



**THE WELFARE ASSOCIATION**  
(A Company Limited by Guarantee)

Charity No: 1020238  
Company No: 2809950

**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31<sup>st</sup> DECEMBER 2022**

**WELFARE**  **ASSOCIATION**  
*Humanitarian and Development Projects for Palestinians*



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## **The Welfare Association**

### **Report of the Trustees for the Year Ended 31<sup>st</sup> December 2022**

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 31<sup>st</sup> December 2022.

### **Reference and Administrative Information**

#### **Constitution**

The Welfare Association 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 13<sup>th</sup> 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**

The Welfare Association  
Tower House  
226 Cromwell Road  
London, SW5 0SW

**Telephone:** 020 7259 2454  
**Email:** [info@welfareassociation.org.uk](mailto:info@welfareassociation.org.uk)  
**Website:** [www.welfareassociation.org.uk](http://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  
Mr. Michael Kenny

#### **Bankers**

Barclays Bank PLC, 132-134 Kensington High Street, London W8 7RL  
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

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**Structure, Governance and Management**

**Trustees, Staff and Organisational Structure**

The trustees of The Welfare Association serve until their retirement from the Board. As trustees leave or additional 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 provided with an introduction to the work of the Charity and with information about the role of trustees and charity law. Each trustee brings special skills and expertise to the Charity and trustees have regular duties. Trustees receive updates and progress reports throughout the year. 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.

Policies and procedures are reviewed, discussed and updated as required 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. The recruitment of staff follows 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 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.

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.

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

**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 The Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. The 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 greatly 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, institutional grants and government funding, including Gift Aid. We communicate regularly with our donors and supporters through project progress reports, e-newsletters, and 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, and more regularly if we have an active appeal. 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, to 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**

The humanitarian community estimates that in 2023, approximately 2.1 million Palestinians across the Occupied Palestinian Territory (OPT) will require some form of humanitarian assistance. Palestinians are in their 55<sup>th</sup> year of grappling with the safety, security, financial, and emotional consequences of occupation. Palestinians in the West Bank and Gaza continue to experience violence, loss of property and land, and reduced access to services on a daily basis at the hands of Israeli settlers and Israeli military forces.<sup>1</sup> 31% of Palestinians in the West Bank and 81% of those in Gaza have reported challenges in meeting their basic needs, with food, health, and utilities being the top three challenges.<sup>2</sup>

**In Palestine in 2022:**

- According to latest UN OCHA reporting, 952 Palestinian-owned structures across the West Bank, including East Jerusalem, were demolished, confiscated, or sealed by Israeli forces in 2022. 140 of these (15%) were funded by international donors.
  
- There were 849 settler-related incidents recorded in 2022, a 58% increase over 2021.
  
- 209 Palestinians were killed in the occupied Palestinian territory and Israel in 2022, including 50 Palestinians killed in Gaza during the escalation of hostilities in August. 21 Israelis, including four members of the Israeli forces, were killed by Palestinians from the West Bank in 2022.<sup>3</sup>

On 1<sup>st</sup> 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 OPT 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 transfers, administrative detentions, 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 apartheid.<sup>4</sup>

Throughout 2022 conditions in Palestine have continued to worsen with the ongoing occupation, including the siege on Gaza and increased restrictions and denial of rights by Israel. This has been compounded by a reduction in funds from institutional donors largely due to the global economic downturn, and the ongoing impact of COVID-19. Elections at the end of the year in Israel resulted in a new government (seen as the most right-wing in Israel's history) led by Benjamin Netanyahu - serving his sixth term as prime minister. His coalition contains extreme far-right parties, including one whose leader was convicted of anti-Arab racism. Palestinians fear the new government will strengthen Israel's hold on the occupied West Bank. Mr. Netanyahu's coalition partners reject the idea of a two-state solution, the internationally backed formula for peace which envisages an independent Palestinian state in the West Bank alongside Israel, with Jerusalem as their shared capital.<sup>5</sup>

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<sup>1</sup> [Humanitarian Needs Overview 2023 | United Nations Office for the Coordination of Humanitarian Affairs - occupied Palestinian territory \(ochaopt.org\)](https://www.ochaopt.org/) (Last accessed 13 Feb 2023)

<sup>2</sup> IBID

<sup>3</sup> <https://www.un.org/unispal/document/palestine-violence-and-demolitions-2022-overview-echo-daily-flash-non-un-document/> (Accessed 19 Jan 2023)

<sup>4</sup> 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> (Accessed 20.1.2023)

<sup>5</sup> BBC News. Israel's most right-wing government agreed under Benjamin Netanyahu. Published 22 December 2022 <https://www.bbc.co.uk/news/world-middle-east-63942616> (Accessed 13.2.2023)

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### **West Bank**

In the West Bank, including East Jerusalem<sup>6</sup>, 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 restrictions and obstacles preventing 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. In December 2022 UN OCHA<sup>7</sup> published a fact sheet explaining the humanitarian impact of 20 years of the barrier:

### **KEY FACTS**

- In 2002, the Israeli authorities started to build a Barrier with the stated aim of preventing violent attacks by Palestinians inside Israel. Most of the Barrier's route is located within the West Bank, rather than on the 1949 Armistice 'Green' Line. The area between the Green Line and the Barrier is referred to as the 'Seam Zone'.
- The Barrier is one element of a range of restrictions that Israel has imposed on Palestinians since 1967, which include physical obstacles, bureaucratic constraints such as permit requirements and the designation of areas as restricted or closed. The Barrier consists of concrete walls, fences, ditches, razor wire, sand paths, an electronic monitoring system, patrol roads, a buffer zone and several military checkpoints.
- The Barrier's total length, constructed and projected, is 713 km, more than twice the length of the Green Line. About 65 per cent of the approved route is complete.
- Eighty-five per cent of the Barrier's route runs inside the West Bank. If finished, as planned, it will isolate 9 per cent of the territory of the West Bank including East Jerusalem.
- Seventy-one Israeli settlements and over 85 per cent of the settler population, are in the 'Seam Zone'.
- Approximately 150 Palestinian communities living in the rest of the West Bank have farmland located in the 'Seam Zone', forcing them to seek special permits or 'prior coordination' to access their crops and flocks.
- Farmers can only reach their land through 69 designated gates which are controlled by the Israeli authorities and are typically closed. Most agricultural gates only open during the October-November olive harvest for a limited time each day.
- Around 11,000 Palestinians living in the 'Seam Zone' and who hold West Bank ID cards also depend on the granting of permits or special arrangements to live in their own homes.
- Palestinians with West Bank ID cards require special permits from the Israeli authorities to enter East Jerusalem; they may do so through four of the 14 Barrier checkpoints.
- On 21 June 2022, following a series of attacks in Israel, the Israeli authorities began repairing and fortifying a 45-km stretch of the Barrier in the northern West Bank, replacing segments in that section, to prevent Palestinians entering Israel through unregulated openings.

### **Gaza**

The land, air, and sea blockade of Gaza, imposed by the government of Israel (which entered its 16<sup>th</sup> year in 2022) is considered illegal under international law as a form of collective punishment.<sup>8</sup> Restrictions on the free movement of people, goods, and trade continue to decimate Gaza's economy, devastating productive capacity and putting any future development at risk.

Gaza suffers from acute financial contraction. With the severe restrictions on the import and export of goods – including a denial of entry of resources needed to maintain, repair, and expand existing infrastructure – and

<sup>6</sup> 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.

<sup>7</sup>UN OCHA. FACT SHEET: THE HUMANITARIAN IMPACT OF 20 YEARS OF THE BARRIER. December 2022. In its 2004 Advisory Opinion, the International Court of Justice (ICJ) established that the sections of the Barrier which run inside the West Bank, including East Jerusalem, together with the associated permit and gate regime, violate Israel's obligations under international law. The ICJ called on the Israeli authorities to cease the construction of the Barrier, dismantle the sections already completed, and repeal all legislative measures related to the Barrier. [https://www.ochaopt.org/sites/default/files/Barrier\\_Factsheet\\_Dec2022.pdf](https://www.ochaopt.org/sites/default/files/Barrier_Factsheet_Dec2022.pdf)

<sup>8</sup> 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.

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restrictions on the cross-border movement of people, Gaza exists essentially in a state of isolation. These factors, combined with repeated destruction caused by recurrent escalations of hostilities have created a complex and multi-faceted crisis defined by widespread poverty, with one of the highest unemployment rates in the world, and limited prospects for genuine development.<sup>9</sup>

Gaza has experienced a series of Israeli military strikes in 2008, 2012, 2014, 2021, and 2022, causing fatalities, injuries, mental health needs, and each subsequent destruction of property and key infrastructure hinders recovery from previous attacks. This has added further pressure to over-stretched services and also resulted in energy supply deficits. From 5-7 August 2022, in the significant Israeli military attacks on Gaza, 50 Palestinians, including 17 children, were killed. 360 others were injured, including 151 children and 58 women, according to the local Ministry of Health. According to the Israeli authorities, a total of 70 Israelis were injured.

Of the 2.2 million inhabitants living in Gaza<sup>10</sup>, over two-thirds or 1.48 million, are registered Palestine refugees.<sup>11</sup> This represents over a quarter of the total Palestine refugee population registered with UNRWA across the five fields of operation of Jordan, Syria, Lebanon, West Bank, and Gaza. As of July 2022, the food insecurity rate in Gaza was 65%, up from 62.2% in June 2021, and the poverty rate stood at 65%, up from 59% in 2021.<sup>12</sup> 93% of food insecure families felt worried about not having enough food to eat, 55% of families had to skip a meal as a coping mechanism.<sup>13</sup>

During the third quarter of 2022, the unemployment rate in Gaza reached 47.5%.<sup>14</sup> Unemployment is especially high amongst women (72%) in Gaza due to the lack of opportunities and social barriers limiting access to formal employment. Young people between the ages of 15 and 29 are also badly affected, with an average unemployment rate of 75%. A chronic electricity deficit continued to disrupt the daily lives of Gaza's residents, reducing access to health care and economic opportunities. The water crisis in Gaza (due to over-extraction from the coastal aquifer, sea water infiltration and pollution) is particularly severe, and lack of access to clean water supplies in a growing population affects over 90% of households, impacting health and general hygiene and causing more than a quarter of all childhood diseases.<sup>15</sup>

### **Lebanon**

In 2022, Lebanon entered its third year of an economic and financial crisis that is among the worst the world has seen.<sup>16</sup> Unemployment increased from 11.4% in 2018-19 to 29.6% in 2022. There has been a dramatic collapse in basic services, driven by depleting foreign exchange reserves since the onset of this crisis. Severe shortages of fuel resulted in the national electric grid experiencing more than eight rolling blackouts as public electricity supply averages one to two hours per day. Fuel shortages have also impacted access to healthcare and clean water, while food supply shops, transport service providers, and telecom network operators face severe disruptions to their supply chains.<sup>17</sup> At the same time, Lebanon has also been dealing with the aftermath of the catastrophic Beirut Port explosion in August 2020, as well as the continuing COVID-19 pandemic and lockdowns.

It is in this context that more than 479,000 Palestine refugees (PRL) remain registered with UNRWA in Lebanon<sup>18</sup>; of these 45% live in 12 refugee camps. These families face overcrowding, poor housing conditions,

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<sup>9</sup> World Bank Group. Economic Monitoring Report of the Ad Hoc Liaison Committee. November 2021.

<sup>10</sup> Palestinian Central Bureau of Statistics (PCBS). On The Occasion of The International Population Day. 11/07/2022.

<sup>11</sup> UNRWA Population Dashboard. October 2022

<sup>12</sup> UNOCHA. Movement in and out of Gaza in 2022. 23 Feb 2023.

<sup>13</sup> OCHA. REACH. Multi Sectorial Need Assessment OPT. MSNA Report. 2022.

<sup>14</sup> PCBS Labour Force Survey (July-September, 2022) Round (Q3/2022). Press\_En\_8-11-2022-LF-en.pdf (pcbs.gov.ps)

<sup>15</sup> United Nations Environment Programme (UNEP), State of Environment and Outlook Report for the oPt 2020.

<https://www.un.org/unispal/document/state-of-environment-and-outlook-report-for-the-opt-2020-un-environmental-program-report/>

<sup>16</sup> World Bank, Poverty & Equity and Macroeconomics, Trade & Investment Global Practices. Emissions data sourced from CAIT and OECD. April 2022

Revenues are estimated to have declined from an already low 13.1 percent of GDP in 2020 to 6.3 percent of GDP in 2021, the third lowest revenue ratio worldwide in 2021, ahead of only Somalia and Yemen; Nominal GDP plummeted from close to US\$52 billion in 2019 to an estimated US\$22 billion in 2021.) The crisis has also led to a triple-digit depreciation and inflation, decimating the country's gross foreign reserve base.

<sup>17</sup> The World Bank in Lebanon. 2 Nov 2022 <https://www.worldbank.org/en/country/lebanon/overview> (Accessed 14.2.2023)

<sup>18</sup> <https://www.unrwa.org/where-we-work/lebanon> (Accessed 14.3.2022)

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unemployment, poverty and lack of access to essential services. In addition, since 2011 and the crisis in Syria, over 23,000 Palestine refugees from Syria (PRS) have moved into these camps and gatherings. As PRL and PRS are not formally citizens of another state, they are unable to claim the same rights as other non-Lebanese nationals living and working in Lebanon and are barred from working in up to 39 professions in Lebanon. They are also precluded from owning property.

According to UNRWA, 93% of Palestinian refugees were living below the poverty line as of September 2022, compared to 86% in March 2022, and 73% in July 2021.<sup>19</sup> Families struggle to cope with the rising costs of hospitalisation as well as the non-availability of certain medications through the Ministry of Public Health (MoPH), both of which reduce the ability of Palestinian refugees to access both the medicines and healthcare services they require, particularly impacting those with chronic healthcare needs<sup>20</sup>. The deteriorating socio-economic situation in Lebanon, including inflation and rising prices for basic goods and services, continues to be a key determinant of the protection situation among Palestinian refugees in Lebanon. Their ability to pay for food, shelter, transportation, electricity, and other basic services is declining. Debt levels remain high; 51% of Palestinian refugees report taking on debt at the end of 2022.<sup>21</sup>

The number of Palestinians attempting to reach Europe from Lebanon by means of irregular sea crossings increased in 2022. A growing number of families with young children are undertaking these journeys. UNRWA noted that between July and September 2022, 16 boats departed with Palestinian refugees on board; these perilous voyages often lead to the loss of life. For example, the sinking of a boat off the coast of Syria in late September 2022, when it is thought 94 people died, of these 13 Palestinian refugees are known to have died, many were residents of Nahr El-Bared camp. The impact of this on the local community is devastating. In addition, community members report that people are paying US \$6,000-\$10,000 or more for the crossing. Families have sold all their assets to raise the funds and many have borrowed. Where people have drowned or been returned, families have then immediately been asked to pay the debt (with threats when they cannot), pushing surviving families into a greater cycle of despair and poverty.<sup>22</sup>

\*In all projects implemented in 2022, 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.

### **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).

The Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in crisis including those under bombardment in Gaza during August 2022. As well as the ongoing demands of COVID-19, with precautionary measures in place to help prevent the spread and mitigate the risks, 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 2022.

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

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<sup>19</sup> UNRWA, Crisis Monitoring Report – High Frequency Survey Results, September 2022, March 2022 and July 2021.

<sup>20</sup> UNRWA Protection Monitoring Report – Quarter 3 (Q3) 2022

<sup>21</sup> Ibid

<sup>22</sup> Ibid

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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 2022 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 co-operation 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 with 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 co-operation with the local community; with any lessons learned or recommendations noted for future work. Together with our local project partners and stakeholders, we 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 2022. Welfare Association benefitted from a number of gifts in kind. The Charity greatly values the continued and very generous support of Mr. Omar Al-Qattan and the Qattan Foundation in providing our free office accommodation. We would also like to thank the volunteers who have helped us in 2022.

#### **Financial Review**

The financial review in this report relates to the financial year from 1<sup>st</sup> January – 31<sup>st</sup> December 2022. In 2022 the Charity raised a total of £1,077,933 from the general public, the British Council and a number of organisations in the UK and overseas. In comparison to 2021, the funds are less as a result of the global economic downturn, which saw one of our donors cancel two major programmes, and another donor's late grant payment came in early 2023. It should also be noted that in 2021 we had a number of major emergencies in Palestine (in Jerusalem and in Gaza) when several of our donors granted additional and substantial emergency grants. In 2022, the restricted income includes two pilot programme grants of £16,725 from the British Council (in partnership with the UK Government's DCMS<sup>23</sup>), the first, to document historic buildings in the Old City of Jerusalem, and the second, to map embroidery collections in Palestine, Lebanon and Jordan. The total funds to restore the livelihoods of 231 Gaza farmers was £120,599, while funds to

<sup>23</sup> UK Government DCMS (Department for Digital, Culture, Media & Sport)

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distribute Ramadan fresh food parcels to 1,863 vulnerable families in Gaza totalled £188,070. In the West Bank, the childcare programme providing quarterly food vouchers and annual back to school vouchers for over 1,200 children was £454,296. In Lebanon, projects including winter assistance to families in the Bekaa and shelter rehabilitation in Burj El Barajneh, totalled £52,854. In 2022 the Charity spent a total of £1,131,136.

## **Health**

### **Expanding the Paediatric Intensive Care Unit at Al Makassed Islamic Charitable Hospital (Stage 2)**

Al Makassed Charitable Islamic Society Hospital is the largest Arab hospital in East Jerusalem with 250 beds and 80 ICU beds, including 16 paediatric beds, and with an adequately equipped Paediatric Cardiac Surgery Unit and Emergency Room. It is the main tertiary referral center for the Palestinian population in the West Bank and Gaza Strip. It is also the main teaching hospital for undergraduate medical students and post-graduate residency training in ten specialties and subspecialties. The Paediatric Unit needed to expand its capacity to meet the high demand for its services.

This 6-month project completed in April 2022, was implemented to expand the capacity of the Paediatric ICU. The Paediatric ICU required a Fully Digital Echo Ultrasound System, to serve both paediatric and adult patients. In addition, the unit needed a full synergy UHD4 4K Camera system, as well as paediatric laboratory equipment and consumables, and Paediatric cardiothoracic instruments. The equipment was successfully procured, delivered, and installed in the relevant departments, with training in operation of the systems provided for hospital staff. The project timeline had to be extended by a month, due to delays in procurement and staff absence at Al Makassed. This equipment will play a key role in enabling the Paediatric Units to increase admissions and provide the best medical care to paediatric patients.

### **Providing Access to Healthcare for Palestinian Refugees in Lebanon**

Approximately 95% of Palestinian refugees in Lebanon do not have health insurance and cannot access services provided by the Lebanese Ministry of Public Health. UNRWA provides full coverage of primary healthcare services for Palestinian refugees in Lebanon. However, it provides only partial support for some tertiary healthcare and treatment required for chronic diseases. According to UNRWA, 37% of all PRL (Palestinian Refugees in Lebanon) and 33% of all PRS (Palestinian Refugees from Syria) have chronic medical conditions. The situation of elderly PRL and PRS is even worse, as more than 80% have some type of chronic disease. Due to their age and medical conditions, many require hospitalisation, which is partially covered by UNRWA and other NGOs (such as Welfare Association). UNRWA covers 90% of the cost of secondary hospital services and 60% of the very high costs of tertiary treatment at contracted Lebanese hospitals.<sup>24</sup>

This year-long project provided financial support for Palestinian refugees in Lebanon, allowing them to access the essential healthcare they need. The project was implemented with local partner Health Care Society (HCS), and staff from both organisations worked together to identify patient beneficiaries. The criteria for selection of beneficiaries:

- a) Age (beneficiaries above 60 years old are prioritised).
- b) Beneficiaries must be Palestinian refugees (PRL) or (PRS).
- c) Cost of surgery should be between US \$5,000 and \$8,000 (to be referred directly to HCS).
- d) Beneficiaries must be eligible for 60% coverage of medical treatment cost provided by UNRWA under regular hospitalisation support.
- e) Severity of the medical condition.
- f) Type of intervention (lifesaving or not).
- g) Socio-economic situation of the beneficiary.
- h) Contribution provided by other NGOs / institutions, etc.

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<sup>24</sup> In addition, UNRWA currently utilizes two different systems to support patients in need of hospitalization. The first, is the regular support for tertiary hospitalization [which covers 60% (up to a ceiling of \$5,000 per admission) of the total cost]. The second, is under the "Medical Hardship Fund" support (partially covering the fees for patients whose cost of admission for in-patient treatment is USD \$8,000 and above). The percentage of support depends on the total value per admission in both contracted and non-contracted hospitals, up to a ceiling of \$6,000.

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Through this project, 44 Palestinians were assisted and accessed the healthcare they desperately needed. Breakdown of the beneficiaries is as follows:

- 28 male and 16 female beneficiaries.
- 24 from refugee camps in North Lebanon, 12 from camps in Beirut, and 8 from camps in South Lebanon.
- 26 patients with blood vessel / coronary artery disease; 9 orthopaedic; 5 cancer; 4 ICU patients.

**School Counselling Units for Traumatized Children in Gaza**

Welfare Association has implemented the School Counselling Unit Programme in Gaza for well over a decade. So far more than 50 schools and 11,000+ children have been supported through this programme. This is an important intervention enabling traumatized students to access mental health services in schools. It is being implemented with the Gaza Community Mental Health Programme (GCMHP), a local partner of WA. This project's start was delayed due to COVID-19 and resulting school closures, it began in the new school year in September 2022.

Planned Activities include:

- Establish and equip two school-based Counselling Units across Gaza Governorates.
- Conduct 24 hours of training for head teachers, teachers, and counsellors.
- Provide support and supervision for counsellors and teachers working at the targeted schools.
- Conduct 10 awareness-raising sessions for caregivers and the community, with an average of five sessions in each school (two parents' sessions, and two teachers' sessions, and one community session) according to the actual need and in consultation with the school and the community groups.
- Provide counselling sessions for approximately 100 traumatized children in the two targeted schools, with referral of children with acute mental health needs to advanced services.
- Conduct two therapeutic recreational activities (open days).

By the end of 2022, the project activities were well underway.

**Education**

**Safety Renovation Project at Nour Al Quds Elementary School, East Jerusalem**

Nour Al-Quds School is located in East Jerusalem, in the Ras al Amoud / Silwan neighbourhood. It is part of the educational, developmental, and cultural non-profit institution Nour al-Quds that was established in 2005. The school currently has more than 700 male and female students from kindergarten to eighth grade. The school's electricity network had become unsafe and urgently required upgrading. This was affecting lessons in laboratories, the computer network and the internet. If the electricity network deteriorated any further it could have forced the school to close, leaving 700 students without a school.

The 6-month project completed much needed electrical safety and renovation works at Nour Al Quds Elementary School in order to:

- Improve the educational environment at the school by providing maintenance for the entire electrical network.
- Maintain a safe school environment, by increasing the electrical load and upgrading the school network, requiring various local authority approvals. This greatly improved the electricity network, and reduced the previous connection issues and power outages.
- Protect the equipment in the laboratory and the school facilities from electrical damage.

**Supporting Higher Education at Birzeit University**

This project between WA and Friends of Birzeit University (FoBZU) provides access to higher education for outstanding students who would like to complete their university degrees, but are unable to afford tuition fees. In 2022 the project enabled eight students to complete the 21/22 academic year by providing full scholarships for their studies, as well as a travel and textbooks stipend for one student. The students' majors were in Computer Science, English, Accounting, Finance (2), Public Administration, Translation and Computer

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Engineering. All eight students completed the year with very impressive grades. Two of the students were on the 'Honour List' for their outstanding academic achievements.

**Education Programme at the Palestinian Museum (PM)**

This two-year project has been extended to three years of activities, due to delays and closures as a result of the COVID-19 pandemic. It is funding a series of public events including book launches, literary events, symposia, panel discussions, workshops, tours, film screenings, an exhibition related conference, and two academic publications, as well as conference proceedings and papers.

During 2022, a total of 15 academic Research Papers were funded and published across the following subjects:

Research Paper Open Call Titles	Number of Papers Published
Art History in Palestine from the 19 <sup>th</sup> century until late-20 <sup>th</sup> century (1990s) and its discourses	8
The Palestinian Coast: From the Late Ottoman Period Until the Present	3
New Perspectives on Contemporary Palestinian Culture	2
History of Printing in Jerusalem	2

The project also facilitated and held the following events throughout 2022:

Schedule of Events		
Date	Title	Number of Attendees
July 2022	The Palestinian Coast, Heart of the Mediterranean	554
August 2022	A Poetic and Musical Evening: A Sea of Poetry and Music	250
August 2022	Podcast: I'm going home	1,000 (listeners)
October 2022	Book Launch – Brunch with Suaad Amiry	80
8 + 9 November 2022	Research Papers Launch Conference	1,156

This project is ongoing and has been extended until 31 July 2023. The final activities will focus on the production of research project books.

**Documenting a Palestinian Art Collection for Future PM Educational Activities**

This one-year project ran throughout 2022, to catalogue and document the art collection of a prominent Palestinian collector in the West Bank. The entire collection is one of the largest and most diverse Palestinian art and crafts collections in existence, with around 3,000 – 4,000 artworks, costumes, murals, icons, and material heritage items, dating from the 16<sup>th</sup> century until today. The documentation of this collection will offer educational opportunities to school and university students to learn about Palestinian cultural heritage and history through exploring the collection. Some items of this collection will also be exhibited in future PM exhibitions and within its various public, educational, and knowledge programmes, targeting school and university students from various age-groups, who will engage in interactive learning experiences around the collection items, as well as the wider community locally and internationally.

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### **Community Development**

#### **West Bank Childcare Programme**

This project began in 2019 and continued throughout 2022. The project is contributing to the empowerment of orphaned children in the West Bank, by improving their quality of life and access to some of their basic rights.

The programme objectives are:

1. To enable up to 1,800 orphans to access an adequate standard of living, through the provision of basic food and hygiene items.
2. To support the orphans' access to basic educational services, through the provision of basic 'Back-to-school' items (textbooks, uniform, etc.).
3. To enable the orphans and their guardians to avoid exploitation, through awareness raising and support.

Key project activities include:

1. Prioritising children to be included in the programme, through the programme's eligibility criteria.
2. Pre-qualification of grocery stores and 'Back to School' shops, where the grocery and 'Back to School' vouchers will be exchanged, based on quality of items, shop capacity and location.
3. Quarterly grocery vouchers are delivered to the children's guardians, specifying the shops to be visited for redemption against required items.
4. 'Back to School' vouchers are provided once a year (in August) for the purchase of essential items in time for the new school year. During 2022, an average of between 1,200 and 1,300 children were supported through this project.

#### **Restoring the Livelihoods of West Bank Olive Farmers**

This four-month project restored the livelihoods of West Bank olive farmers by replacing burnt and/or uprooted trees with new trees, and replanting their land. It was initially planned that approximately 74 farmers from six communities would plant an estimated 6,100 seedlings, to return their lands to productivity. This would restore their olive groves and start to provide an income for their families. It would also show a clear and active presence on their land and prevent its confiscation. Due to the high demand and need for this project, the number of beneficiary farmers was increased to 180, with the number of seedlings provided to each family being reduced. This was due to the urgent need to protect as much Palestinian land (and families inhabiting it) from confiscation as possible. Families most threatened and at greatest risk of land confiscation were prioritised in the selection process. The programme team received 364 applications for support, highlighting the urgent need for this project.

The project successfully supported Palestinian olive farmers across the Jenin, Nablus and Ramallah districts.

- 6,380 new olive seedlings were planted,
- 356 dunums of land replanted and protected against confiscation, and
- 180 Palestinian farming families had their trees restored which will provide them with olives and will help them generate an income going forward.

Replanting also brings a number of environmental benefits: restoring green areas, preventing soil erosion, replenishing water in the underground aquifer and reducing pollution.

#### **Distribution of Fresh Food Parcels in Ramadan 1443 / 2022, in Khan Younis and Rafah, Gaza**

Through this project some of the most marginalised families in the south of Gaza were able to receive weekly fresh food parcels for five weeks during the Holy Month of Ramadan, to enable them to meet their minimum food requirements and re-allocate their limited resources to other family essentials. The fresh food items were purchased from struggling farmers and producers in Gaza and each week the parcels included: eggs or chicken (as a source of protein), together with a variety of freshly harvested vegetables, fruit and herbs. In addition, Eid cookies were purchased from local women's cooperatives for including in the final parcel delivered before Eid. These freshly harvested crops and fresh food items were then packaged and distributed to impoverished

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families. This innovative approach doubles the project's benefit during Ramadan, reaching a greater number of struggling families and contributing towards improving their food security and supporting the agriculture and livelihood sectors in Gaza.

The breakdown of the final number of beneficiaries:

#	Intervention	Planned	Target Reached
1	Providing beneficiary families with fresh food items during the month of Ramadan	1,130 (once per week for 5 weeks)	1,282 families (1,130 families received once per week for 5 weeks and 152 new families received fresh food parcels for one week)
2	Supporting small-scale farmers/producers to sustain their careers and continue to be economically self-sufficient	150 farmers/producers	167 farmers/producers (68 are women) were supported, includes 67 farmers, 36 chicken breeders and 64 women working in women's cooperatives
3	Creating temporary job opportunities for unemployed laborers working in packaging and distribution stations	300 working days	281 temporary working days were created for unemployed field workers

The key achievements of the project were:

- 1,130 vulnerable families received food parcels for the 5 weeks of Ramadan.
- An additional 152 families received a parcel during the final week with Eid cookies.
- 8,879 family members benefited directly from the fresh food parcels.
- 6,932 fresh and nutritious food parcels were distributed.
- 103 small-scale farmers and producers had their crops and produce purchased to fill the food parcels.
- 64 women's cooperatives' workers received an income following the purchase of their goods.
- 15 local workers were provided with 281 temporary working days' income to support their families.

Project beneficiaries:

Category	Direct Beneficiaries					
	Male		Female		Children under 5yrs	Total of Direct
	18+	(5-17)	18+	(5-17)		
Families	2218	1682	2203	1632	1144	8879
Small-scale farmers & producers/breeders	95	0	8	0	0	103
Producers in women's cooperatives	4	0	60	0	0	64
Daily Workers	15	0	0	0	0	15
<b>Total</b>	<b>2,332</b>	<b>1,682</b>	<b>2,271</b>	<b>1,632</b>	<b>1,144</b>	<b>9,061</b>

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Total quantities of the foods provided in the parcels distributed throughout the project:

Item	Total Quantity
Tomato	16,276 kg
Cucumber	16,276 kg
Potato	16,276 kg
Onion	16,276 kg
Lemon	7,084 kg
Zucchini / Courgette	7,910 kg
Green Peppers	2,825 kg
Melon	7,084 kg
Orange	6,780 kg
Molokheya (Egyptian Spinach)	10,170 kg
Red Cabbage	1,130 units
Garlic	1,130 kg
Cauliflower	1,130 units
Eggplant	2,260 kg
Eggs	2,260 boxes of 30
Chicken	4,824 kg
Eid Cookies	2,260 kg
Maftoul (Palestinian cous cous)	2,564 kg

**Distribution of Fresh Food Parcels in Ramadan 1443 / 2022, in Khan Younis, Gaza**

This project provided support to some of the poorest families in the most marginalized areas in Khan Younis; they received fresh food parcels before and just after the holy month of Ramadan, which otherwise they could not afford. The food parcels contained chicken, eggs, fruit, vegetables and herbs, bought from local farmers, and in the final week of Eid they included cookies and other baked goods purchased from a local women's co-operative. The project objectives were: 1. To reduce the hardships on 565 impoverished families in south Gaza by supplementing their poor diet and reducing their expenditure on food, and 2. To protect the livelihoods of 40 small scale farmers and producers (badly affected by the conflict and closure policy), including female farmers and women's cooperatives by purchasing their crops, produce and baked goods for distribution to vulnerable families.

The project team was able to support more families and farmers than originally planned, providing a total of 581 vulnerable families with fresh food parcels, with the crops and produce purchased from 71 farmers and one women's cooperative (employing 17 women), bringing the percentage of beneficiary female farmers and workers in this project up to 27%. Fresh food parcels were provided for 565 families for three weeks, and an additional 16 families received fresh food parcels for one week, a total of 581 families received 1,711 fresh food parcels. In addition, 71 small farmers/producers (including 19 female farmers and workers) were supported, rather than the 40 planned, and 124 temporary working days were created for 12 unemployed field workers.

The table below provides details of project beneficiaries:

Category	Direct beneficiaries					Total of Direct
	Male		Female		Children	
	18+	(5-17)	18+	(5-17)	< 5 years	
Families	1114	897	1059	803	374	4247
Small-scale farmers	52	0	2	0	0	54
Producers in women's' cooperatives	0	0	17	0	0	17
Daily workers	12	0	0	0	0	12
<b>Total</b>	<b>1178</b>	<b>897</b>	<b>1078</b>	<b>803</b>	<b>374</b>	<b>4330</b>

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Total quantities of the foods provided in the parcels distributed throughout the project:

<b>Item</b>	<b>Total Quantity</b>
Tomato	5,714 kg
Cucumber	5,714 kg
Potato	5,714 kg
Onion	5,714 kg
Lemon	1,759 kg
Zucchini / Courgette	2,873 kg
Green Peppers	581 kg
Bell Peppers	1,162 kg
Melon	4,584 kg
Orange	2,873 kg
Molokheya (Egyptian Spinach)	1,695 kg
Garlic	16 kg
Okra	581 kg
Corn	4,083 kg
Eggplant	2,857 kg
Eggs	581 boxes of 30
Chicken	3,051 kg
Za'atar	565 kg
Maftoul (Palestinian cous cous)	1,130 kg

#### **Survey of Historic Buildings in the Old City of Jerusalem**

This pilot project, funded by the British Council's Cultural Protection Fund and DCMS<sup>25</sup>, undertook a survey and evaluation of historic buildings close to Al Aqsa Mosque, in the Old City of Jerusalem. The survey was to study and evaluate the buildings, to update WA's OCJRP team's (Old City of Jerusalem Revitalization Program) understanding of their current condition, in order to prioritise future interventions for maintaining and preserving the historic buildings. The buildings were assessed in terms of cultural and architectural importance, as well as their social, political, and economic conditions and significance. The study highlighted 11 historic buildings in need of renovations, predominantly from the Mamluk and Early Ottoman periods. Three areas in the Old City were also recognised as neighbourhoods requiring large-scale interventions in order to preserve their buildings and cultural heritage. This survey will enable WA to better focus their efforts to preserve the history, culture, and buildings of the Old City.

#### **Mapping Palestinian Embroidery Collections**

The second pilot project funded by the British Council's Cultural Protection Fund and DCMS in 2022, was to map important Palestinian Embroidery Collections in Palestine, Lebanon, and Jordan. Practices related to the embroidery of Palestinian costume are shortlisted on the UNESCO intangible cultural heritage commission. The project was carried out in partnership with the Palestinian Museum (PM), as an early step in a programme to develop a museum-standard online database of Palestinian traditional costume held by regional private and institutional collections. The PM is surveying, researching and mapping Palestinian ethnographic collections, focusing on traditional embroidered dresses (Thobes) and their accessories, held in Palestine, Jordan, and Lebanon. The study was successfully completed and documented 33 collections in all, dating from 1700 to 1948, including items such as: Thobes, belts, scarves, head & face coverings, jackets, vests, and accessories. Based on the outcomes of the survey, a 3-point action plan was produced to:

1. Create an online embroidery portal.
2. Increase the PM's conservation and restoration capacity
3. Develop embroidery and cultural heritage educational activities.

<sup>25</sup> Funded by the British Council's Cultural Protection Fund and the British Gov't's Department for Digital, Culture, Media & Sport (DCMS)

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**Emergency**

**Emergency Support to Restore Gaza Farmers' Livelihoods in Rafah and Khan Younis, South Gaza (2021-2022)**

This seven-month project is built on the learning and knowledge of previous projects, and is in response to the huge demand for the restoration of farmers livelihoods in Gaza, especially with new losses as a result of the bombardment of Gaza in May 2021 and in August 2022. Agriculture is one of the most critical sectors for the Palestinian economy, as it contributes significantly to income, exports, food security and job creation. However, due to the previous wars on Gaza, the damage and destruction of infrastructure, buildings, equipment and farmland and greenhouses has still not been repaired and restored. With their land ruined and equipment destroyed, Palestinian farmers have been unable to afford to return to farming. Restoring the livelihoods of farmers in Gaza is essential, for their families' income, for local community food security and for the Gaza economy.

The project began in October 2021 in Khan Younis and Rafah, south Gaza, and was successfully completed in May 2022. The project's timing aligned with the planting season and was planned so that harvesting coincided with the start of the Ramadan fresh food parcels project in early April 2022, also in south Gaza (The Ramadan project purchases the freshly harvested crops of these farmers and packages them for distribution to struggling families, throughout Ramadan). Agricultural land / open fields were cleared, ploughed, planted and irrigated; and the greenhouses were fully repaired, re-covered with thick nylon sheeting, replanted and irrigated. The farmers were provided with equipment, materials and seedlings as required. Crops were selected according to soil type, availability of water and market needs. The project also provides each farmer with expert advice and guidance to ensure all are following the most environmentally friendly and effective practices to maximise their crop quality and quantity. Beneficiary farmers had either two dunums of open fields rehabilitated (except one farmer with a single dunum rehabilitated), or two families shared a two dunum greenhouse. Many unemployed local workers also benefitted from this project, as they were temporarily employed to assist the farmers in all stages of project activities.

The key achievements include:

- 141 farmers and their families had their fields and greenhouses restored to productivity.
- 173 dunums of agricultural land was restored to productivity (open fields and inside the greenhouses).
- 21 local workers were employed for a total of 944 days throughout the project.
- 173.5 tons of fresh produce had already been grown, harvested and sold by July 2022.
- 864 tons of fresh produces is expected to be produced in total in this season alone!

The planned results and final achievements:

#	Intervention	Open Fields Rehabilitation		Greenhouse repairs. (GH)	
		Planned	Achieved	Planned	Achieved
1	No of units	60 dunums	65 dunums	35 GH	54 GH
2	No of beneficiary farmers	30	33	70	108
3	Working days (8 days per unit)	480 days	520 days	280 days	424 days
4.1	Workers	16 planned work days			
4.2	Workers	21 work days achieved			

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**Emergency Support to Restore Gaza's Farmers Livelihoods in Gaza  
In Beit Lahiya, Beit Hanoun and Jabaliya (2022-2023)**

This 7-month project began in October 2022, as following the many wars on Gaza, the needs of farmers are great and the impact of these projects is sustained. Once the projects are completed and the farmers begin to successfully secure an income, they can also start to restore more land and may even choose to diversify crops according to market needs. The income from selling crops benefits the farmers' family, the crops themselves help guarantee the food-security of the local community and the sales help boost the economy in Gaza. This project will continue the important work to restore and rehabilitate the land and greenhouses of some of the most marginalised farming families in Gaza, returning their land to productivity and restoring their livelihoods, in the Beit Lahiya, Beit Hanoun, and Jabalia areas.

This project will rehabilitate and plant 30 greenhouses (two farming families per greenhouse) and 60 dunums of open land (two dunums per farmer), and these 90 farmers will be equipped with all the agricultural inputs required to return to work and restore their agricultural properties' productivity and their livelihoods. The greenhouses are more urgently needed during the winter season for some crops to survive the cold winter weather and to ensure production in sufficient quantities to meet market needs. This is very important for the availability of essential crops (i.e. tomatoes, cucumbers, zucchini). Open land / fields farming, is needed as some crops cannot be grown inside a greenhouse (i.e. potatoes, greens/leafy vegetables such as lettuce, spinach, mloukhiyeh, cauliflower, peas, etc. depending on the season). The project investment will contribute to supporting the basic needs of both types of farming to meet local market demand. This project will address farmers actual needs and restore livelihoods by returning marginalised small-scale farmers to sustainable working in agriculture, through the rehabilitation of their production property (greenhouses & open lands) and provision of all agricultural inputs required. Welfare Association's team will also facilitate the marketing of the farmers crops by buying them for the Ramadan Fresh Parcels project in March /April 2023 where possible. By the end of 2022 the project was well underway.

**Gaza Emergency Appeal: Providing Emergency Medical Supplies to the Abdel Shafi Community Health Association (ACHA)**

This emergency appeal was launched as the Israeli military bombardment of Gaza began (on Friday 5<sup>th</sup> August 2022). Israeli military airstrikes in Gaza at this time included those in Rafah, Khan Younis, Beit Hanoun, and Al Shujiya, all densely populated areas. The Palestinian Ministry of Health (MOH) reported 47 Palestinians killed and 360 injured including 151 children. The Israeli military forces intensified their airstrikes on Gaza, flattening residential buildings all over the Gaza Strip, resulting in 1,761 housing units in Gaza sustaining damages, 18 of which were fully destroyed and 68 severely damaged. 84 families (450 people) were displaced, and the homes of 8,500 were damaged. These sudden attacks left Gaza's population of more than 2.1 million people trapped and without essential supplies, as Israel had closed the crossings into and out of Gaza. With no fuel allowed into Gaza, the main power plant in Gaza closed. The collapse of the health sector was an inevitable result of Israel's 15-year blockade of Gaza, as reported by MOH. This latest electricity crisis paralysed all hospital departments, especially intensive care units, oxygen-generating stations and baby units.

This project supported the Abdel Shafi Community Health Association (ACHA) in Gaza City, a Palestinian non-governmental organisation (NGO), established in 1972 (previously known as Red Crescent Society-Gaza Strip<sup>26</sup>). ACHA is a specialised NGO providing health services and medical care for patients, and emergency medical services for those injured in Gaza in times of crisis. This project was planned to rapidly provide urgently needed medical and disposable supplies to enable the replenishment of depleted stocks and continuation of vital services provision to the local community.

The project contributed to enabling ACHA to sustain their provision of health services and medical care for people in need. The items supplied in this project were used to treat 6,045 patients in the various depts and clinics of the health association: emergency, orthopaedic, thoracic, abdominal, diabetes clinic, oncology clinic, brain and nerve clinic, diagnostic radiology, and dental departments. Details of beneficiaries are in the table below, 65% of beneficiaries were female.

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<sup>26</sup> <http://www.hilal.ps/en/>

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**Breakdown of Direct Beneficiaries**

<b>+Aged 18</b>		<b>Aged below 18</b>		<b>Total Male</b>	<b>Total Female</b>	<b>Total</b>
<b>M</b>	<b>F</b>	<b>M</b>	<b>F</b>			
1562	3470	524	489	2086	3959	6045

**Emergency Lebanon Winterisation and Shelter Rehabilitation Project**

Lebanon's political and economic situation is extremely unstable as a result of the following events: the ongoing financial crisis, the -19 pandemic, and the Beirut Port explosion. All of these issues have further exacerbated existing conditions such as the conflict in Syria, when thousands of families fled to Lebanon, in addition to the long-term refugees from Palestine who remain there after many decades. All of this has placed the country in a precarious state, further impacted by a weak governance structure unable to undertake reforms and an exponential rise in sectarian and social tensions. The Lebanese pound has been devalued by over 80%, inflation exceeded 140%, and unemployment lies at a staggering 40%<sup>27</sup>. As a result, refugees residing in Lebanon are in extremely sub-standard and unhealthy daily living conditions. This six-month project began in November 2021 and was completed April 2022. It provided emergency winterisation assistance to the most vulnerable families living in Wavel refugee camp, in the Beqaa region of Lebanon, and then essential shelter rehabilitation to families living in Burj El Barajneh refugee camp, in Beirut.

A total of 300 families received the emergency winter fuel vouchers (each set of vouchers was for a total of US\$50 of fuel), which they could exchange for heating fuel in pre-qualified local petrol stations, to help these families stay warm and survive the freezing winter temperatures of the Beqaa. Following the winter assistance, the programme team moved to Burj El Barajneh Camp and with the help of an engineer they shortlisted 38 family shelters in urgent need of rehabilitation works. The project team had to prioritise 15 of these most vulnerable households for urgent shelter rehabilitation. Works focused on the most essential structural safety (e.g. fissures, cracks, corrosion, ceilings, roofing); health and hygiene (particularly in kitchens and bathrooms); and security, privacy, and weather protection (windows and doors) – in order to bring their shelters up to an adequate standard and improve these families daily routines and daily lives.

The winterization activity targeted Wavel refugee camp located in Bekaa Valley where the temperature during winter regularly drops far below zero. It came during a severe fuel crisis with escalating fuel prices, making access even more difficult, for the most vulnerable families. Investing in rehabilitating homes inside Burj El-Barajneh camp benefits both the tenants and landlords, noting that the majority of camp residents are vulnerable. The impact of the rehabilitation for the families was reflected in the great improvement of their homes:

- 3 of the 15 shelters, underwent very urgent rehabilitation, where families were at risk from damaged rooftops and falling debris.
- All 15 families enjoy improved hygiene as a result of the rehabilitated kitchens and bathrooms
- 7 of the 15 families have greater natural lighting due to the enlargement of windows
- 8 of the 15 the shelters will no longer experience rainwater leaking into their rooms
- 15 shelters had some internal electrical improvements, for the safety of the home's occupants
- Damp problems have been resolved in the renovated homes

**WAUK Lebanon Emergency Winter Appeal – Additional Winter Support**

As winter was approaching, and with the limited access to food, fuel, and clothes, WA was increasingly concerned for the Palestinian refugee population living in and near Wavel Refugee Camp in the Bekaa Valley in East Lebanon, who are among the most badly affected, noting the harshness of the winter in the area. To extend the impact of the above project and reach out to as many more impoverished families as possible in the Beqaa region, WAUK launched an emergency appeal to provide winterization assistance. Through this appeal, WA provided vouchers exchangeable for fuel, which was identified as the top priority, the aim was to reach 535 more households of the most vulnerable Palestinian refugees living in Wavel Refugee Camp.

<sup>27</sup> <https://thearabweekly.com/poverty-surges-amid-lebanons-self-inflicted-crisis>

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Due to the success of the appeal, and the generosity of all those who donated, the programme team were able to include an additional 569 Palestinian families (approx. 2330 people) and provide them with vouchers exchangeable for heating fuel. Some of the challenges faced during project implementation included finding suppliers of heating fuel in the targeted area was challenging as availability of fuel in Lebanon was generally low, as a result of the economic crisis. The weather conditions were also a challenge during this period, as a number of snowstorms hit the area impacting beneficiaries' ability to reach the distribution point. However, the distribution proceeded as planned and despite difficulty, targeted families received their fuel vouchers before the harshest storms hit the region.

**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 regional instability, in 2023 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, improving living conditions and housing/shelter for the most vulnerable communities and cultural protection.
- **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 Charity and of the incoming resources and application of resources, including the income and expenditure of the Charity 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 Charity will continue in operation.

**The Welfare Association  
Report of the Trustees  
For the year ended 31<sup>st</sup> December 2022**

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity 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 Charity 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 Charity'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 25<sup>th</sup> July 2023**

**The Welfare Association  
Independent Auditor's Report  
For the year ended 31<sup>st</sup> December 2022**

**Opinion**

We have audited the financial statements of The Welfare Association (the 'Charity') for the year ended 31 December 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and 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 Financial Reporting Standard 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 2022 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 Companies Act 2006.

**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 Charity 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 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.

**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.

**The Welfare Association  
Independent Auditor's Report  
For the year ended 31<sup>st</sup> December 2022**

**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 purpose 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 liquidate the Charity or 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 31<sup>st</sup> December 2022**

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 31<sup>st</sup> December 2022**

**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 *27/7/2023*

**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 2022**

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £
<b>Income and endowments from:</b>							
Donations, grants and legacies	2	168,296	909,637	1,077,933	155,575	2,407,130	2,562,705
Interest		41	-	41	64	-	64
<b>Total income</b>		<b>168,337</b>	<b>909,637</b>	<b>1,077,974</b>	<b>155,639</b>	<b>2,407,130</b>	<b>2,562,769</b>
<b>Expenditure on:</b>							
Raising Funds		41,378	-	41,378	37,231	-	37,231
Charitable Activities	3	138,862	950,896	1,089,758	122,014	2,316,315	2,438,329
<b>Total Expenditure</b>	5	<b>180,240</b>	<b>950,896</b>	<b>1,131,136</b>	<b>159,245</b>	<b>2,316,315</b>	<b>2,475,560</b>
<b>Net Income/(Expenditure)</b>		(11,903)	(41,259)	<b>(53,162)</b>	(3,606)	90,815	<b>87,209</b>
<b>Transfers between funds</b>		26,296	(26,296)	-	24,315	(24,315)	-
<b>Net Income/(Expenditure) for the Year</b>		<b>14,393</b>	<b>(67,555)</b>	<b>(53,162)</b>	<b>20,709</b>	<b>66,500</b>	<b>87,209</b>
<b>Total Funds as at 1st January</b>		<b>565,674</b>	<b>114,402</b>	<b>680,076</b>	<b>544,965</b>	<b>47,902</b>	<b>592,867</b>
<b>Total Funds as at 31st December</b>	10, 11	<b>580,067</b>	<b>46,847</b>	<b>626,914</b>	<b>565,674</b>	<b>114,402</b>	<b>680,076</b>

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 28 to 36 form part of these financial statements.


**The Welfare Association  
Balance Sheet  
As at 31st December 2022**

	Note	2022 £	2022 £	2021 £	2021 £
<b>Fixed Assets</b>					
Tangible assets	12		624		1,058
<b>Current Assets</b>					
Debtors	13	8,235		12,883	
Cash in hand and at bank		629,926		681,379	
		<u>638,161</u>		<u>694,262</u>	
<b>Creditors: Amounts falling due within one year</b>	<b>14</b>	<u>(11,871)</u>		<u>(15,244)</u>	
<b>Net Current Assets</b>			<u>626,290</u>		<u>679,018</u>
<b>Net Assets</b>			<u>626,914</u>		<u>680,076</u>
<b>Funds</b>					
General fund	10		580,067		565,674
Restricted funds	11		46,847		114,402
<b>Total Funds</b>			<u>626,914</u>		<u>680,076</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... *25 July 2023*  
and are signed on their behalf by:

  
.....  
Trustee / Chairman                      **MARTIN LINTON**

  
.....  
Trustee / Treasurer                      **JULIA WILSON**

**Company Registration Number: 02809950**

**The Welfare Association**  
**Statement of Cash Flows**  
**For the year ended 31st December 2022**

	2022 £	2021 £
<b>Net Cash Inflow/(Outflow) from Operating Activities (Note 17)</b>	(51,494)	(71,815)
Interest received	41	64
Purchase of tangible fixed assets	-	(1,302.00)
<b>Net Cash Inflow from Returns on Investments and Servicing of Finance</b>	41	(1,238)
<b>Increase/(Decrease) in Cash (Note 18)</b>	(51,453)	(73,053)

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2022**

## **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 2022**

**Tangible Fixed Assets and Depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset as follows:

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 2022**

<b>2 Donations / Grants / Legacies Received</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
The donations are made up as follows:		
General donations	17,892	16,752
Donations from Welfare Association Geneva	119,917	88,261
Gift in kind - rental of office space	14,000	14,000
Legacy income	-	121
Gift aid	7,836	15,429
Exchange gain/(loss)	8,580	3,635
HMRC Furlough Grants	-	17,228
Sundry Income	71	149
<b>Unrestricted funds</b>	<b>168,296</b>	<b>155,575</b>
Childcare Programme, West Bank	454,296	607,000
Community Based Rehabilitation Programme, Gaza	60	-
Covid-19 / Ramadan Support, Gaza	-	29,867
Education Programmes, Palestine	14,789	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	11,534	221,071
Emergency Support for Farmers' Livelihoods, Southern Gaza	7,325	270,000
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	48,543	87,714
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	64,731	-
Emergency Support for Karantina Hospital, Lebanon	-	6,938
Emergency Winter Appeal, Lebanon	31,452	-
Emergency Winter Support, Lebanon	21,402	37,858
Establishing a Conservation Studio at the Palestinian Museum - British Council	8,567	25,988
Gaza Emergency Appeal - Medical Supplies (ACHA)	8,965	58,775
Hospitalisation Project, Lebanon	-	73,110
Jerusalem Emergency 2021, WA UK Public Appeal	-	16,907
Olive Farmers' Livelihoods, West Bank	29,917	-
Paediatric ICU, Makassed Hospital, East Jerusalem	261	20,028
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	11,248	184,871
Palestinian Museum Public Education Programme, West Bank	-	110,125
Ramadan Appeal for Food Packages, Khan Younis, Gaza	40,364	20,205
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	147,705	141,557
Restoration of Old City of Jerusalem Survey	8,158	106,593
Shirin's Fund for Children with Special Needs, Jerusalem	320	-
Supporting Higher Education in the West Bank	-	19,243
<b>Restricted funds</b>	<b>909,637</b>	<b>2,407,130</b>
<b>Total</b>	<b>1,077,933</b>	<b>2,562,705</b>

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2022**

<b>3 Charitable activities</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Charitable activities are made up of the following:		
Grants payable	<b>4 950,896</b>	2,316,315
Project costs	<b>5 1,061,361</b>	96,298
Information, public awareness and advocacy	<b>5 28,397</b>	25,716
	<b>2,040,654</b>	<b>2,438,329</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>4 Grants Payable</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
The details of the grants payable are as follows:		
Childcare Programme, West Bank	<b>445,871</b>	596,526
Community Based Rehabilitation, Gaza	-	1,800
Covid-19 / Ramadan Support, Gaza	-	29,308
Education Programme, Palestine	<b>14,493</b>	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	<b>7,127</b>	220,849
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	<b>46,616</b>	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	<b>62,507</b>	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	<b>2,092</b>	270,000
Emergency Support for Farmers' Livelihoods, Zaitoun, Gaza	-	87,030
Emergency Support for Karantina Hospital, Lebanon	-	2,560
Emergency Winter Appeal, Lebanon	<b>21,261</b>	-
Emergency Winter Support, Lebanon	<b>20,427</b>	38,700
Establishing a Conservation Studio at the Palestinian Museum - British Council	<b>7,505</b>	25,338
Gaza Emergency Appeal	<b>11,593</b>	63,082
Hospitalisation Project, Lebanon	-	73,000
Jerusalem Emergency 2021, WA UK Public Appeal	-	16,589
Olive Farmers' Livelihoods, West Bank	<b>28,338</b>	-
Paediatric ICU, Makassed Hospital, East Jerusalem	<b>263</b>	14,928
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	184,871
Palestinian Museum Public Education Programme, West Bank	<b>68,230</b>	41,895
Ramadan Appeal for Food Packages, Gaza	<b>39,721</b>	24,005
Ramadan Food Packages Distribution, Gaza	<b>146,937</b>	139,374
Restoration of Old City of Jerusalem Survey	<b>8,537</b>	105,225
School Counselling Units for Traumatized Children, Gaza	<b>19,378</b>	-
Supporting Higher Education in the West Bank	-	19,142
	<b>950,896</b>	<b>2,316,315</b>
	<hr/> <hr/>	<hr/> <hr/>

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2022**

5 Total Expenditure	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2022 and 2021 £	Information, Public Awareness and Advocacy £	Raising Funds £	Project Activity Costs £	2021 As Restated £
<b>Direct Costs</b>								
Direct Project Costs	14,532	-	950,896	950,896	-	-	2,316,315	2,316,315
Salary Costs		22,283	60,065	96,880	13,030	19,980	53,858	86,868
<b>Support Costs</b>								
<b>Governance Costs</b>								
Accountancy and payroll	1,530	2,346	6,324	10,200	1,537	2,357	6,353	10,247
Audit	2,025	810	5,265	8,100	1,890	756	4,914	7,560
Salaries	2,906	4,457	12,013	19,376	2,606	3,996	10,772	17,374
<b>Other Support Costs</b>								
Advertising and subscriptions	193	296	799	1,288	188	288	777	1,253
Annual review and brochures costs	826	826	-	1,652	671	671	-	1,342
Bank charges	-	727	727	1,454	-	1,051	1,051	2,102
Consultancy & Recruitment	-	-	-	-	86	132	357	575
Computer costs and IT support	1,628	2,497	6,731	10,856	26	40	108	174
Depreciation	65	100	269	434	111	170	458	739
Fundraising Appeals	31	30	30	91	135	131	131	397
Office expenses	180	275	743	1,198	142	218	588	948
Postage and stationery	182	279	752	1,213	191	293	789	1,273
Rent - gift in kind	2,100	3,220	8,680	14,000	2,100	3,220	8,680	14,000
Salaries	1,938	2,971	8,009	12,918	1,737	2,664	7,181	11,582
Telephone	261	261	58	580	1,265	1,265	281	2,811
<b>Total</b>	<b>28,397</b>	<b>41,378</b>	<b>1,061,361</b>	<b>1,131,136</b>	<b>25,716</b>	<b>37,232</b>	<b>2,412,613</b>	<b>2,475,560</b>

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

The comparative figures in note 5 have been restated to split out governance costs consistent with the current year. This has no impact on the surplus for the prior year.

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2022**

<b>6 Net Income/(Expenditure) for Year</b>	<b>2022</b>	<b>2021</b>
	£	£
This is stated after charging the following:		
Depreciation of tangible assets	434	738
Auditors' remuneration - audit - current year	8,100	7,560
Exchange loss/(gain)	8,580	(3,635)
	<b>8,580</b>	<b>(3,635)</b>

<b>7 Staff Costs</b>	<b>2022</b>	<b>2021</b>
	£	£
The details of the staff costs are:		
Gross pay	112,858	106,076
Social Security	8,612	4,288
Pension	7,702	5,460
	<b>129,172</b>	<b>115,824</b>

The number of full time equivalent employees during the year was two (2021: two).  
 One employee earns between £80,001 - £89,000 (2021: 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 £98,321 (2021: £92,839). No trustee received remuneration from the charity.

**8 Payments to Trustees**

No trustee or person (2022: none) connected with a trustee has received any remuneration for services to the charity (2021: £nil).

No trustees (2022: none) were reimbursed for expenses during the year (2021: £nil)

**9 Taxation**

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

<b>10 General Fund</b>	<b>2022</b>	<b>2021</b>
	£	£
Balance at 1st January		544,965
Net movement for the year	565,674	(3,606)
Transfers	(11,903)	24,315
	26,296	
As at 31st December	<b>580,067</b>	<b>565,674</b>

**The Welfare Association**  
**Notes to the Financial Statements**  
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**11 Details of Restricted Funds (Current Year)**

	Balance at 1 Jan 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2022 £
Childcare Programme, West Bank	-	454,296	(445,871)	(8,425)	-
Community Based Rehabilitation Programme, Gaza	-	60	-	-	60
Education Programmes, Palestine	-	14,789	(14,493)	(296)	-
Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza	-	11,534	(7,127)	(4,407)	-
Emergency Support for Farmers' Livelihoods, Southern Gaza	-	7,325	(2,092)	(5,233)	-
Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza	-	48,543	(46,616)	(1,927)	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	64,731	(62,507)	(2,224)	-
Emergency Winter Appeal, Lebanon	6,938	31,452	(21,261)	(353)	16,776
Emergency Winter Support, Lebanon	-	21,402	(20,427)	(975)	-
Establishing a Conservation Studio at the Palestinian Museum - British Council	-	8,567	(7,505)	(1,062)	-
Gaza Emergency Appeal - Medical Supplies (ACHA)	2,438	8,965	(11,593)	643	453
Information, Advocacy and Awareness-Raising	13,396	-	-	-	13,396
Olive Farmers' Livelihoods, West Bank	-	29,917	(28,338)	(634)	944
Paediatric ICU, Makassed Hospital, East Jerusalem	-	261	(263)	2	-
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	11,248	-	-	11,248
Palestinian Museum Public Education Programme, West Bank	68,230	-	(68,230)	-	-
Ramadan Appeal for Food Packages, Gaza	-	40,364	(39,721)	(643)	-
Ramadan Food Packages Distribution, Gaza	-	147,705	(146,937)	(768)	-
Restoration of Old City of Jerusalem Survey	-	8,158	(8,537)	378	-
School Counselling Units for Traumatized Children, Gaza	19,750	-	(19,378)	(372)	-
Shirin's Fund for Children with Special Needs, Jerusalem	3,650	320	-	-	3,970
	<b>114,402</b>	<b>909,637</b>	<b>(950,896)</b>	<b>(26,296)</b>	<b>46,847</b>

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 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, Gaza	-	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 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)	-	2,439
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
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)	-
	<b>47,902</b>	<b>2,407,130</b>	<b>(2,316,315)</b>	<b>(24,315)</b>	<b>114,402</b>

**The Welfare Association  
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For the year ended 31st December 2022**

**12 Tangible Fixed Assets**

	<b>2022 Office Equipment</b>	2021 Office Equipment
<b>Cost</b>		
As at 1st January 2022	5,310	4,008
Addition during the year	-	1,302
Disposals	-	-
As at 31st December 2022	<u>5,310</u>	<u>5,310</u>
<b>Depreciation</b>		
As at 1st January 2022	4,252	3,514
Charge for the year	434	738
Disposals	-	-
As at 31st December 2022	<u>4,686</u>	<u>4,252</u>
<b>Net Book Value</b>		
As at 31st December 2022	<u>624</u>	1,058
As at 31st December 2021	<u>1,058</u>	<u>494</u>

**13 Debtors**

	<b>2022 £</b>	2021 £
Accrued Income	-	7,682
Other Debtors	7,832	5,058
Prepayments	403	143
	<u>8,235</u>	<u>12,883</u>

**14 Creditors: Amounts falling due within one year**

	<b>2022 £</b>	2021 £
Trade creditors	3,771	2
Accruals	8,100	15,242
	<u>11,871</u>	<u>15,244</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 seven.

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2022**

**16 Analysis of net assets between funds**

	Unrestricted Funds £	Restricted Funds £	Total £
<b>Fund balances at 31 December 2022 are represented by:</b>			
Fixed assets	624	-	624
Current assets	591,314	46,847	638,161
Current liabilities	(11,871)	-	(11,871)
<b>Total net assets</b>	<b>580,067</b>	<b>46,847</b>	<b>626,914</b>
<b>Fund balances at 31 December 2021 are represented by:</b>			
Fixed assets	1,058	-	1,058
Current assets	579,860	114,402	694,262
Current liabilities	(15,244)	-	(15,244)
<b>Total net assets</b>	<b>565,674</b>	<b>114,402</b>	<b>680,076</b>

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

	2022 £	2021 £
Operating surplus/(deficit)	(53,162)	87,209
Depreciation charges	434	739
(Increase)/Decrease in debtors	4,648	(11,006)
(Decrease)/Increase in creditors	(3,373)	(148,693)
Investment Income	(41)	(64)
<b>Net cash inflow/(outflow) from operating activities</b>	<b>(51,494)</b>	<b>(71,815)</b>

**18 Reconciliation of Net Cash Flow to Movements in Net Cash**

	2022 £	2021 £
Increase/(decrease) in cash	(51,453)	(73,053)
<b>Net cash at 1 January 2022</b>	<b>681,379</b>	<b>754,432</b>
<b>At 31 December 2022</b>	<b>629,926</b>	<b>681,379</b>

**19 Analysis of Changes in Net Funds**

	At 1 January 2022 £	Non-cash Changes £	Cash Flows £	At 31 December 2022 £
Cash at bank and in hand	681,379	-	(51,453)	629,926
<b>Total Net Funds</b>	<b>681,379</b>	<b>-</b>	<b>(51,453)</b>	<b>629,926</b>



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