approximately US\$ 45 million¹⁰.

Estimates by the World Bank indicate that the recent conflict has pushed poverty in Gaza to 59.3% in 2021. This is 2.3 percentage points higher than the COVID-19 induced peak in 2020, and a 16.3 percentage point increase above the 2016-2017 values¹¹. The restrictions imposed on Gaza continue to devastate the economy, the gross national income per capita is now less than one third of the West Bank's, whereas in 1994

⁶ UNOCHA. HUMANITARIAN NEEDS OVERVIEW oPt. ISSUED DECEMBER 2021. Endnote 8. Page 66. Most of these cases are based on the application of Israeli laws that allow Jewish Israelis who owned properties in East Jerusalem prior to 1948 to reclaim their property. There is no similar law which allows Palestinians who lost property during the conflict over the years to reclaim their property. In any event, and in accordance with international law, East Jerusalem is occupied territory and Israeli law is not applicable. The transfer of the Occupying Power's civilian population into occupied territory is a violation of Article 49 of the Fourth Geneva Convention.

⁷ UNSCO, The Secretary-General's Remarks to the General Assembly Meeting on the Situation in the Middle East and Palestine, New York, 20 May 2021. https://unsco.unmissions.org/sites/default/files/the_secretary-generals_remarks_to_the_general_assembly_meeting_on_the_situation_in_the_middle_east_and_palestine.pdf

⁸ United Nations Office for the Coordination of Humanitarian Affairs (OCHA). Response to the escalation in the oPt: Situation Report No. 10 (September 2021), published on 14 October 2021. <https://www.ochaopt.org/content/response-escalation-opt-situation-report-no-10-september-2021>

⁹ 2021 Multisectoral Needs Assessment (MSNA). July 2021. <https://www.ochaopt.org/page/msna>

¹⁰ UNOCHA. Humanitarian Needs Overview. Humanitarian Response Plan oPt 2022. Issued December 2021

¹¹ World Bank Group. Economic Monitoring Report to the Ad Hoc Liaison Committee November 17th, 2021. Page 4.

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it represented 87%¹². The rapid spread of COVID-19 in Gaza since August 2020, also resulted in thousands of daily workers losing their wages, as work stopped in lockdown. According to UNRWA, 80% of the population in Gaza is dependent on international assistance. The World Bank further states that their report of November 2021, shows that the external restrictions imposed on Gaza resulted in a closed economy.

The land, air and sea blockade of Gaza, imposed by the government of Israel, (entering its 14th year in 2021), is considered illegal under international law as a form of collective punishment¹³. Restrictions on the free movement of people, goods and trade continue to severely undermine Gaza's economy, devastating productive capacity and putting any future development at risk. Key steps to ending the long-standing intra-Palestinian divide failed to materialise in 2021.

Lebanon

More than 479,000 Palestinian refugees (PRL) are registered with UNRWA in Lebanon¹⁴, of these 45% live in 12 refugee camps, where families face overcrowding, poor housing conditions, unemployment, poverty and lack of access to key services. In addition, since 2011 over 23,000 Palestine refugees from Syria (PRS) have moved to the existing camps and gatherings. As PRL and PRS are not formally citizens of another state, they are unable to claim the same rights as other foreigners living and working in Lebanon and are barred from working in up to 39 professions and may not own property. With a series of crises, including the Beirut Port explosion in 2020, the impact of COVID-19, together with the ongoing and disastrous financial crisis in Lebanon, and increasing unemployment rates, most Palestine refugees have found themselves slipping further into destitution.

"Palestine refugees are suffering immensely. The misery that I witnessed in the last two days in Ein el-Hilweh and Nahr el-Bared camps is unfathomable," said UNRWA Commissioner-General Philippe Lazzarini during his visit to the country on 1st April 2021. "I am also aware that the entire country is plunged into its worst crisis since the civil war. Everyone, Lebanese and others, is struggling. It is disheartening to come back to such a meltdown," said Mr. Lazzarini, who previously held a senior UN position in Beirut.¹⁵

Since 2019, poverty has been increasing owing to a decline in economic activity and widespread political instability. These interlinked shocks exposed the Lebanese pound exchange rate, which has been fixed since the beginning of the century, to tremendous pressures, causing currency depreciation and severe inflation, thus limiting households' purchasing power. These combined shocks have led to a decrease in the living standards of a significant proportion of the Lebanese and non-Lebanese population, and a considerable rise in income poverty. The multidimensional poverty rate in Lebanon doubled from 42% in 2019 to 82% of the total population in 2021, with nearly 4 million people living in multidimensional poverty. Extreme multidimensional poverty affected 40% of the poor population in 2021, equivalent to 34% of the population at large. The population suffering from extreme poverty increased to 1,650,000, equivalent to 400,000 households¹⁶. Some of the most badly affected in the ongoing financial crisis are the Palestinian families living in the refugee camps and gatherings.

In all projects implemented in 2021 WA programme teams and beneficiaries followed COVID-19 protocols which include measures to mitigate the spread of the virus, such as wearing masks, regular sanitising of hands and work stations, social distancing and avoiding crowding, etc.

¹² IBID

¹³ See, among others, Special Rapporteur on the situation of human rights in the Palestinian territories occupied since 1967, 'Situation of human rights in the Occupied Palestinian Territory, including East Jerusalem, with a focus on collective punishment' (22 December 2020) UN Doc A/HRC/44/60.

¹⁴ <https://www.unrwa.org/where-we-work/lebanon> (last accessed 14.3.2022)

¹⁵ UNRWA Raises Alarm on the Situation of Palestine Refugees in Lebanon – Press Release. 01 April 2021.

<https://www.un.org/unispal/document/unrwa-raises-alarm-on-the-situation-of-palestine-refugees-in-lebanon-press-release/> (last accessed 14.3.2022)

¹⁶ ESCWA. Multidimensional Poverty in Lebanon 2019-202 <https://www.unescwa.org/sites/default/files/news/docs/21-00634-multidimensional-poverty-in-lebanon-policy-brief-en.pdf>

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Objectives and Activities

The charity's main objects are the advancement of education, the relief of sickness, the protection and preservation of health, and the relief of poverty for the benefit of the inhabitants of Palestine, Israel, Lebanon and Jordan (particularly the communities in the West Bank and Gaza areas).

Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in crisis including those affected by the actions of police and military forces in East Jerusalem in May 2021, and those under bombardment in Gaza from the 10-21 May 2021. As well as the ongoing demands of COVID-19, the continuous closure and restrictions of Gaza crossings, the Syria Crisis impacting the Camps and Gatherings of Lebanon, as well as the financial crisis in Lebanon; all were factors influencing programme decisions and implementation in 2021.

Taking into consideration the regional political context and factors impacting programme implementation as mentioned above, the trustees will continue to meet the objectives of the charity by supporting the most vulnerable communities and the most marginalised sectors of society with longer term sustainable development programmes where possible and humanitarian relief programmes as necessary.

In line with the charity's aims and objectives and the priorities set by the trustees, and on the basis of a process of continuous needs assessment in consultation with local communities, local partners and other stakeholders (*to avoid duplication and identify urgent needs and gaps in service provision*), projects are designed in the field and subsequently discussed and approved by the trustees. The trustees have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission, when setting their objectives for the charity.

The charity's objectives in 2021 were to provide support in the following sectors:

- **Health:** Programmes with hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, environmental health.
- **Education:** Focussing on services for children with special educational needs, early childhood development, educational support and the Palestinian Museum. (A component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends).
- **Community Development:** Including the West Bank Child Care programme, livelihoods projects such as support for farmers, and improving living conditions and housing / shelter for the most vulnerable communities.
- **Emergency Humanitarian Relief in Palestine and Lebanon:** in times of crisis, as funds allow.
- **Focussed UK advocacy:** Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

The charity delivers its objectives in two ways:

- By direct delivery using Welfare Association staff, and
- By management of projects in partnership with local NGOs.

Projects implemented in cooperation with our local partner NGOs in Palestine and Lebanon are extremely important. This mechanism extends the outreach of Welfare Association enabling us to include some of the most marginalised communities and sectors of society in the most appropriate and cost-effective ways. It also ensures full community consultation, with training and skills upgrading where possible. This contributes to sustainability, enabling the continuation of services when projects end. All projects include full details of goals, objectives, activities and numbers of people included in each activity and detailed budgets. The success of a project is reviewed in the analysis of outcomes, outputs, sustainability, and impact (where appropriate). The charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit further, we will do so (with donor consultation and approval as required). The charity will review whether or not a particular community need was met in the most positive, effective and efficient way, and in full consultation and cooperation with the local community, with any lessons learned or recommendations noted for future work. Together with our local project partners and stakeholders, we

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continue to work to achieve our charity's mission to make a difference to impoverished families and communities in need and to help to make poverty history.

Voluntary Help and Gifts in Kind

The trustees greatly value all of the voluntary help that has been offered to Welfare Association during 2021. We have benefitted from a number of gifts in kind. In particular, the charity appreciates the very generous support of Mr. Omar Al-Qattan and the Qattan Foundation for providing us with free office accommodation. We would also like to thank the volunteers who have helped us in 2021.

Financial Review

The financial review in this report relates to the financial year from 1 January – 31 December 2021. In 2021 the charity raised a total of £2,562,705 from the general public, the British Council and a number of organisations in the UK and overseas. The restricted income includes grants from the British Council (in partnership with the UK Government's DCMS¹⁷), the first to restore Mamluk era buildings in the Old City of Jerusalem with remaining funds of £106,593, and the second to complete the work to develop the conservation studio and train staff at the Palestinian Museum, in partnership with the British Library, with a remaining grant of £25,988. Emergency grants increased in 2021 in response to the emergency situation in East Jerusalem with grants totalling £342,550, supported frontline emergency medical teams and Al Makassed Hospital by providing emergency medical supplies and support for ambulances, and food vouchers for 900 families badly affected. Following the Israeli military bombardment of Gaza in May 2021 grants totalling £308,491, supported frontline emergency medical teams, provided emergency medical supplies for 10 local hospitals and health centres, supported essential repairs to two schools and enabled 10 damaged and destroyed local businesses to get back to work. Projects supporting the restoration of 341 Gaza farmers' livelihoods totalled £357,714. A number of these farmers harvested their crops and they were purchased by our project providing fresh food parcels to almost 2,000 impoverished families throughout Ramadan, with grants totalling £161,762. In the West Bank, the childcare programme providing quarterly food vouchers and annual back to school vouchers was £607,000. While ongoing support for the surgical departments at Al Makassed Hospital in East Jerusalem was £204,899. In Lebanon projects included a new grant providing access to hospital care of £73,110, and the first part of a grant providing emergency winterisation support in the Bekaa region and shelter rehabilitation in Burj El Barajneh Camp of £37,858. In 2021 the charity spent a total of £2,475,560.

Health

Supporting the Paediatric Intensive Care Unit at Al Makassed Islamic Charitable Hospital (Stage 1)

Al Makassed Charitable Hospital is the largest Arab hospital in East Jerusalem, with 250 beds and 80 ICU beds (including 16 paediatric beds). The paediatric open heart surgery department (POH), has been supported by WA since its establishment in 2003, in which time it has expanded from 4 beds to 16 with a CCU (Cardiac Care Unit) and an ICU. The POH has an occupancy rate of between 100-120%, and delays in patient admission have exceeded 50 patients per month due to a lack of key equipment such as ventilators.

This 8-month project began in May 2020 as COVID-19 cases were increasing, to provide urgently needed equipment and facilities to the Paediatric ICU and was completed in March 2021. The project increased the capacity of the Paediatric Intensive Care unit through the provision of two new urgently needed ventilators, even more urgent due to COVID-19. A new Nava ventilator arrived on 19 May 2020, as the project started and COVID cases in East Jerusalem were rising. This is a specialist piece of equipment, designed to treat patients requiring long-term respiratory assistance in much shorter periods of time. The remaining equipment followed, including the second paediatric ventilator, syringe pumps, portable digital x-ray machine, TEE transducers, and 10 paediatric ICU beds. This project also updated and equipped the parents and guardians' room, providing appropriate accommodation and facilities for them to rest and relax when away from their child's bedside. The room now supports 15 companions per day.

¹⁷ UK Government DCMS (Department for Digital, Culture, Media & Sport)

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Supporting the Paediatric Intensive Care Unit at Al Makassed Islamic Charitable Hospital (Stage 2)

This project began in late 2021 and is due to be completed in May 2022. The Paediatrics Open Heart (POH) surgery department is in need of a fully digital ultrasound system to serve both paediatric and adult patients. In addition, the unit required a Synergy UHD4 4K camera system, as well as a range of catheterisation lab equipment and consumables. This project will provide this essential equipment, in order to increase the POH department's capacity, and improve the specialized ICU paediatric unit and thoracic surgery services at Al Makassed Hospital.

Community Based Rehabilitation (CBR) Services for Children with Disabilities in the North of Gaza

This 9-month project provided a range of community-based rehabilitation services for children with disabilities (CwD) in Gaza. According to Population, Housing and Establishments Census (PHEC), persons with disabilities in Palestine constitute 2.1% of the total population.¹⁸ Mobility disabilities account for the highest proportion of these disabilities, and 20% of persons with disabilities in Palestine are children under 18 years old. CwD are one of the most vulnerable and often most disadvantaged of all groups in Gaza. The conditions in Gaza, with a closed economy, high unemployment rates and a health service under tremendous pressure, have led to a lack of specialised and mainstream services responding to the needs of those with disabilities.

The project aimed to improve the health and mobility of CwD in Gaza through: home-based nursing, physical and occupational therapy, counselling sessions, the provision of disability aids, the facilitation of inclusion in schools where possible by liaising between families and schools, and to raise awareness through meetings within the local community. Project activities started in September 2020 and were extended due to COVID-19 lockdowns, and again due to the Israeli military bombardment of Gaza in May 2021. The project was finally successfully completed in April 2021. Despite the delays and challenges the project exceeded initial targets as shown in the following table:

Expected Results	Outcomes
75 CwD children supported	100 CwD children supported
1,500 home-based physiotherapy (PT) and occupational therapy (OT) sessions	1,586 PT and OT sessions were completed
800 activities of daily living (ADL) sessions	1,433 ADL sessions were completed
500 home-based nursing sessions	330 nursing sessions were provided
50 assistive devices purchased and distributed	64 assistive devices purchased and distributed
20 community awareness-raising sessions	21 community awareness sessions were arranged

A planned series of therapeutic / recreational events for CwDs and their families, were replaced with 100 therapeutic / recreational activity kits for CwDs. Additionally:

- 566 psychological therapy sessions were provided
- 566 family counselling sessions were provided
- 75 children were included back into education
- 6 children had school tuition and transport costs covered
- 75 kits of essential 'back to school' items were distributed
- 5 awareness-raising sessions were provided in schools
- 100 Ramadan fresh food parcels were distributed
- 93 COVID-19 health kits were distributed

Providing Access to Healthcare for Palestinian Refugees in Lebanon

This 12-month project (July 2021 to June 2022) is providing access to healthcare for up to 48 Palestinian refugees, and will be implemented by WA and the Health Care Society. Approximately 95% of Palestinian refugees in Lebanon (PRL) do not have health insurance and cannot access services provided by the Lebanese Ministry of Public Health. The United Nations Relief and Works Agency (UNRWA) provides full coverage of primary healthcare services for Palestine refugees in Lebanon. However, it only provides partial support for some

¹⁸ Population, Housing and Establishments Census, 2017, http://www.pcbs.gov.ps/portals/pcbs/PressRelease/Press_En_3-12-2019-dis-en.pdf

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tertiary healthcare and treatment required for chronic conditions and diseases such as: neurological conditions, cardiovascular diseases, transplants, cancer, multiple sclerosis or kidney failure. According to UNRWA, 37% of all PRL and 33% of all PRS have a chronic condition. The situation of elderly PRL and PRS is even worse, as 87.6% have some type of chronic disease (*according to the UNRWA and AUB study published in 2015*). Due to their age and medical conditions many require hospitalisation – which is partially covered by UNRWA and other NGOs. By the end of 2021, 16 individuals (9 men and 7 women) had received support, they are mainly from the refugee camps in North Lebanon (*Nahr El Bared & Beddawi*) and Beirut (*Burj El Barajneh*). The majority with chronic cardiovascular or orthopaedic issues.

Music Therapy for Traumatized Children in the Camps in Lebanon

This 7-month project focussed on the refugee camps located in Tyre, South Lebanon (*primarily in Burj El Shemali*), and enabled traumatised children (4-14 years old) to engage in a range of musical therapy activities, to reduce stress and increase self-confidence (*a lack of opportunities for children and youth to gather and engage in healthy social and community activities, further contributes to the sense of exclusion and marginalisation*). Activities included one-on-one sessions and group activities, to benefit the children in different ways. Music therapy is well-known to help children develop their musical capabilities, confidence, self-esteem, motivation and focus. Through these positive changes, children can begin to move on from any behavioural problems or negative coping mechanisms they may have developed due to trauma, depression or isolation. The group classes provide an opportunity for the children to engage with one another, reduce tension, form friendships and to build a sense of community between themselves. These relationships and inclusion can be vital to re-engaging with their education and peers, helping to prevent children from dropping out of school. All of the sessions were delivered with an emphasis on Palestinian and Arabic music and culture, helping to foster in the children a sense of pride, identity and kinship with their peers. A number of different instruments were offered to the children, enabling them to find an instrument they felt comfortable with and to help them fully engage.

The project successfully provided 148 music therapy lessons (*individual and group*), which were delivered to a total of 80 children, 3 times a week (*60 minutes each*). In order to ensure COVID-19 safety, precautionary procedures were followed during the sessions; participants wore masks and the total number of participants was lowered for each session to ensure social distancing, with regular sanitising of the instruments, hands, rooms, etc. Live lessons were replaced by online sessions over Zoom during the two lockdowns: 2 weeks from 14 to 28 November 2021, and 10 weeks from 8 January to 21 March. Of the 80 children, 32 aged 10-14 also received professional choir singing training, the choir sang Palestinian cultural heritage songs and other popular songs. Finally, the project purchased some instruments, such as nay (*flute*), cello, drums and saxophones; to add an element of sustainability beyond the end of the project. The types of instruments played by children is shown in the table below:

Instruments	# Of children ¹⁹
Drums, Darbouka	22
Saxophone	23
Percussion	10
Strings	14
Brass	25
Wind	25
Cello	5
Nay / Flute	5

¹⁹ The total number in the table is more than the number of the beneficiaries, as some children play more than one instrument.

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Education

Improving Educational Facilities at Al Aqsa Schools, East Jerusalem

Al Aqsa schools were established in 1976, to help cover the shortage in classrooms for Jerusalem's students and youth. They are a group of three schools located in Jerusalem's Old City; with a combined total of 400 students, covering grades 1-12. The schools provide a high-quality education to disadvantaged students in the Old City. This project funded the refurbishment of several rooms at the Reyad Al Aqsa school and provided essential new equipment (*projectors, smart boards, PCs, laptop, printer, desks and chairs*) for a fully-furnished computer lab.

Due to COVID-19, the project started later in the 2020-2021 academic year, and was again extended due to lockdown and also the East Jerusalem emergency situation in May 2021. Despite the delays, the project was successfully completed. The new computer lab will serve 540 students a year. Nabil Hamoudeh, Deputy Chairman of the Board said of the project: *"Many thanks to The Welfare Association, who helped us in improving the learning environment at Reyad Al Aqsa School at a much-needed time, when there is limited support coming into the education system in Jerusalem"*.

Improving Educational Facilities at Al Fatah Comprehensive School, East Jerusalem

Al Fatah Girls Secondary School was established in 2003 in response to a shortage in classrooms for female students in Jerusalem. It is located in Wadi Al Joz (*Valley of the Walnuts*), a Palestinian neighbourhood (*with approx. 13,000 residents*) in East Jerusalem, just outside of the Old City walls. In contrast to the otherwise affluent Palestinian areas in North-central Jerusalem, Wadi Al Joz is marked by poorer areas that are largely clustered around the industrial zone in the valley. The school has: 4 floors with 19 classrooms, a computer lab, science lab, library, principal's and admin office, and rest room facility, as well as a meeting hall and playground. Classes run from 5th grade up to 12th grade. The school is considered one of the best secondary schools in the surrounding area of Jerusalem, with a student body of 600 girls. As with many institutions in the Jerusalem directorate, the school does not receive local government funding and required essential renovation works. This project (*from May to December 2021*) contributed to the building works, mechanical and electrical works, and provided some new sports equipment.

Distance Education Capacity Building in Palestine

This project provided a 4-week programme in March 2021. It supported the development of key faculty members at 4 universities (*Birzeit, An-Najah, Bethlehem and Al-Azhar*) in Palestine, in online and blended learning. Training was delivered by the internationally leading Centre for Distance Education (CDE) at the University of London, developed with input from Palestinian stakeholders. The course covered core themes in the design of effective teaching, learning and assessment at distance. The intervention responded to the urgent needs of Palestinian university faculty who were conducting teaching online since the COVID-19 pandemic reached Palestine, to increase the universities' distance-learning capacity. The project has ensured sustainability by adopting a cascade-learning approach, with dissemination activities planned at participant universities. This project was funded by the Friends of Birzeit University and WA. At least 30 faculty members from Birzeit, Bethlehem, An-Najah and Al-Azhar universities participated in this CDE-organised training with an estimated 35 hours of participant engagement. Synchronous learning was run over 6 sessions held on Zoom, totalling 12.5 contact hours. Led by senior Fellows at CDE, with extensive experience in the field of distance education, sessions addressed core themes including: course design, online pedagogy, supporting student engagement, and planning for cascading.

Supporting Higher Education at Birzeit University 2020-2021

This project between WA and Friends of Birzeit University (*FoBZU*), supports Palestinian students' tuition fees at BZU for the academic year of 2020-2021 (*November to July*). The project supports the BZU Academic Excellence Programme, providing scholarships to outstanding students who are unable to afford tuition fees. FoBZU and BZU selected 5 such students based on financial need and academic merit (*1 master's and 4 undergraduate*). These students and their families are facing severe financial hardship and without this financial support are at great risk of having to drop out of university. The project was completed successfully, with all 5 students being supported through the scholarship and achieving impressive academic results.

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Education Programme at the Palestinian Museum (PM) 2020-2022

This 2-year grant is funding a series of public and educational events that will include: book launches, literary events, symposia, panel discussions, workshops, tours, film screenings, an exhibition related conference, and two original publications, as well as conference proceedings and papers. In addition, the first project will deepen and strengthen qualitative research on art in Palestine, historically and critically, with an in-depth insight into its material, socio-economic and political contexts from the nineteenth century to the early 1990s. This project started early in 2020, however with the impact of COVID-19 the project team rescheduled some of the activities and extended the implementation period from 2 years to 3. In 2021 the first Knowledge Gap research programme 'Visual Art History Research 2020-2021 - Art History in Palestine from the 19th Century until late-20th Century', ran successfully and the project is on track to publish eight research papers, on 'The Palestinian Coast from the late Ottoman Period until the Present'; 'New Perspectives on Contemporary Palestinian Culture'; and the 'History of Printing in Jerusalem'. The project conducted 13 activities between July - December 2020, including writing workshops, talks and podcasts. These activities were linked to the 'Printed in Jerusalem' exhibition. The museum was able to adapt to the COVID-19 pandemic and held virtual activities in place of the planned physical activities. This reached a much wider audience, including researchers, academics, students and others in Jordan, UAE, USA and Lebanon.

Between 1 July and 31 December 2021, the project was able to conduct several activities: (1) a symposium entitled: 'The Political and Cultural Space in the Palestinian Coastal Cities'. (2) a podcast production (3) the inaugural symposium for the PM's annual exhibition 'A People by the Sea: Narratives of the Palestinian Coast'. (4) a book launch for 'Open Gaza: Architectures of Hope'. (5) a lecture, featuring a discussion between Salman Abu Sitta and Jonny Mansour entitled: 'Unforgettable: Palestine in Two Thousand Years of Documentation', and (6) the PM's third annual conference entitled: 'Palestine: Producing Knowledge, Producing Futures'.

Development of the Conservation Studio at the Palestinian Museum

Following the conflicts in Palestine, huge numbers of paper-based documentation have been destroyed, looted and lost; and what remains is often fragile or damaged. The conservation studio was established to protect these fragile documents, restoring what can be saved, and maintaining and protecting historic documents from ongoing risks. The Palestinian Museum team extended the range of services offered by the conservation studio, to now be able to conserve extremely frail paper-based documents of historical and cultural significance. This 12-month project, funded by the British Council's Cultural Protection Fund in partnership with the Department for Digital, Culture, Media and Sport, began in April 2020 and was completed by March 2021. The staff at the PM received training and support from a team of experts at The British Library, as in the previous project and new equipment, materials and tools (*used in paper document conservation*) were purchased. Throughout the project the team at the PM, with the guidance and mentoring of the British Library, restored almost 2,000 badly damaged historic documents. A series of 4 specialised workshops on conserving archives took place between 21-30 September 2021, with a total of 93 participants, in addition to 1,400 views on Facebook. An animated film for children and a digital instruction manual for adults were produced by the Museum and uploaded to the PM's website and digital media.

Community Development

West Bank Childcare Programme

This ongoing programme began in April 2019, to support very vulnerable children, the majority of whom have lost one or both of their parents. The project sought to improve their standard of living through the provision of key food, hygiene, and school items, in addition to giving the children access to basic educational services, and safeguarding the children and their guardians through awareness-raising and support. This is done through the provision of quarterly vouchers, which can be exchanged for the specified items at pre-qualified locally-owned shops, and in August there is an additional voucher round for 'Back to School' items (*textbooks and school uniform*). The shopkeepers selected in the project are also supported, as the pre-qualification and voucher system affords them a secure and predictable income throughout the project duration. During 2021 an average of at least 1,300 children were supported in this project in each quarterly voucher distribution; we are keen to increase the numbers as the need for this level of support is great in the West Bank.

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Emergency

Providing Blankets and Warm Children's Clothes to Families in Northern Gaza

This 3-month project was completed in February 2021, in order to protect the health and wellbeing of some of the most vulnerable children from the poorest families in Beit Lahia, Gaza, through the harsh winter weather. The project provided 205 families with double-packs of blankets, and 410 children received a full set of winter clothing (*winter jacket, trousers, jumper, pyjamas, underwear, socks, gloves, hat and scarf*). The children were able to go with their parents and choose their clothing at an open day the project team arranged with the supplier. This was an activity the children enjoyed, and it allowed them to pick out clothing styles and materials they preferred and ensured that the clothing fit them well. All of these children were also provided with PPE kits²⁰, to help prevent the spread of COVID-19 (*pack of masks, hand sanitiser, pack of hand soap*). The project was completed just before a severe storm and freezing spell hit the region in mid-February.

Distribution of Ramadan Fresh Food Parcels in North Gaza

This 4-month project was completed just before the Israeli military bombardment of Gaza began, it provided a lifeline to hundreds of families by providing fresh food packs when they most urgently needed help and it was not safe to go outside. The project included some of the most marginalised families in North Gaza, living in Beit Lahia, Beit Hanoun and Jabalia. They were provided with weekly fresh food parcels for 5 weeks during the Holy Month of Ramadan. The freshly harvested fruit, vegetables and herbs were bought from farmers in our projects restoring farmers livelihoods – to give them an additional marketing channel as they get back on their feet. They are then able to generate an income and support their families and replant their land next season. Their crops were packaged each week and included a source of protein (*chicken or eggs*). The packaged crops were distributed while still very fresh, therefore providing beneficiary families with high quality, fresh and healthy food.

Families could also request specific items for the next week's packages and where possible this was arranged, to be flexible in serving families' needs and providing fresh items that were readily available from the farmers. The packaging and distribution provided jobs for unemployed labourers, and in the last week of the project cookies were purchased from local women's cooperatives and included in the food packages to help families celebrate Eid. This project is benefiting impoverished families, local farmers, unemployed labourers and women's cooperatives, ultimately providing support on several levels and all feeding back into the Gaza economy.

This project helped a total of 10,814 beneficiaries both directly and indirectly. In total, 5,750 weekly fresh food parcels were delivered to 1,150 families. This in turn helped 175 farmers to sell their freshly harvested crops, as well as creating working opportunities for 24 labourers in the packaging and distribution stations, and for 48 women in local cooperatives.

Distribution of Ramadan Fresh Food Parcels for Impoverished Families in Khan Younis, Southern Gaza

As above, this project took place during Ramadan 2021, and supported destitute families in marginalised localities in Khan Younis through the provision of urgently needed fresh food parcels each week for the five weeks of Ramadan. This project also provided a PPE kit (*containing three packs of face masks [50 per pack], instant spray sanitizer [1 litre], hand sanitiser gel [500ml]*), for each family to help prevent the spread of COVID-19. In total, 1,035 fresh food parcels were provided for 207 destitute families each week, together with 207 PPE kits. The crops of 48 local farmers were purchased, and 7 unemployed labourers worked in the packaging and distribution stations, 14 women in 2 cooperatives provided the Eid goods for the week 5 packages.

Distribution of Ramadan Fresh Food Parcels in North Gaza

As above, this project took place in Ramadan with similar activities, to support some of the most marginalised families in Alshaima'a, Alsiafia and Alatatra neighborhoods in Beit Lahia, Gaza. This project distributed fresh food parcels at the end of Ramadan for two weeks only, once during the Eid and once the week after Eid. These food parcels were provided just before the bombardment of Gaza started. When families were under attack and it was not safe to go out, this extra food distribution project activity was a lifeline, and was made possible thanks to the generous donations of our WAUK supporters. During the project, 463 struggling families

²⁰ PPE Kit – Personal Protective Equipment.

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received 2 rounds of food parcels, another 20 families were also able to receive a single food parcel as a result of savings made during the project by the programme team. A total of 483 families received food packages containing fresh fruits, vegetables, herbs, chicken or eggs, and goods from local women's cooperatives. The fresh food items were purchased from 39 local farmers, Eid goods were purchased from a local women's cooperative employing 18 women: 6 workers were employed (*for 6 working days each*) for a total of 36 working days, in addition to a station foreman for 10 working days.

Emergency Support for Frontline Responders & Hospitals, and Food Vouchers for Families in East Jerusalem

As the violence from Israeli police and military forces escalated in May 2021, hundreds of Palestinian worshippers in and around Al Aqsa Mosque, East Jerusalem, were injured and required urgent medical treatment. This project supported the frontline medical responders of the Palestinian Red Crescent Society (PRCS) and the team at Al Makassed Hospital, in East Jerusalem. The PRCS received essential medical supplies, and funds for their ambulances to be maintained and fuelled so they could continue to be on duty 24/7. Makassed Hospital was in short supply or had run out of a number of essential medicines and medical supplies required to treat high numbers of people injured and save lives. Across all the equipment and supplies provided in this project, an estimated 1000-2000 patients benefitted each month of the project's 4-month duration. In addition, the project aimed to support some of the most impoverished families, those badly affected by the political and economic conditions in East Jerusalem, through the distribution of food vouchers, to help families through the next month. Vouchers were distributed to 900 families in East Jerusalem, and they were able to exchange the food vouchers in pre-qualified stores and select the items they needed most. A total of approximately 4,500 individuals benefitted from the family food vouchers intervention.

Emergency Support for Frontline Responders in East Jerusalem and Gaza

This 2-month project was an emergency response to the increased violence in May 2021, as many Palestinians were seriously injured in East Jerusalem by the violence of the Israeli police and military forces and then in Gaza by the bombardment of Israel's military forces. In East Jerusalem, support was provided to the Palestinian Red Crescent Society's (PRCS) Emergency Medical Services (EMS), who are the first aid responders on the ground and ambulance teams. Medical supplies were provided and 45 responders from 3 EMS teams were equipped and ready to respond, 55 different types of medical supplies were supplied to the PRCS. In addition, ambulances were provided with fuel and repaired, as many were targeted and damaged in the violence. Project activities included repairs for 12 ambulances and 2,166 litres of fuel provided to keep them running (*approximately 30,000 people benefitted from this project's activities*).

In Gaza, the project supported hospitals, providing medical supplies that were at low stock or out of stock, and required to continue to treat those injured. WA procured supplies directly from the Palestinian Ministry of Health's (MoH) priority needs list – which were then in turn supplied to the emergency rooms and hospitals most in need. The medical supplies this project provided to the hospitals in Gaza helped the MoH increase their service speed and capacity, providing first aid treatment to an estimated 10,000 injured patients.

Emergency Support for Makassed Hospital, East Jerusalem

This rapid emergency intervention enabled Al Makassed Islamic Charitable Society Hospital in East Jerusalem to purchase additional emergency medicines and medical supplies. These medical supplies (*including disposables and consumables*) were to replenish depleted stocks and restore the hospitals readiness, to be able to continue to treat those injured and save lives. Stocks of 11 different emergency medicines and 63 types of consumables and medical supplies were provided, used to treat more than 560 patients throughout the project implementation period plus additional patients once the project ended.

Jerusalem Emergency 2021: WAUK Public Appeal

This emergency project's aim was to purchase emergency medical equipment, disposables and ambulance fuel for frontline Emergency Medical teams of the Palestine Red Crescent Society (PRCS) in Jerusalem. In order to build resilience and preparedness, and to continue to treat those injured in and around East Jerusalem. This support enabled front line responders to continue to provide urgent first aid treatment, and transport those with serious injuries to hospital to help save lives. The project was able to provide medical equipment including 4 pulse oximeters, 17 spider trauma straps, 8 HeartStart defibrillators, 10 HeartStart paediatric pads (*which allow use of the defibrillators on small children*), a variety of disposable equipment; as well as 1,500 litres of fuel for

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ambulances. The items purchased helped to equip 24 ambulances, and the fuel was enough to keep 15 ambulances running for at least one week of 24/7 emergency coverage.

Emergency Support for Displaced Families in Gaza: WAUK Public Appeal

At the height of Israel's military bombardment of Gaza in May 2021, 120,000 displaced people were seeking shelter and protection in schools and hosting centres. According to local authorities, over 2,075 housing units were totally destroyed or damaged too severely to be inhabitable. An estimated 15,000 further housing units also sustained varying degrees of damage. This 4-month project was initiated to help some of the most vulnerable of these displaced / homeless families, with their immediate needs. Interventions included provision of 200 family food packages, 200 hygiene kits, as well as sets of clothing for 200 women and 400 children – which families were able to go and choose themselves by exchanging vouchers in pre-qualified stores. Project activities were successfully completed, and thanks to savings made by the project team an additional 94 families were able to benefit, bringing the total number of beneficiary families to 294. All families received food packages, hygiene kits, a set of clothing for women, and 2 sets of clothing for their children.

Emergency Support for NGO Health Service Providers and Rehabilitation of Damaged SMEs²¹ & Schools, Gaza

This emergency project was in response to the bombardment of Gaza by the Israeli military in May 2021, and supplied emergency medicines and medical supplies to 8 hospitals and health centres in Gaza totalling more than US\$160,000. The project improved access to health care, in total these items benefitted more than 42,000 patients in a 2-month period. The hospitals informed their local communities of the incoming medical supplies and called patients on waiting lists to come in for treatment.

Israel's targeted bombardment of Gaza had also resulted in significant damage to many small businesses and owners had to close their businesses and lay staff off. As so many businesses had been badly affected our project team had to extend the time to review applications. The project team completed a mapping exercise of all affected SMEs. Service-provision SMEs were prioritized in this project, and 41 were found to be eligible and were subject to further assessment under the project as they met the initial selection criteria. Following further assessment, the final 10 SMEs to be supported were selected, seven SMEs were located in the Gaza Governorate, while the remaining 3 were located in the North Gaza Governorate. Beneficiary companies include: (1). a small sewing workshop, with damage to the workshop and loss of equipment. The project was able to replace essential machinery, equipment and materials and get their 20 employees back to work; and (2). a technology company with loss of the building they worked in and all their equipment (*with 4 full time employees supporting their families, a total of 30 people*). The project was able to replace the destroyed equipment and they relocated, and business is better than before, they now have 7 full time employees. In total 10 small business owners benefited from this component, and their 70 staff were able to report back to work, all of their families have an income again.

Many schools were also hit by the military strikes, with varying levels of damage and destruction. It is very important that children can safely access education, and the WA project team coordinated with the Ministry of Education (MOE) and the UN Education Cluster to review high priority schools that were in need of urgent repair, that came within the project's budget. The 2 schools that this project rehabilitated and made safe again are: (1). Suad Al-Sabah Secondary School, and (2). Lulwa Abdul Wahab Al Qatami Primary School. Rehabilitation included: concrete and building work, steel and aluminum work, electrical repairs, water and sewage network renewal, plastering and tiling, as well as clearing away all the rubble and debris. All work was successfully completed enabling 1,972 students to happily return to their schools.

Restoring the Livelihoods of Marginalised Farmers in Southern Gaza – Year 2

The second year of this project was completed in December 2021, project activities were in Khan Younis and Rafah, in Southern Gaza, despite a delay in May when all activities were suspended due to the Israeli military bombardment. In total, this project worked with 195 farmers. Of these, 160 farmers were able to rehabilitate and plant 320 dunums of open land / fields with fruit trees and vegetables, (*including: zucchini, melon, green pepper, eggplant, corn, watermelon, tomato, parsley, onion, potato, radish, cucumber, cabbage, and other herbs*). Rehabilitation works included clearing and ploughing the land, supply and installation of dripping irrigation networks, and the supply and planting of seedlings of both fruit trees and vegetables. To offset harsh

²¹ SME – Small and Medium Enterprises (small businesses)

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winter weather conditions, planting was protected under plastic sheets to provide the necessary protective growing environment for small vegetables. In all, 9,600 fruit trees were planted including olive trees, citrus, peach, custard apple (*Annona*), and apricot trees. Each farmer benefited from planting 60 fruit trees in his rehabilitated 2 dunums of land (30 tree average per dunum). The total yield from the open fields was in excess of 1,000 tons of vegetables; with just small quantities used in the homes of the farmers, the bulk was sold. In addition, 97,400 units of cabbage and corn were also harvested and sold, generating an income for their families and enabling the farmers to replant their land in the coming seasons.

A further 35 farmers were supported to rehabilitate and plant 35 greenhouse (GH) units, each of one dunum area (1 per farmer). Rehabilitation works included the installation of plastic sheeting for the GH, the supply and planting of fruit / vegetable seedlings (e.g. tomatoes, cucumbers, peppers and bell peppers, eggplants and mulukhiyah) and the supply and installation of irrigation networks. Continuous technical support and guidance was provided for the farmers on the best agricultural practices, including best choice of vegetables according to their soil type, water availability and gaps in the market, as well as environmentally friendly practices. The total yield from the greenhouses: Tomatoes = 312 tons, Cucumbers = 27 tons, Pepper and bell peppers = 24 tons, Eggplants = 11 tons, and Mulukhiyah = 1.8 tons. A total of 372.8 tons, which ensures an income for the farmers and their families and funds to afford replanting.

During implementation of the project, 5,500 working days were created for 110 local unemployed labourers; helping them to support their families also. In addition, the project worked with a local women's cooperative, helping to develop their capacity. The cooperative in Rafah, South Gaza, purchased specific crops from the farmers in this project and processed and packaged them for new markets. The project provided the assistance of a local marketing expert, as well as providing essential tools and equipment to expand their product range with training in packaging and labelling. Due to this increase in capacity, the cooperative was able to employ a further 6 previously unemployed women, and very impressively marketed their goods to five 5 new retail outlets in Gaza. This provides additional marketing channels for the farmers' produce.

Emergency Support to Restore Gaza Farmers Livelihoods 2020-2021

This 8-month project was completed in April 2021 and provided emergency assistance to struggling farmers; by rehabilitating their damaged agricultural property, restoring productivity and linking farmers to potential future marketing channels. It aimed to work with small-scale farmers to restore their land to full productivity: clearing, ploughing, installing irrigation pipes, fitting protective plastic sheeting (to protect the seedlings from the harsh winter weather), and planting the land using intercropping techniques. Initially 44 farmers were selected to have 2 dunums each of land restored (from 110 applicants, demonstrating the desperate need for this project), but thanks to savings made by the project team during implementation, the project ultimately helped 46 farmers to rehabilitate their land, a total of 92 dunums. The crops were harvested successfully before the end of the project, and many of them were purchased as part of WA's Ramadan 2021 fresh food parcels project, distributing food parcels to impoverished families.

Breakdown of beneficiaries according to area and gender is shown in the table below:

Area	Farmers			Workers		
	Male	Female	Total	Male	Female	Total
Khan Younis	29	7	36	17	4	21
Rafah	6	4	10	10	1	11
Total	35	11	46	27	5	32

Emergency Support to Restore Gaza Farmers Livelihoods 2021-2022

This 7-month project began in October 2021, to support local marginalised farmers to return to planting their lands, harvesting their crops and earning an income, and also to meet local market needs for crops (including vegetables and fruits). It takes into consideration lessons learned and recommendations of previous projects and aligns the implementation period with the agricultural season, to ensure the maximum yield in terms of quantity and quality. The project period and type of intervention also considered the need to link the farmers

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crops with the next season of Ramadan where possible, which is due to begin around 2 April 2022, in order to market their crops through the potential fresh food parcel distributions. As in the previous phases, this project will continue the provision of coaching and technical support for farmers on which crops are best suited to their soil type and when and how to plant and irrigate their lands and greenhouses most appropriately, to maximise crop quality and quantity and meet local market needs. This project is working with 100 farmers who will benefit from the rehabilitation of 35 greenhouses and 60 dunums of open fields.

Emergency Winter Assistance and Shelter Rehabilitation in Lebanon

This 6-month project began in November 2021 and is providing essential winter assistance to some of the most vulnerable families living in Wavel Refugee Camp in the Bekaa Valley, and urgent shelter rehabilitation for marginalised families living in very poor accommodation in Burj El Barajneh Refugee Camp in Beirut. The project is providing 300 Palestinian refugee families in Wavel Camp with emergency vouchers exchangeable for the fuel they need for heating, to help them survive the freezing temperatures of winter, and it will also provide 15 of the most vulnerable households in Burj El Barajneh camp with urgent shelter rehabilitation support, focussing on the most essential structural safety (*e.g. cracks, corrosion, ceilings, roofing*); health and hygiene (*particularly in kitchens and bathrooms*); and security, privacy and weather protection issues. By the end of 2021 activities were well underway.

Future Plans

As the economy and the political situation in Palestine deteriorate, and the financial crisis continues in Lebanon, together with the ongoing impact of coronavirus and regional instability in 2021, Welfare Association will continue to fund a portfolio of development projects and emergency projects as needed and according to the funds available.

The Board of Trustees will continue with the main areas of activity:

- **Health:** Support for hospitals and health centres, for children with sight and mobility disabilities, maternal health, mental health, water and sanitation, environmental health.
- **Education:** Support for children with special educational needs, early childhood development, educational support programmes and the Palestinian Museum (*a component of training and capacity building runs through many of our programmes with the aim of upgrading local skills and ensuring self-sustainability when the programme ends*).
- **Community Development:** Including the West Bank Child Care programme, livelihoods projects such as support for farmers, and improving living conditions and housing / shelter for the most vulnerable communities.
- **Emergency Humanitarian Relief in Palestine and Lebanon:** As needed and as funds allow.
- **Focused UK advocacy:** Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

Trustees' Responsibilities

The trustees (*who are also directors of Welfare Association for the purposes of company law*) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (*United Kingdom Generally Accepted Accounting Practice*). Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware, and,
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

The Trustees' Annual Report, which includes the review of activities, has been approved by the trustees on the date below and signed on their behalf by:


Julia Helou
Treasurer / Trustee

Date 26th July 2022

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Independent Auditor's Report
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Opinion

We have audited the financial statements of The Welfare Association (the 'charity') for the year ended 31 December 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees' with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees' are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**The Welfare Association
Independent Auditor's Report
For the year ended 31st December 2021**

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees'

As explained more fully in the statement of trustees' responsibilities, the trustees', who are also the directors of the charity for the purposes of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees' determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees' are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees' either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with applicable laws and regulations and for the prevention and detection of fraud.

**The Welfare Association
Independent Auditor's Report
For the year ended 31st December 2021**

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the nature of the charity, including the legal and regulatory framework that the charity operates in and how the charity is complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are:

- FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice);
- The Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (The FRS 102 Charities SORP);
- The Charities (Accounts and Reports) Regulations 2008;
- The Charities Act 2011;
- The Companies Act 2006.

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud.

Based on the results of our risk assessment we designed audit procedures to identify fraud or non-compliance with such laws and regulations identified above. The relevant audit procedures performed included but were not limited to:

- Enquiry of key management and those charged with governance around actual and potential litigation and claims, and corroborating the responses;
- Undertaking detailed review of the completeness and accuracy of disclosures;
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- Review of estimates and the appropriateness of their basis as well as consideration of any indicated irregularities or management bias.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

**The Welfare Association
Independent Auditor's Report
For the year ended 31st December 2021**

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Croucher Needham (Essex) LLP

**Paul Tucker (Senior Statutory Auditor)
For and on behalf of Croucher Needham (Essex) LLP**

Date*28/7/2022*.....

**Chartered Certified Accountants
Statutory Auditor**

Market House
10 Market Walk
Saffron Walden
Essex
CB10 1JZ

Croucher Needham (Essex) LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Income and endowments from:							
Donations, grants and legacies	2	155,575	2,407,130	2,562,705	194,406	2,090,255	2,284,661
Interest		64	-	64	868	-	868
Total income		155,639	2,407,130	2,562,769	195,274	2,090,255	2,285,529
Expenditure on:							
Raising Funds		37,231	-	37,231	36,866	-	36,866
Charitable Activities	3	122,014	2,316,315	2,438,329	122,389	2,157,287	2,279,676
Total Expenditure	5	159,245	2,316,315	2,475,560	159,255	2,157,287	2,316,542
Net Income/(Expenditure)		(3,606)	90,815	87,209	36,019	(67,032)	(31,013)
Transfers between funds		24,315	(24,315)	-	37,946	(37,946)	-
Net Income/(Expenditure) for the Year		20,709	66,500	87,209	73,965	(104,978)	(31,013)
Total Funds as at 1st January		544,965	47,902	592,867	471,000	152,880	623,880
Total Funds as at 31st December	10, 11	565,674	114,402	680,076	544,965	47,902	592,867

There are no recognised gains and losses other than those passing through the statement of financial activities account. All incoming resources and resources expended derive from continuing activities.

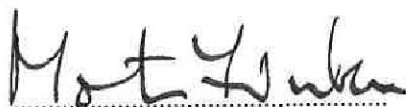
The notes on pages 26 to 34 form part of these financial statements.

**The Welfare Association
Balance Sheet
As at 31st December 2021**

	Note	2021 £	2021 £	2020 £	2020 £
Fixed Assets					
Tangible assets	12		1,058		494
Current Assets					
Debtors	13	12,883		1,877	
Cash in hand and at bank		681,379		754,432	
		<u>694,262</u>		<u>756,309</u>	
Creditors: Amounts falling due within one year	14	(15,244)		(163,936)	
Net Current Assets			<u>679,018</u>		<u>592,373</u>
Net Assets			<u>680,076</u>		<u>592,867</u>
Funds					
General fund	10		565,674		544,965
Restricted funds	11		114,402		47,902
Total Funds			<u>680,076</u>		<u>592,867</u>

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and the Financial Reporting Standard 102.

Approved by the Board of Trustees and authorised for issue on.....
and are signed on their behalf by:



Trustee / Chairman

MARTIN LINTON



Trustee / Treasurer

JULIA HRAOUI

Company Registration Number: 02809950

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2021

	2021 £	2020 £
Net Cash Inflow/(Outflow) from Operating Activities (Note 17)	(71,815)	141,340
Interest received	64	868
Purchase of tangible fixed assets	(1,302)	-
Net Cash Inflow from Returns on Investments and Servicing of Finance	(1,238)	868
Increase/(Decrease) in Cash (Note 18)	(73,053)	142,208

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021

1 Accounting Policies

Accounting Convention

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The company is a public benefit entity for the purposes of FRS 102 and a registered charity established as a company limited by guarantee and therefore has also prepared its financial statements in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (The FRS 102 Charities SORP), the Companies Act 2006 and Charities Act 2011. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts presented are rounded to the nearest pound.

Going Concern

The trustees have assessed whether the use of going concern is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charitable company to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. In particular, the trustees have considered the charitable company's forecasts and projections and have taken account of pressures on grant income. After making enquiries, the trustees have concluded that there is a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. The charitable company therefore continues to adopt the going concern basis in preparing its financial statements.

Income

Income represents interest received, donations, fundraising activities and exchange gains. It is included in the Statement of Financial Activities on a receivable basis, when there is evidence of entitlement, the receipt is probable, and the amount can be measured reliably.

Income from legacies is recognised when probate is granted, there is probability of receipt and there is ability to estimate with sufficient accuracy the amount receivable.

Gifts in Kind represent donated facilities and goods which are recognised when receivable and are included at the value to the charity where this can be quantified and a third party is bearing the costs.

Resources Expended

Resources expended are included in the Statement of Financial Activities on an accruals basis. Most expenditure is directly attributable to specific activities and has been included in those cost categories. Costs attributable to more than one activity are allocated on the basis set out in note 5.

Grants to partner organisations are included in the Statement of Financial Activities when payment is incurred, as defined in the terms and conditions for the grant.

Support costs are those incurred in connection with the administration of the charity and compliance with constitutional and statutory requirements such as board meetings and audit. They include a proportion of the costs of management and administrative staff based on estimated time spent.

**The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021**

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write

Office Equipment 33.33% straight line

Assets are depreciated for a whole year in the year of acquisition and not at all in the year of disposal. Items costing less than £500 are not treated as fixed assets but instead are charged as expenses in the year in which they are purchased.

Fund Accounting

Unrestricted general funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds are those given for a particular purpose, they can only be used for that purpose. Details of the restricted funds are given in note 11 and the Trustees report.

Foreign Currency Translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rate of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to the Statement of Financial Activities.

Critical Accounting Estimates and Areas of Judgement

In the view of the trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

Financial Instruments

Cash and cash equivalents

Cash and cash equivalents include cash at banks and in hand and short term deposits with a maturity date of three months or less.

Debtors and creditors

Debtors and creditors receivable or payable within one year of the reporting date are carried at their transaction price. Debtors and creditors that are receivable or payable in more than one year and not subject to a market rate of interest are measured at the present value of the expected future receipts or payment discounted at a market rate of interest.

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021

2 Donations / Grants / Legacies Received	2021	2020
	£	£
The donations are made up as follows:		
General donations	16,752	12,851
Donations from Welfare Association Geneva	88,261	92,746
Gala Dinner income (sponsorship, auction items and donations)	-	2,500
Gift in kind - rental of office space	14,000	14,000
Legacy income	121	-
Gift aid	15,429	70,903
Exchange gain/(loss)	3,635	1,181
HMRC Furlough Grants	17,228	-
Sundry Income	149	225
Unrestricted funds	155,575	194,406
Childcare Programme, West Bank	607,000	816,351
Community Based Rehabilitation Programme, Gaza	-	2,500
Covid-19 / Ramadan Support, Gaza	29,867	50,475
Covid-19 Appeal, Food Distribution, Gaza	-	18,877
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	-	51,000
Covid-19 Support for Hospitals, Gaza	-	162,500
Education Programmes, Palestine	14,992	-
Emergency Support for Medical Teams & Families, East Jerusalem	143,358	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	57,289	-
Emergency Support for Makassed Hospital, East Jerusalem	153,641	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	221,071	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	270,000	125,785
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	87,714	39,861
Emergency Support for Farmers' Livelihoods, Northern Gaza	-	27,146
Emergency Support for Karantina Hospital, Lebanon	6,938	19,810
Emergency Winter Support, Gaza	-	2,836
Emergency Winter Support, Lebanon	37,858	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	25,988	119,991
Gaza Emergency Appeal	58,775	7,460
Hospitalisation Project, Lebanon	73,110	-
Jerusalem Emergency 2021, WA UK Public Appeal	16,907	-
Music Therapy for Traumatized Children, Lebanon	-	8,500
Paediatric ICU, Makassed Hospital, East Jerusalem	20,028	270,833
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	184,871	-
Palestinian Museum Public Education Programme, West Bank	110,125	76,372
Qurbani, Lebanon	-	-
Ramadan Appeal for Food Packages, Gaza	20,205	430
Ramadan Food Packages Distribution, Gaza	141,557	143,285
Restoration of Arghuniyyah Façade, Jerusalem - British Council	106,593	127,368
School Counselling for Traumatized Children, Gaza	-	-
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	5,000
Shirin's Fund for Children with Special Needs, Jerusalem	-	225
Sight Disability & Prevention of Blindness, Gaza	-	-
Supporting Higher Education in the West Bank	19,243	13,300
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	-	350
Restricted funds	2,407,130	2,090,255
Total	2,562,705	2,284,662

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021

3 Charitable activities	2021	2020
	£	£
Charitable activities are made up of the following:		
Grants payable	4 2,316,315	2,157,286
Project costs	5 96,298	96,932
Information, public awareness and advocacy	5 25,716	25,459
	2,438,329	2,279,677
	2021	2020
	£	£
4 Grants Payable		
The details of the grants payable are as follows:		
Childcare Programme, West Bank	596,526	797,621
Community Based Rehabilitation, Gaza	1,800	47,023
Covid-19 / Ramadan Support, Gaza	29,308	49,594
Covid-19 Appeal, Food Distribution, Gaza	-	18,377
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	-	51,000
Covid-19 Support for Hospitals, Gaza	-	160,008
Education Programme, Palestine	14,992	-
Emergency Support for Medical Teams & Families, East Jerusalem	140,191	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	56,168	-
Emergency Support for Makassed Hospital, East Jerusalem	150,742	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	220,849	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	39,742
Emergency Support for Farmers' Livelihoods, Northern Gaza	-	25,618
Emergency Support for Farmers' Livelihoods, Southern Gaza	270,000	121,557
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	87,030	-
Emergency Support for Karantina Hospital, Lebanon	2,560	17,250
Emergency Winter Support, Gaza	-	27,891
Emergency Winter Support, Lebanon	38,700	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	25,338	117,390
Gaza Emergency Appeal	63,082	7,326
Hospitalisation Project, Lebanon	73,000	-
Jerusalem Emergency 2020/1, WA UK Public Appeal	16,589	-
Music Therapy for Traumatized Children, Lebanon	-	12,836
Paediatric ICU, Makassed Hospital, East Jerusalem	14,928	271,215
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	184,871	-
Palestinian Museum Public Education Programme, West Bank	41,895	76,612
Ramadan Appeal for Food Packages, Gaza	24,005	706
Ramadan Food Packages Distribution, Gaza	139,374	149,255
Restoration of Arghuniyyah Façade, Jerusalem - British Council	105,225	125,250
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	4,961
Supporting Higher Education in the West Bank	19,142	13,049
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	-	23,006
	2,316,315	2,157,287

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021

5 Allocation of Costs for the Year

	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	Information, Public Awareness and Advocacy 2021 £	Raising Funds £	Project Activity Costs £	2020 £
Direct Costs:							
Annual review brochure costs	671	671	-	1,342	735	-	1,470
Bank charges	-	1,051	1,051	2,102	748	748	1,497
Support Costs:							
Gala Dinner Costs	135	131	131	397	-	-	-
Fundraising Appeals	1,265	1,265	281	2,811	80	80	243
Telephone	1,890	756	4,914	7,560	750	167	1,666
Audit	1,537	2,357	6,353	10,247	735	4,778	7,350
Accountancy and payroll	111	170	458	739	2,243	6,045	9,751
Depreciation	188	288	777	1,253	246	662	1,068
Advertising and subscriptions	17,374	26,639	71,811	115,824	282	759	1,225
Salaries	86	132	357	575	26,457	71,318	115,029
Consultancy & Recruitment	142	218	588	948	-	-	-
Office expenses	2,100	3,220	8,680	14,000	284	766	1,235
Rent - gift in kind	-	-	-	-	3,220	8,680	14,000
Miscellaneous	191	293	789	1,273	-	-	-
Postage and stationery	26	40	108	174	226	610	983
Computer costs and IT support	-	-	-	-	860	2,318	3,738
Total	25,716	37,231	96,298	159,245	36,866	96,931	159,255

Staff costs are allocated on the basis of time spent on the activity areas of the charity.

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021

6 Net Income/(Expenditure) for Year	2021	2020
	£	£
This is stated after charging the following:		
Depreciation of tangible assets	738	1,068
Auditors' remuneration - audit - current year	7,560	7,350
Exchange loss/(gain)	(3,635)	(1,181)
	<u> </u>	<u> </u>

7 Staff Costs	2021	2020
	£	£
The details of the staff costs are:		
Gross pay	106,076	100,526
Social Security	4,288	10,478
Pension	5,460	4,025
	<u> </u>	<u> </u>
	<u>115,824</u>	<u>115,029</u>

The number of full time equivalent employees during the year was two (2020: two).
One employee earns between £70,001 - £80,000 (2020: one £70,001 - 80,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £92,839 (2020: £91,103). No trustee received remuneration from the charity.

8 Payments to Trustees

No trustee or person (2020: none) connected with a trustee has received any remuneration for services to the charity (2020: £nil).

No trustees (2020: none) were reimbursed for expenses during the year (2020: £nil)

9 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

10 General Fund	2021	2020
	£	£
Balance at 1st January	544,965	471,000
Net movement for the year	(3,606)	36,019
Transfers	24,315	37,946
	<u> </u>	<u> </u>
As at 31st December	<u>565,674</u>	<u>544,965</u>

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2021

11 Details of Restricted Funds (Current Year)

	Balance at 1 Jan 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2021 £
Childcare Programme, West Bank	-	607,000	(596,526)	(10,474)	-
Community Based Rehabilitation Programme, Gaza	1,801	-	(1,800)	(1)	-
Covid-19 / Ramadan Support, Gaza	-	29,867	(29,308)	(559)	-
Education Programmes, Palestine	-	14,992	(14,992)	-	-
Emergency Support for Medical Teams & Families, East Jerusalem	-	143,358	(140,191)	(3,167)	-
Emergency Support for Medical Teams, East Jerusalem and Gaza	-	57,289	(56,168)	(1,121)	-
Emergency Support for Makassed Hospital, East Jerusalem	-	153,641	(150,742)	(2,899)	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses,	-	221,071	(220,849)	(222)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	270,000	(270,000)	-	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	87,714	(87,030)	(684)	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	-	-	-	-	-
Emergency Support for Karantina Hospital, Lebanon	2,560	6,938	(2,560)	-	6,938
Emergency Winter Support, Lebanon	-	37,858	(38,700)	842	-
Hospitalisation Project, Lebanon	-	73,110	(73,000)	(110)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	25,988	(25,338)	(650)	-
Gaza Emergency Appeal	6,745	58,775	(63,082)	-	2,438
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Jerusalem Emergency 2021, WA UK Public Appeal	-	16,907	(16,589)	(318)	-
Paediatric ICU, Makassed Hospital, East Jerusalem	-	20,028	(14,928)	(5,100)	-
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	184,871	(184,871)	-	-
Palestinian Museum Public Education Programme, West Bank	-	110,125	(41,895)	-	68,230
Ramadan Appeal for Food Packages, Gaza	-	20,205	(24,005)	3,800	-
Ramadan Food Packages Distribution, Gaza	-	141,557	(139,374)	(2,183)	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	106,593	(105,225)	(1,368)	-
School Counselling Units for Traumatized Children, Gaza	19,750	-	-	-	19,750
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	-	-	-	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,650	-	-	-	3,650
Supporting Higher Education in the West Bank	-	19,243	(19,142)	(101)	-
	47,902	2,407,130	(2,316,315)	(24,315)	114,402

Transfers between funds relate to monies being allocated between projects as agreed with funders and from general funds into specific projects.

Details of Restricted Funds (Prior Year)

	Balance at 1 Jan 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2020 £
Childcare Programme, West Bank	-	816,351	(797,621)	(18,730)	-
Community Based Rehabilitation Programme, Gaza	46,324	2,500	(47,023)	-	1,801
Covid-19 / Ramadan Support, Gaza	-	50,475	(49,594)	(881)	-
Covid-19 Appeal, Food Distribution, Gaza	-	18,877	(18,377)	(500)	-
Covid-19 Support for Food Distribution Rashidiyeh, Lebanon	-	51,000	(51,000)	-	-
Covid-19 Support for Hospitals, Gaza	-	162,500	(160,008)	(2,492)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	125,785	(121,557)	(4,229)	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	39,861	(39,742)	(119)	-
Emergency Med Supplies for hospitals, Gaza	1	-	-	(1)	-
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	1	-	-	(1)	-
Emergency Support for Farmers' Livelihoods, Northern Gaza	1	27,146	(25,618)	(1,529)	-
Emergency Support for Karantina Hospital, Lebanon	-	19,810	(17,250)	-	2,560
Emergency Winter Support, Gaza	25,887	2,836	(27,891)	(831)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	119,991	(117,390)	(2,601)	-
Gaza Emergency Appeal	6,111	7,460	(7,326)	500	6,745
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Music Therapy for Traumatized Children, Lebanon	4,648	8,500	(12,836)	(312)	-
Paediatric ICU, Makassed Hospital, East Jerusalem	10,000	270,833	(281,215)	383	-
Palestinian Museum Public Education Programme, West Bank	-	76,372	(76,612)	240	-
Ramadan Appeal for Food Packages, Gaza	276	430	(706)	-	-
Ramadan Food Packages Distribution, Gaza	-	143,285	(139,255)	(4,030)	-
Restoration of Arghuniyyah Façade, Jerusalem - British Council	-	127,368	(125,250)	(2,118)	-
School Counselling Units for Traumatized Children, Gaza	19,750	-	-	-	19,750
Shelter Rehabilitation, Burj El Barajneh Camp, Beirut	-	5,000	(4,961)	(39)	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,425	225	-	-	3,650
Supporting Higher Education in the West Bank	-	13,300	(13,049)	(251)	-
Upgrading Facilities in Al-Aqsa Schools in East Jerusalem	23,060	350	(23,006)	(404)	-
	152,880	2,090,255	(2,157,287)	(37,946)	47,902

The Welfare Association
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12 Tangible Fixed Assets

	2021	2020
	Office	Office
	Equipment	Equipment
Cost		
As at 1st January 2021	4,008	4,008
Addition during the year	1,302	-
Disposals	-	-
	<u>5,310</u>	<u>4,008</u>
Depreciation		
As at 1st January 2021	3,514	2,446
Charge for the year	738	1,068
Disposals	-	-
	<u>4,252</u>	<u>3,514</u>
Net Book Value		
As at 31st December 2021	<u>1,058</u>	494
As at 31st December 2020	<u>494</u>	<u>1,562</u>

13 Debtors

	2021	2020
	£	£
Accrued Income	7,682	-
Other Debtors	5,058	512
Prepayments	143	1,365
	<u>12,883</u>	<u>1,877</u>

14 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	2	-
Accruals	15,242	7,350
Deferred Income	-	150,000
Other creditors	-	6,586
	<u>15,244</u>	<u>163,936</u>

The above financial instruments of the charity are measured at present value.

15 Legal Status of the Charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. The number of members at the year end date is six.

The Welfare Association
Notes to the Financial Statements
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16 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 December 2021 are represented by:			
Fixed assets	1,058	-	1,058
Current assets	579,860	114,402	694,262
Current liabilities	(15,244)	-	(15,244)
Total net assets	565,674	114,402	680,076

Fund balances at 31 December 2020 are represented by:

Fixed assets	494	-	494
Current assets	558,404	197,905	756,309
Current liabilities	(13,936)	(150,000)	(163,936)
Total net assets	544,962	47,905	592,867

17 Reconciliation of Operating Profit to Net Cash Inflow/(Outflow) from Operating Activities

	2021 £	2020 £
Operating surplus/(deficit)	87,209	(31,013)
Depreciation charges	739	1,068
(Increase)/Decrease in debtors	(11,006)	15,571
(Decrease)/Increase in creditors	(148,693)	156,582
Investment Income	(64)	(868)
Net cash inflow/(outflow) from operating activities	(71,815)	141,340

18 Reconciliation of Net Cash Flow to Movements in Net Cash

	2021 £	2020 £
Increase/(decrease) in cash	(73,053)	142,208
Net cash at 1 January 2021	754,432	612,224
At 31 December 2021	681,379	754,432

19 Analysis of Changes in Net Funds

	At 1 January 2021 £	Non-cash Changes £	Cash Flows £	At 31 December 2021 £
Cash at bank and in hand	754,432	-	(73,053)	681,379
Total Net Funds	754,432	-	(73,053)	681,379