

THE WELFARE ASSOCIATION
(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st DECEMBER 2023

The Welfare Association
Report of the Trustees
For the year ended 31st December 2023

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The Welfare Association
Report of the Trustees
For the year ended 31st December 2023

The Welfare Association

Report of the Trustees for the Year Ended 31st December 2023

The trustees are pleased to present their report together with the financial statements of the Charity for the year ended 31st December 2023.

Reference and Administrative Information

Constitution

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

Registered Office and Headquarters

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

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

Directors / Trustees

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

At the time of signing the report the trustees are:

Mr. Martin Linton – Chairman
Mrs. Julia Helou – Treasurer
Mrs. Hanan Al-Afifi
Dr. Louise Arimatsu
Mr. Andrew Karney
Mr. Sarkis Nehme
Mr. Michael Kenny

Bankers

Barclays Bank PLC, 132-134 Kensington High Street, London W8 7RL
First National Bank, Beirut, Lebanon

Auditors

Azets Audit Services, Gladstone House, 77-79 High Street, Egham, TW20 9HY

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

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

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

Reserves Policy

The trustees aim to maintain 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 in emergencies should the need arise). However, the main reason for reserves is for Welfare Association to continue to fund the programmes it is supporting should any grant be delayed. 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. At 31 December unrestricted funds (including £100,000 designated reserves) were: £548,365, (2022: £579,443) and restricted funds for ongoing programmes were: £68,107, (2022: 46,857).

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.

Risk Management

All significant activities undertaken are subject to a risk review. All significant activities undertaken are subject to a risk review. As part of the annual operational assessment and the initial needs assessment and implementation plan for every project, major risks (e.g. political conditions causing project suspension, exchange rate fluctuation, risks to beneficiaries, lack of funds raised – donors changing remit, etc.) are identified and analysed in terms of their potential impact and likelihood, and include those affecting:

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- 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 Standard (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 including the annual review, and we update our website and social media to provide updates on the progress of our activities regularly. 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. In 2023, the Charity received no complaints about fundraising.

External Factors Impacting Achievement

Israel has occupied Gaza and the West Bank, including East Jerusalem, since June 1967. Despite the "withdrawal" of Israel from Gaza in 2005, it has retained control over its airspace and all land and sea borders, except for the 12 km border with Egypt. Several Israeli military operations have taken place in Gaza, in 2008, 2012, 2014, 2021, 2022, May 2023 and October 2023 - continuing into March 2024 (time of writing). These operations caused internal displacement and recurrent destruction of physical infrastructure, residential buildings, productive assets, including agricultural land, crops, livestock sheds, greenhouses, fruit trees, water and sewage pumping systems, electricity networks, internet networks, factories, shops, office buildings, housing units, educational facilities, hospitals and health-care centres, and cultural and religious buildings.

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Prior to the outbreak of the latest Israeli military operation in October 2023, much of the damage from previous military operations remained unrepaired. The population of Gaza was confined in one of the most densely populated spaces in the world, in chronic conflict conditions, with inadequate access to clean water, without electricity for half the day and without a proper sewage system. Close to half the workforce was unemployed and two thirds of the population lived in poverty (UNCTAD Jan 2024)¹. From January to the end of September 2023, conditions in Palestine worsened with the ongoing siege in Gaza, increasing incidents of attacks by settlers in the West Bank and, with the rising cost of living, Palestinians in the West Bank and Gaza faced increasing hardship.

Gaza

On 7th October 2023, groups of armed Palestinians crossed into southern Israel and attacked civilians and civilian objects as well as combatants and military objectives. It is reported that over 1,124 people were killed including 295 military personnel. Around 242 individuals were taken hostage and transported to Gaza.² In response, Israel closed all entry points to Gaza and shut off all electricity, water and fuel to Gaza. For two weeks there was continuous heavy bombardment of Gaza with no humanitarian aid allowed to enter, as thousands of people were killed, injured and buried in rubble. Before October 7, 500 trucks entered Gaza daily; since October 7 as the needs dramatically increased with the ongoing intensive bombing, the number of aid trucks was greatly reduced. On some days no trucks were allowed to enter. Goods such as oxygen tanks and solar power fridges are often removed from the trucks by Israeli authorities. (See *Map of Gaza on page 8, which shows crossings, with only Rafah crossing open, and occasionally Karem Salem Crossing open.*)

Between 7 October and 7:00 on 30 December, the Gaza MoH reported that at least 21,672 Palestinians had been killed, 70% of whom were women and children. 56,165 Palestinians had sustained injuries, many life-changing. A large number of people were missing, presumably buried under the rubble, waiting for rescue or recovery. The spread of diseases and malnutrition in Gaza intensified, according to the World Health Organisation, due to the mass forced displacement from the north to the south of Gaza and overcrowding. Families were forced to move multiple times. On 29 December, the WHO announced that people living in shelters in Gaza continued to fall ill. Close to 180,000 people were suffering from upper respiratory infections; 136,400 from diarrhoea (half comprising children under five); 55,400 from lice and scabies; 5,330 from chickenpox; 42,700 from skin rash (with 4,722 cases of impetigo); 4,683 from Acute Jaundice Syndrome; and 126 from meningitis. (UN OCHA. Flash Update #81³)

By the end of 2023, 1.9 million people in Gaza, or nearly 85% of the population, were internally displaced. Many were displaced multiple times, as families were forced to move repeatedly in search of safety. Lack of food, basic survival items, and poor hygiene further exacerbated the already dire living conditions of internally displaced persons (IDPs), amplifying the deterioration of both physical and mental health.

The Famine Review Committee (FRC)⁴ activated due to evidence surpassing the acute food insecurity Phase 5 (Catastrophic threshold), warned of the increasing risk of famine⁵, amid intense conflict and restricted humanitarian access. To tackle the famine risk, the deterioration of health, nutrition, food security, and mortality rates, the FRC requested the restoration of health, water, sanitation, and hygiene (WASH) services. In addition, it called for the cessation of hostilities and the restoration of the humanitarian space for delivering multisectoral assistance.

According to the WHO, as of 27 December 2023, 13 out of Gaza's 36 hospitals were partially functional; nine in the south and four in the north. Those in the north were providing maternity, trauma, and emergency care services. However, they faced challenges such as a shortage of medical staff, including specialized surgeons, neurosurgeons, and intensive care staff, as well as a lack of medical supplies such as anaesthesia, antibiotics, pain relief medicines, and external fixators⁶. Additionally, they were short of fuel, food, and drinking water. The nine partially functional hospitals in the south were

¹ UNCTAD RAPID ASSESSMENT. UNITED NATIONS CONFERENCE ON TRADE AND DEVELOPMENT
PRELIMINARY ASSESSMENT OF THE ECONOMIC IMPACT OF THE DESTRUCTION IN GAZA. January 2024

² Report of the UN High Commissioner for Human Rights, Human rights situation in the Occupied Palestinian Territory including East Jerusalem

³ UN OCHA Flash Update #81. Hostilities in the Gaza Strip and Israel.

<https://www.ochaopt.org/content/hostilities-gaza-strip-and-israel-flash-update-81>

⁴ The Famine Review Committee (FRC) is a team of leading independent international food security and nutrition experts. It is convened when more than 20% of affected people are in IPC phase five, indicating famine or catastrophe conditions. The FRC ensures technical rigor and neutrality of the analysis before confirming and communicating results

⁵ https://www.ipcinfo.org/fileadmin/user_upload/ipcinfo/docs/IPC_Famine_Review_Committee_Report_Gaza_June2024.pdf

⁶ External fixators are metal frames used to hold broken bones in place to help them heal.

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operating at three times their capacity, while facing critical shortages of basic supplies and fuel. The Gaza MoH reported occupancy rates reaching 206% in inpatient departments and 250% in intensive care units.

On 26th January 2024 the International Court of Justice, (South Africa v Israel) issued an Order requiring Israel to⁷:

- 1. take all measures within its power to prevent the commission of all acts within the scope of Article II of this Convention**, in particular: (a) killing members of the group; (b) causing serious bodily or mental harm to members of the group; (c) deliberately inflicting on the group conditions of life calculated to bring about its physical destruction in whole or in part; and (d) imposing measures intended to prevent births within the group;
- 2. ensure with immediate effect that its military forces do not commit any of the above-described acts;**
- 3. take all measures within its power to prevent and punish the direct and public incitement to commit genocide.**
- 4. take immediate and effective measures to enable the provision of urgently needed basic services and humanitarian assistance to address the adverse conditions of life.**
- 5. take effective measures to prevent the destruction and ensure the preservation of evidence related to allegations of acts within the scope of Article II and Article III of the Genocide Convention.**
- 6. submit a report to the Court on all measures taken to give effect to this Order within one month.**

As of February 2024, an estimated 1.9 million people, or nearly 85% of the population of Gaza, were forcibly displaced as a result of evacuation orders issued by Israel's military. Nearly 1.72 million people were registered in severely overcrowded UNRWA facilities, while the rest took shelter in schools, hospitals, wedding halls, offices and community centres, and some camped in open space near shelters⁸.

WA-UK Strategy in Gaza

- Civilians in Gaza are facing unprecedented hardship with a severe lack of access to healthcare, food and water. This situation is compounded by the destruction of the sewage systems and with it a rise in the spread of contagious diseases. The population in the north is experiencing famine with rising numbers of children dying of starvation and dehydration. Israel's bombardment of Gaza is still ongoing. Under these conditions, WAUK is prioritising emergency relief. This includes life-saving / emergency support such as the provision of food parcels to families, medical supplies for hospitals, and bottled water and hygiene kits.
- Once there is a ceasefire, and following rapid needs assessment, WAUK will focus on immediate, short term and longer-term needs, including ongoing food provision, support for hospitals and healthcare, support for orphans, restoring and replanting agricultural land and greenhouses, repairs to homes, water wells, WASH⁹ interventions and schools where possible, restarting small businesses, and will review any potential for heritage restoration.

West Bank

Settler violence has been increasing across the West Bank over the past few years. On average, three settler related incidents occurred daily in the first eight months of 2023 compared to an average of two per day in 2022 and one per day the year before. This is the highest daily average of settler-related incidents affecting Palestinians since the UN started recording this data in 2006 (OCHA, 21 Sept 2023). Since 7th October 2023, Israeli military forces and settlers have intensified their raids and attacks on Palestinian cities and families in the West Bank. As of December 2023, settlers committed more than 343 violent attacks, killing 8 Palestinian civilians, injuring more than 83, and forcing 1026 Palestinians from their homes. Settlers have increased their attacks on Palestinian farmers often destroying or damaging their olive trees. In a joint statement with other states, the UK government stated "We strongly condemn the violent acts committed by extremist settlers, which are terrorising Palestinian communities. We reiterate our position that Israeli settlements in the occupied West Bank are illegal under international law and remind Israel of its obligations under international law, in particular Article 49 of Geneva Convention IV", (15 Dec 2023)¹⁰.

507 Palestinians were killed in the West Bank, including East Jerusalem in 2023, which marks the highest number of Palestinians killed in the West Bank since OCHA started recording casualties in 2005.¹¹ 75% of the killings occurred during Israeli forces operations, four times higher than those reported in 2022.

⁷ <https://www.icj-cij.org/sites/default/files/case-related/192/192-20240126-ord-01-00-en.pdf>

⁸ OCHA Occupied Palestinian Territory (2024). Hostilities in the Gaza Strip and Israel | Flash Update #104.

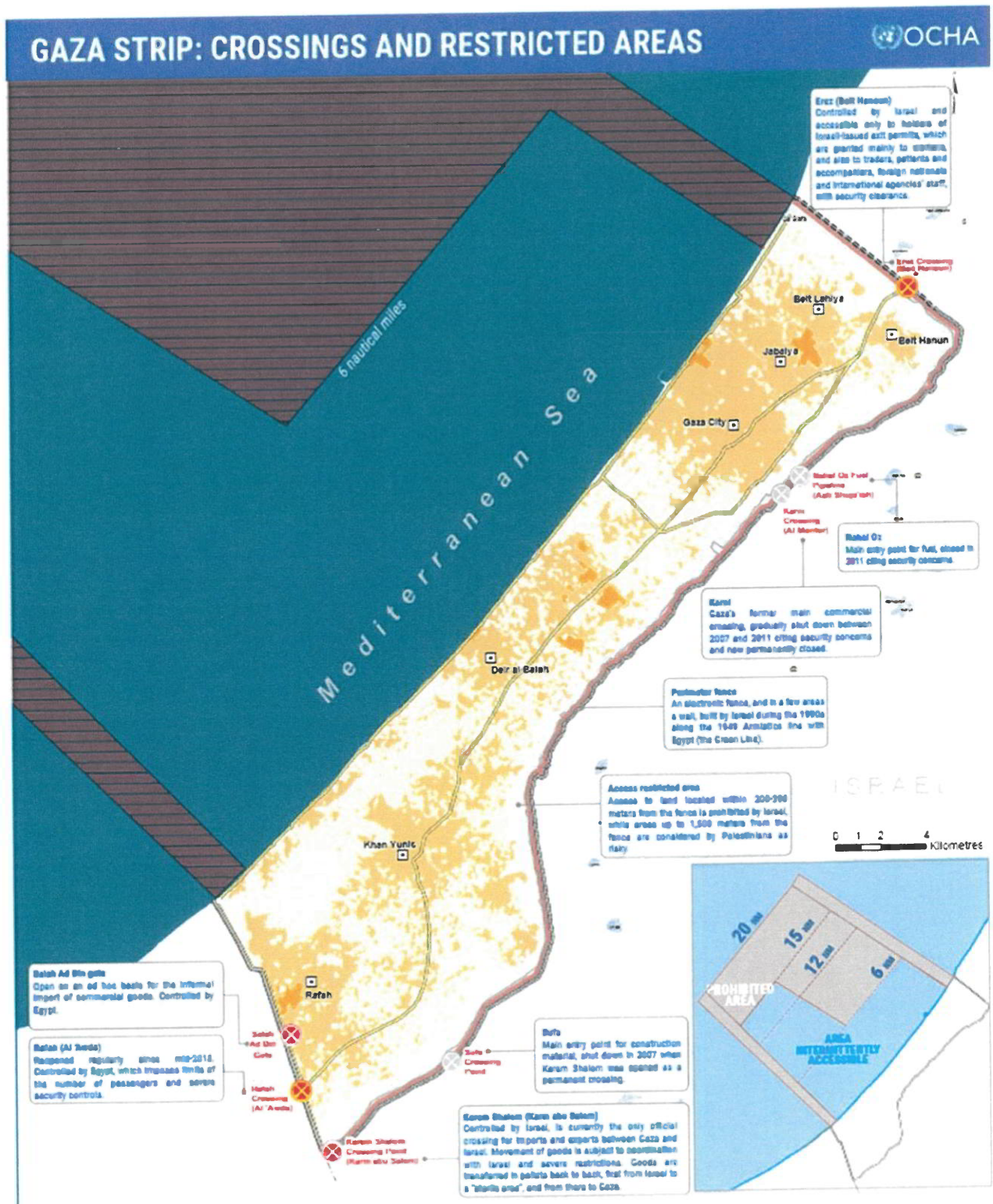
⁹ Water, Sanitation and Hygiene (WASH)

¹⁰ West Bank settler violence: joint statement, published 15 December 2023 (Accessed 18 Jan 24)

<https://www.gov.uk/government/news/joint-statement-on-west-bank-settler-violence>

^{11/12} Hostilities in the Gaza Strip and Israel. Flash Update #106

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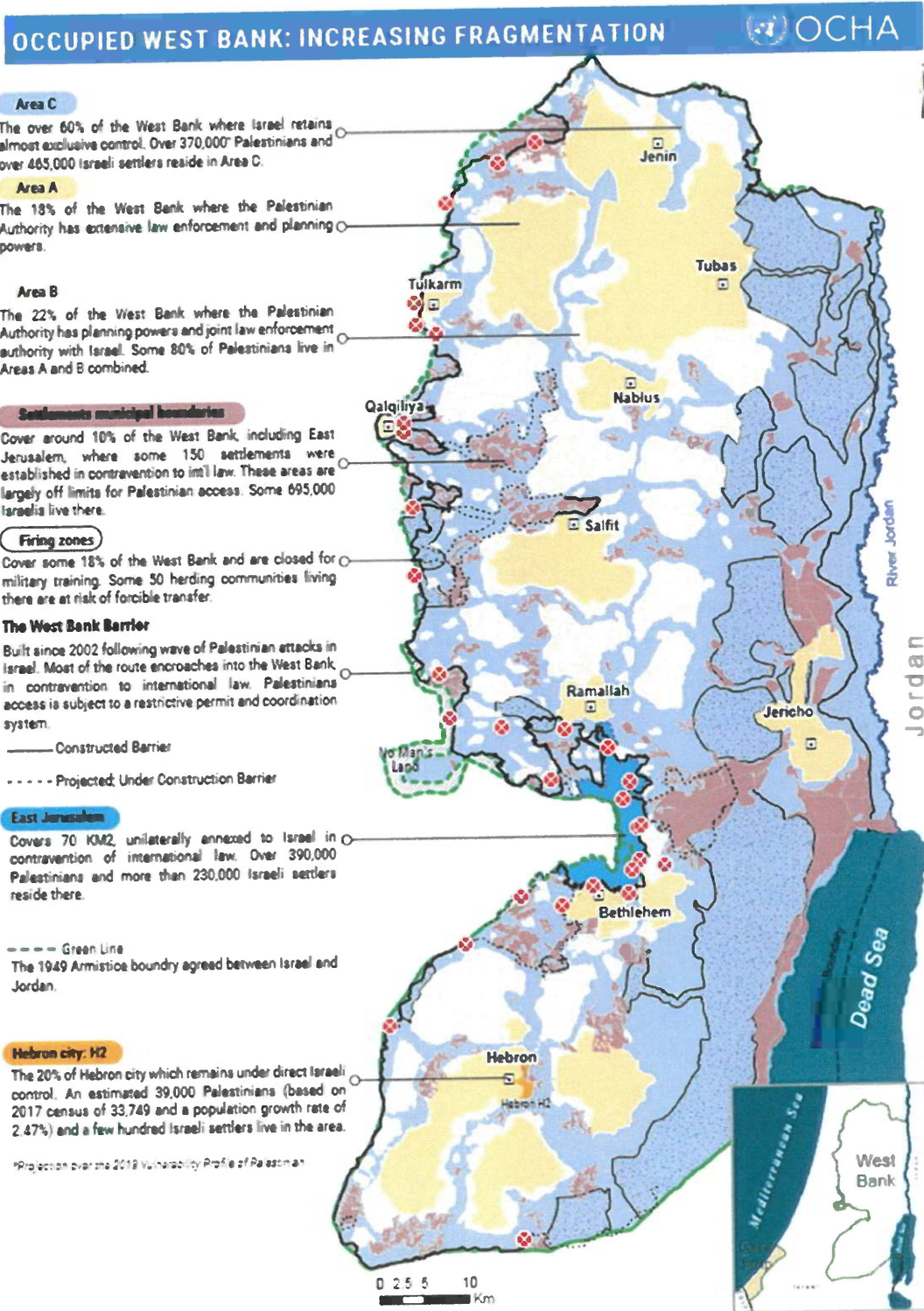


Since 7 October 2023 and as of 30 December 2023, Israeli forces injured 3,822 Palestinians, including at least 582 children; 51% in the context of search-and-arrest and other operations, and 41% in the context of demonstrations. Another 91 Palestinians were injured by settlers and 12 other Palestinians injured either by Israeli forces or settlers (33% of those injuries have been caused by live ammunition, compared with 9% in the first nine months of 2023).

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Between 7 October – and 30 December 2023, the number of Palestinian families being forcibly displaced from their homes in the West Bank has increased:

- At least 198 Palestinian households comprising 1,208 people, including 586 children, have been displaced amid settler violence and access restrictions. The displaced households are from at least 15 herding / Bedouin communities. More than half of the displacements occurred on 12, 15, and 28 October 2023, affecting seven



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communities. They represent 78% of all displacement reported due to settler violence and access restrictions since the beginning of the year (1,539 people, including 756 children).

- Additionally, 429 Palestinians, including 220 children, were displaced following the demolition of their homes due to lack of Israeli-issued permits in Area C and East Jerusalem (*See map on page 9, showing different areas A, B, C in West Bank and which authorities are in control*). This represents 37% of all displacement reported due to the lack of building permit since the beginning of the year (1,160 people).
- A total of 19 homes have been demolished on punitive grounds, resulting in the displacement of 95 Palestinians, including 42 children. (Between January and September 2023, 16 homes were punitively demolished, resulting in the displacement of 78 Palestinians.) Punitive demolitions are a form of collective punishment and as such are illegal under international law.
- Another 483 Palestinians, including 222 children, have been displaced following the destruction of 73 residential structures during other operations carried out by Israeli forces across the West Bank; 55% of the displacement was reported in Jenin Refugee Camp, and 39% in Nur Shams and Tulkarm Refugee Camps (both in Tulkarm)¹².
- Israel's military operations and settler violence have had a major impact on West Bank' olive farmers and the olive harvest in October 2023. UN OCHA released a report on this on 22 February 2024, '*Olive harvest 2023: hindered access afflicts Palestinian farmers in the West Bank*'.¹³

WA-UK Strategy in the West Bank (Including East Jerusalem)

- Emergency interventions will be increased as funds become available: e.g. medical supplies, medical equipment, and funds for hospital treatment for families that cannot otherwise afford it, and food packages, hygiene kits and food vouchers for those most badly affected, etc.
- WA will continue programmes supporting health, education, housing and livelihoods needs, as funding becomes available, including support for: hospitals in East Jerusalem, the West Bank Child Care programme, West Bank Farmers livelihoods, and the cultural protection and restoration of historic buildings in the Old City of Jerusalem, where families live and/or are important public spaces.

Lebanon

At the end of 2023 the World Bank stated that after four years of economic and financial crisis, Lebanon's macro-economic framework remains severely impaired. The spillover effects from the ongoing conflict in Gaza pose yet another large shock to Lebanon's precarious growth. Without the implementation of a comprehensive crisis resolution plan, no long-term investment is feasible, and the country's physical, human, social, and natural capital will be further eroded. Prior to the current conflict, economic growth was projected to expand in 2023, for the first time since 2018, by 0.2%¹⁴.

Human Rights Watch reports that while the financial crisis in Lebanon has impacted most people, it is women, children, migrant workers, Syrian and Palestinian refugees, and people with disabilities that have been particularly impacted. The crisis has had a devastating impact on the provision of public services. Schools have been struggling to operate amid resignations and strikes by teachers, electricity and internet cuts, and inflation. Public schools for hundreds of thousands of Lebanese and Syrian students have largely been closed for the last three years. The healthcare sector is crumbling amid the migration of thousands of doctors and nurses from Lebanon, a shortage in medicines and medical supplies, as well as the electricity cuts. The National Social Security Fund (NSSF), the largest employment-based provider of social services, is almost bankrupt and has not been reimbursing subscribers for their medical bills. The massive explosion of ammonium nitrate at the port of Beirut in 2020 has compounded the problems. Decades of corruption and mismanagement have crippled the electricity sector, with the state unable to provide more than two to three hours of electricity daily. While widespread blackouts affect everyone living in Lebanon, the crisis has exacerbated inequality in the country.¹⁵

¹³ [Olive harvest 2023: hindered access afflict Palestinian farmers in the West Bank | United Nations Office for the Coordination of Humanitarian Affairs - occupied Palestinian territory \(ochaopt.org\)](https://www.ochaopt.org/en/news/press-release/2023/12/21/lebanon-s-fragile-economy-pulled-back-into-recession)

¹⁴ <https://www.worldbank.org/en/news/press-release/2023/12/21/lebanon-s-fragile-economy-pulled-back-into-recession>

¹⁵ <https://www.hrw.org/world-report/2023/country-chapters/lebanon>

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As of March 2023, there were approximately 489,292 Palestine refugees registered with UNRWA in Lebanon (PRL). Additionally, there are about 31,400 Palestine refugees from Syria residing in the country. 45% of Palestine refugees in Lebanon live in the country's 12 refugee camps. UNRWA operates 65 schools in Lebanon, serving 39,144 Palestine refugee students. Poverty rates among Palestine refugees are high with 80% reported to be living below the national poverty line (adjusted for inflation). The top priorities raised by the refugee community to UNRWA are for cash assistance and hospitalization coverage.¹⁶

These Palestinian refugee families face overcrowding, dilapidated housing conditions, unemployment, poverty and lack of access to basic services. In addition, since the crisis in Syria (2011) more than 23,000 Palestine refugees from Syria (PRS) have taken shelter in these already overwhelmed 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, they are not legally able to work in more than 35 professions in Lebanon or own property there.

WA-UK Strategy in Lebanon when funds allow:

- To continue emergency interventions supporting PRL and PRS throughout Lebanon, including winter assistance (e.g. fuel, clothing, blankets), shelter rehabilitation and emergency food distribution.
- To continue to tackle key issues for some of the poorest families in the camps and gatherings in south Lebanon including: improved access to healthcare, the empowerment of women through support for livelihoods, and livelihoods support for farmers in south Lebanon.
- To continue support for young children, children with disabilities, traumatised children and children at risk of dropping out of school, in addition to providing core skills development for 8-18 year olds.

Objectives and Activities

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

Welfare Association's emergency humanitarian relief work has continued to support the growing numbers of people in crisis including those under bombardment in Gaza, or those in Jenin and across the West Bank due to Israel's military raids, during 2023. 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 2023.

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

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

The Charity's objectives in 2023 were to provide support in the following sectors:

- **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).

¹⁶ <https://www.unrwa.org/where-we-work/lebanon>. Last Updated July 2023

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- **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.

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 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 2023. 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 A. M. Qattan Foundation in providing our free office accommodation. We would also like to thank the volunteers who have helped us in 2023.

Financial Review

The financial review in this report relates to the financial year from 1st January – 31st December 2023. In 2023, the Charity raised a total of £2,131,878 from the general public, and a number of organisations in the UK and overseas, details of some of these grants are noted. During Ramadan a total of £187,958 was raised and provided weekly fresh food parcels to 1,629 families and purchased the crops of 228 local farmers in Gaza. In the West Bank, the childcare programme providing quarterly food vouchers and annual back to school vouchers for at least 1,200 children was £692,217, and two educational programmes were supported totalling £20,024. Programmes supporting the treatment of impoverished patients at Al Makassed Hospital in East Jerusalem totalled £337,717.

It should be noted that in 2023, we had two major emergencies in Palestine (in Jenin, in the West Bank, and the bombardment of Gaza that began on 7 Oct 2023, ongoing into 2024), when several of our donors granted additional and substantial emergency grants. In 2023, the restricted income includes an emergency grant to support hospitals in Jenin and to provide some of the families badly affected by the Israeli military raids in Jenin with food and hygiene kits of £241,121. Several emergency grants providing emergency fresh food parcels to 2,640 families made homeless in Gaza due to the relentless bombing by Israel's military forces totalled £340,611. In 2023, the Charity spent a total of £2,125,939.

HEALTH

School Counselling Units for Traumatized Children in Gaza 2022 - 2023

Welfare Association is continuing to support the School Counselling Unit Programme in Gaza. This is an important intervention to increase access to mental health services in schools, for traumatised students. It is being implemented through Gaza Community Mental Health Programme (GCMHP), a local partner of WA. So far, we have supported more than 50 schools and 11,000+ children through this programme. (The project was delayed due to Covid-19 and resulting school closures and precautionary measures, it finally started in October 2022 and was completed in 2023).

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Planned activities:

- 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 100 traumatised children in the two targeted schools. Any children with acute mental health issues will be referred to advanced services.
- Conduct two therapeutic recreational activities (open days).

Three school counselling units were established in two schools. Wafaa Al-Amer School in the middle area of the Gaza Strip and Amir Al-Mansi School in Gaza City.

| # | School | Governorate | Gender | Age Group | # Boys | # Girls | Total |
|---|-----------------|-------------|--------|-----------|-------------|------------|-------------|
| 1 | Amer Al-Mansi-A | Gaza Gov. | Boys | 6-10 Y | 624 | 0 | 624 |
| | Amer Al-Mansi-B | Gaza Gov. | Boys | 6-10 Y | 549 | 0 | 549 |
| 2 | Wafaa Al-Amer | Middle Gov. | Co-ed | 6-16 Y | 170 | 463 | 633 |
| | | | | | 1343 | 463 | 1806 |

Project achievements:

- 12 school counsellors received training.
- All participants showed positive change in their assessments. The majority (73%) showed increased knowledge.
- All beneficiary schools' counsellors showed improvement in their skills and abilities to support children appropriately.
- 371 students received counselling services in the new counselling units during project implementation.
- 8 students were referred to central counselling units of the Ministry of Higher Education (MoHE) to receive advanced services.
- 10 awareness raising sessions were arranged for parents and teachers.
- Establishing a 'Play Therapy Corner' in Wafaa Al-Amer school.

On March 21 and 22, 2023, two days of recreational activities were arranged for students attending the targeted schools: Wafaa Al-Amer and Amer Al-Mansi. The purpose of these events was to create a relaxed environment where the children could relax, freely express their happiness and enjoy themselves alongside their peers, in a stress-free and fun day. The activities featured clowns and a Dabke dance troupe, who organised entertaining activities, including movement games. More than 1,200 students participated in the therapeutic and recreational activities, engaging in a variety of fun experiences over the course of the two days. The children were delighted as shown in these comments:

"I am extremely happy with this activity, and I hope it's repeated every year at my school!"

"I had a great time playing with my friends and 'Uncle Meshmesh.' I wish we could have recreational activities every day!"

The programme's awareness-raising sessions covered essential mental health topics such as: positive education, behavioural issues in children, and the utilisation of referral systems. Participants actively engaged in open discussions with mental health professionals, receiving guidance, having their questions answered, and addressing concerns

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regarding their children. The sessions aimed to equip participants with knowledge of best practices and how to appropriately support their children.

According to professionals from GCMHP, the feedback collected during the awareness sessions was positive, indicating that the project interventions are highly valued by counsellors, head teachers, parents and the children themselves. It is clear that the project has a positive and beneficial impact on the knowledge and skills of teachers and parents, increasing their ability to support children with mental health needs. Counsellors and parents recommended additional interventions related to behavioural issues, such as conducting psychological support sessions for teachers and parents, organising more fun activities and trips for children, and sustaining the project activities.

Supporting Impoverished Patients through the Makassed Hospital' Zakat Fund, East Jerusalem

This project will address the access of Palestinian patients to the specialised health services and medical care they need, at Al Makassed Hospital in East Jerusalem, but who due to their circumstances can't afford the costs of the treatment. The root causes preventing access to medical care are: 1) The economic hardships, unemployment, and poverty that Palestinians in the West Bank and Gaza are experiencing due to the impact of the Israeli occupation and the policies and procedures imposed. 2) The inaccessibility of health services as the Israeli military and police forces delay and prevent Palestinians from accessing quality health care with increasing numbers of road blocks, movement restrictions, permits, etc. 3) The insufficient funds allocated to Al Makassed Hospital, despite the fact that it receives the referred cases validated by the Palestinian Authority's Ministry of Health, and UNRWA, as well as patients in Jerusalem with no health insurance, as it is the main referral hospital for Palestinians and is often unable to cover the costs of patients who are unable to pay. 4) The increasing costs of health services due to many chronic emergencies.

Subsequently, Palestinian patients cannot access the specialized care they need. In addition, the Makassed Hospital will not be able to provide medicines and treatments needed for referred patients who are unable to cover treatment costs or have no insurance. This intervention will support impoverished Palestinian patients eligible for Al Makassed's Zakat Fund, to access quality-specialized medical care at Makassed Hospital, by partial coverage of health care / medical treatment costs for referred patients or non-insured patients. The interventions undertaken are expected to enable more than 600 patients to access life-saving and specialized health care and medical treatments.

EDUCATION

Educational Support in Palestine – Supporting Students at Bir Zeit University 2023

This multi-year project in partnership with Friends of Bir Zeit University (FoBZU) is supporting a number of outstanding students who wish to complete university education, but would otherwise be unable to afford tuition fees and in some cases key course text books.

In the 2022-2023 academic year, the project facilitated eight students by awarding scholarships for their studies, as well as a travel and textbooks stipend for one student. The students are studying a range of subjects including: Finance, Accounting, Business & Economics, Audiology and Speech Therapy, and Computer Engineering, etc. All eight students completed the year, including some very impressive grades. Two of the students reached the University's 'Honor List' for their outstanding academic achievements.

Urgent Safety Works at Noor Al-Salam Kindergarten, East Jerusalem

Noor Al-Salam kindergarten was established in 2013, with 120 students aged three to five years old, located in Al-Tur (Mount of Olives) Jerusalem, East of the Old City. The kindergarten is not supported by the Palestinian Authority's Ministry of Education or by the Israeli Government / local municipality. Noor Al-Salam provides children with early years educational opportunities as well as a safe space for recreation and play.

This 8-month project undertook critical renovation work to safeguard children attending the kindergarten. Over time the retaining wall separating the playground from the adjacent local cemetery had deteriorated, marked by large cracks. This posed a significant safety risk to children and staff, particularly as the cemetery sits at a much higher level above the playground. Immediate renovation works were undertaken to reinforce and restore the wall, to prevent further deterioration and prevent collapse.

The works included:

- Removing plants and trees that posed a threat to the integrity of the wall.

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- The clearance and removal of a huge amount of loose silt from behind the length of the wall, and refilling.
- The deteriorated wall was then replaced with a new, reinforced concrete wall.
- The new wall was plastered and insulated, to protect it from moisture absorption.
- Finally, it was painted decoratively to match the rest of the kindergarten.

The newly reinforced wall restored a safe learning and play environment to Noor Al-Salam while also preserving the neighbouring cemetery.

Palestinian Museum. Year 3. Knowledge & Research Programme, and Events. Bir Zeit, West Bank

This two-year grant has been extended to 3 years of activities due to Covid-19 and closures that followed. 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 original publications to document scholarly outputs, as well as conference proceedings and papers. In addition, to the first Knowledge Gap project which covers the history of the Visual Arts in Palestine and beyond.

COMMUNITY DEVELOPMENT

Orphan' Care Programme, West Bank

The specific objectives of this programme are to (i) enable up to 1,800 orphans to access an adequate standard of living through the provision of basic food and hygiene items; (ii) support the orphans' access to basic educational services; and, (iii) enable the orphans and their guardians to avoid exploitation.

Key project activities include: Verification of children to be included into the programme in accordance with the programme's eligibility criteria; Pre-qualification of grocery stores and 'Back to School' shops to cater for the number of children in the programme, based on shop capacity and location; quarterly vouchers are issued and delivered to the children's guardians specifying the shop to be visited for redeeming against specified list of items; 'Back to school' voucher provided once a year (in August) to enable the purchase of essential items for the new school year. During 2023 approx. 1200 children received services and support through this programme across the West Bank, including quarterly food vouchers to be exchanged for a range of food items in nearby pre-qualified stores, throughout the year, as well as school vouchers to be exchanged for items of school uniform or equipment as each child required. The use of vouchers in local shops gives the freedom and choice of selecting the items needed most, rather than in sending ready packaged goods, and it also supports local shop keepers.

Supporting the Livelihoods of Olive Farmers in the West Bank

This 5-month project, began in November 2023, to support Palestinian olive farmers in the West Bank by providing them with new olive trees to replant their lands and restore their livelihoods as many olive groves in the West Bank are uprooted or burned by the Israeli army or settlers. The project is expected to assist 316 farming families from 13 communities through the planting of approximately 11,650 trees.

The implementation stage was underway to the end of 2023 and into 2024. Olive seedlings were distributed across the governates and communities, and expected to cover land of approximately 1,019 dunums¹⁷. Farmers were provided with comprehensive technical guidance to help them tend their trees, protect them from animals, and water adequately, to maximise the growth of the trees and in two to three years their olive crops. Savings in purchasing the olive trees allowed an additional 55 farmers in 4 new locations to be included in the project.

However, increased settler violence and military campaigns in the West Bank following the 7 October 2023, disrupted the project schedule. Teams were often unable to reach distribution locations, or had to leave the locations prior to completing planned activities. Programme teams planned to work around road blocks and varied the times of their work on different days so as to complete the project on time.

Distribution of Ramadan Fresh Food Parcels in Shijaia, Zaytoun, Daraj, Tuffah, and West Gaza, 2023

The project provided weekly fresh food parcels to 1,038 families during Ramadan, ensuring a consistent supply of essential, fresh and nutritious food items. This alleviated the financial burden on families and ensured access to nutritious meals throughout the month. The inclusion of Eid celebration sweets/cookies added a festive touch to the

¹⁷ 1 dunum = 1000 square metres, or approx. 1 acre

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assistance provided. The programme team specifically targeted the most marginalized areas, such as Shijaia, Zaytoun, Daraj, Tuffah, and west Gaza, where socio-economic challenges are prevalent. By focusing on these areas, the project addressed the specific needs of some of the poorest families. The selection process and prioritisation of vulnerable families further ensured effective assistance, and those affected by conflict and with limited income-generating capacity were given priority.

Fair prices and support for small farmers (whose fruit and vegetable crops were purchased) and local women's cooperatives (whose products, including Eid Cookies and date paste, etc. were purchased by the programme team) were key strengths of the project. By facilitating the promotion and sale of their crops and products at fair prices, the project empowered these farmers and co-operative staff, to meet their families' basic needs also. Technical support ensured the quality and productivity of the farmers' crops, sustaining their livelihoods and contributing to the local agricultural sector. The project actively collaborated with women's cooperatives, providing marketing opportunities and creating employment for women. The inclusion of their products, such as Maftool and Eid cookies, in the food parcels promoted gender equality and socio-economic development.

By supplementing poor diets and reducing expenditure on food, the project improved the nutritional intake and well-being of struggling families. This support allowed them to allocate resources to other essential needs, reducing financial strain. The project also protected livelihoods affected by conflicts and closure policies, contributing to the long-term resilience and economic stability of vulnerable families.

This project reached an estimated total of 7,863 beneficiaries across all activities, including a total of 172 farmers and producers, including 28 female farmers, who were empowered to market their crops through the project activities. Additionally, 33 workers in women's cooperatives contributed to the food parcel contents, and 15 daily workers were employed throughout the project to weigh and pack the crops into the parcels each week.

Types and quantities of fresh food distributed each week

| # | Item | Unit | Quantity | | | | | Total of quantity (Kgs) |
|----|--------------|------|-----------------------|----------------------------------|----------------------------------|----------------------------|----------------------------------|-------------------------|
| | | | Distribution 1 Week 1 | Distribution 2 Week 2 | Distribution 3 Week 3 | Distribution 4 Week 4 | Distribution 5 Week 5 | |
| | | | 26-03-2023 | 31-03-2023 | 6/4/2023 | 13-04-2023 | 18-04-2023 | |
| 1 | Orange | Kg | 3 | 3 | | 3 | 3 | 12456 |
| 2 | Bean | Kg | | | 1 | | | 1038 |
| 3 | Carrot | Kg | 3 | | 3 | | | 6228 |
| 4 | Chicken | Unit | | 2 chickens, 3.6 KG approx. | | 2 chickens, 3.6 KG approx. | | 7473.60 |
| 5 | Cucumber | Kg | 3 | 3 | 3 | 3 | 3 | 15570 |
| 6 | Egg | Unit | | 1 plate of 30 eggs, 2 KG approx. | 1 plate of 30 eggs, 2 KG approx. | | 1 plate of 30 eggs, 2 KG approx. | 6228 |
| 7 | Eggplant | Kg | 3 | | 3 | | 3 | 9342 |
| 8 | Eid cookies | Kg | | | | | 2 | 2076 |
| 9 | Garlic | Kg | 1 | | | 1 | | 2076 |
| 10 | Green onion | Kg | | | 0.5 | | | 519 |
| 11 | Green pepper | Kg | | 1 | | 1 | | 2076 |
| 12 | Lemon | Kg | 3 | 3 | 3 | 3 | 3 | 15570 |

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| # | Item | Unit | Quantity | | | | | Total of quantity (Kgs) |
|--------------|------------------------------|------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------|
| | | | Distribution 1 Week 1 | Distribution 2 Week 2 | Distribution 3 Week 3 | Distribution 4 Week 4 | Distribution 5 Week 5 | |
| | | | 26-03-2023 | 31-03-2023 | 6/4/2023 | 13-04-2023 | 18-04-2023 | |
| 13 | Maftoul | Kg | | | | 2 | | 2076 |
| 14 | Mint | Kg | | 0.25 | | 0.25 | | 519 |
| 15 | Molokheya (Egyptian spinach) | Kg | | 2 | | 2 | | 4152 |
| 16 | Onion | Kg | 4 | 3 | 4 | 3 | 3 | 17646 |
| 17 | Parsley | Kg | 0.5 | 0.5 | | | | 1038 |
| 18 | Potato | Kg | 4 | 3 | 4 | 3 | 3 | 17646 |
| 19 | Radish | Kg | | | 1 | | | 1038 |
| 20 | Red cabbage | Unit | | 2 unit, 1 KG approx. | | | | 2076 |
| 21 | Rocca | Kg | 0.5 | | | | | 519 |
| 22 | Tomato | Kg | 4 | 3 | 4 | 3 | 3 | 17646 |
| 23 | White cabbage | Unit | | 2 unit, 1 KG approx. | | | | 2076 |
| 24 | Zucchini | Kg | 2 | | 2 | | | 4152 |
| Total | | | | | | | | 151236.60 |

Distribution of Ramadan Fresh Food Parcels in North Gaza

Gaza is on 'life support' with 80 percent of the population dependent on humanitarian assistance. Three out of four Gazans rely on emergency food assistance – and despite this support, the rate of severe food insecurity is rising. The people of Gaza have exhausted all their financial coping mechanisms and humanitarian aid is their primary lifeline, but not a long-term solution. A viable and sustainable solution is only possible through ending the blockade and opening opportunities that will lay the groundwork for future economic development. In the meantime, UNRWA remains a lifeline for Palestine refugees, providing humanitarian assistance and ensuring Gaza's large refugee community can survive¹⁸.

This project was developed to support 211 deprived families in north Gaza through the provision of four cycles of fresh food parcels (for 4 weeks, one collection of food parcels per week) containing fresh fruit and vegetables, chicken and/or eggs (as a source of protein), and processed food from local women's cooperatives in the food parcels distributed just before the Eid. Project activities will also support the livelihoods of small farmers and producers badly affected by the closure policy and practices of Israel.

Thanks to savings throughout the project implementation period and generous donations during our Gaza Ramadan Appeal, the project teams were able to distribute fresh food to 591 disadvantaged households in total. The weekly food parcels provided nutritious meals for 591 families, and also enabled these families to save money on food shopping and spend it on other essential items (i.e. medicines, school costs, utility bills.) The project also protected the livelihoods of local farmers, impacted by the conflict and closure measures on Gaza by purchasing their freshly harvested crops, chickens and eggs, and purchasing Eid cookies from local women's co-operatives. The project benefited 56 small-scale farmers and producers, and 31 women working in cooperatives producing Eid Cookies. The project reached a total of 4036 beneficiaries.

¹⁸ <https://reliefweb.int/report/occupied-palestinian-territory/occupied-palestinian-territory-emergency-appeal-2023>

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Types and quantities of fresh food distributed each week

| # | Item | Unit | Distribution 1 – Week 1 | Distribution 2 – Week 2 | Distribution 3 – Week 3 | Distribution 4 – Week 4 | One time distribution ¹⁹ |
|----------------------|----------------|------|-------------------------|----------------------------------|--------------------------|----------------------------------|-------------------------------------|
| # of families | | | 211 (4 cycles) | | | | 380 |
| 1. | Oranges | Kg | 3 | 3 | | | |
| 2. | Beans | Kg | | 1.5 | | 1 | 1 |
| 3. | bell pepper | Kg | 1 | 1.5 | | | |
| 4. | Carrots | Kg | | 1.5 | | | |
| 5. | Chicken | Unit | | | 2 chickens, 4 KG approx. | 2 chickens, 4 KG approx. | 2 chickens, 4 KG approx. |
| 6. | Cucumbers | Kg | 2 | 2 | 1.5 | 2 | 2 |
| 7. | cauliflower | Unit | 2 units, 1 KG approx. | | | | |
| 8. | Eggs | Unit | | 1 plate of 30 eggs, 2 KG approx. | | 1 plate of 30 eggs, 2 KG approx. | 1 plate of 30 eggs, 2 KG approx. |
| 9. | Eggplants | Kg | 2 | 2 | | 2 | 2 |
| 10. | Eid cookies | Kg | | | 2 | | |
| 11. | lettuce | Unit | 0.25 | 0.25 | | | |
| 12. | Lemons | Kg | 2 | 2 | 2 | | |
| 13. | Maftoul | Kg | | | 2 | | |
| 14. | Mallow | Kg | | | 4 | 4 | 4 |
| 15. | Onions | Kg | 3 | 4 | 4 | 4 | 4 |
| 16. | Parsley | Kg | 0.25 | | | | |
| 17. | Potatoes | Kg | 3 | 4 | 4 | 4 | 4 |
| 18. | Radishes | Kg | 0.25 | | | | |
| 19. | Red cabbages | Unit | 2 units, 1 KG approx. | | | | |
| 20. | Rocca | Kg | 0.25 | 0.25 | | | |
| 21. | Tomatoes | Kg | 3 | 3 | 3 | 3 | 3 |
| 22. | White cabbages | Unit | | 2 units, 1 KG approx. | | | |
| 23. | Zucchini | Kg | 3 | 2 | | 2 | 2 |
| 24. | Dill | | | 0.1 | | | |

EMERGENCY

Emergency Support for Palestinian Refugees in Winter, Bekka Valley, Lebanon

This 1-month project was a rapid response to the winter conditions in the Bekaa valley, where winters are unforgiving, with temperatures falling well below freezing. The project was implemented from January to February 2023, with the objective of providing fuel vouchers to Palestinian refugee families unable to afford the fuel they need to keep themselves warm living in inadequate shelters. Funding for this project came from the rapid response of WAUK supporters to an urgent winter appeal. The funds were used to provide vouchers exchangeable for fuel used in heating and cooking to families in Wavel Refugee Camp, in the Bekaa valley, East Lebanon. A total of 485 families received vouchers thanks to the funds raised from this urgent appeal, which is approximately 2,330 direct beneficiaries.

¹⁹ The items were distributed to 380 families who received a single fresh food parcel after Eid.

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Emergency Support to Restore Gaza's Farmers Livelihoods (2022-2023)

This 8-month project began in November 2022 and built on the experience and knowledge gained in previous phases. There is huge demand for this project in Gaza, as numbers of farmers still require support to restore their agricultural land and livelihoods following previous Israeli military attacks. This project worked to restore and rehabilitate the land of some of the most marginalised farming families in Gaza, returning their land to productivity and restoring their destroyed sources of income and livelihoods. The project assisted farming families in the Beit Lahiya, Beit Hanoun, and Jabalia areas of Gaza, and successfully rehabilitated and replanted 60 dunums of open fields and 30 agricultural greenhouses. Farmers with open land each had 2 dunums of land restored, while the greenhouses are of 1 dunum each and are occasionally shared between families.

In total, 91 farmers and their families had their agricultural land rehabilitated, which directly impacted an estimated 540 beneficiaries. Of these families, 19 also benefitted from having their crops purchased by WA projects' teams to be used in Gaza Ramadan projects, helping them to guarantee a fair price for their produce. Approximately US\$ 11,400 worth of crops were purchased for the beneficiary families of this project, and 30 local unemployed workers were employed in carrying out the works and repairs. A total of 720 working days were created for these workers throughout the project. The project was completed in June 2023.

Emergency Support in Jenin, West Bank

This project was developed at the start of July 2023, when Israeli military operations, settler violence and demolitions increased the humanitarian needs of the local Palestinian population. More than 500 Palestinian families (totalling 3,500 individuals) were internally displaced, either as a result of damage to, or even destruction of, their homes, or safety concerns. Damage was reported to an UNRWA clinic located in Jenin refugee camp. Demand was high for emergency and trauma care, and for protection of healthcare from attacks. The increasingly coercive environment is further shrinking the humanitarian space in the West Bank, it is making it harder for partners to provide a comprehensive humanitarian health response. Since then, the number of raids has increased dramatically as have needs across the West Bank. The project started in September 2023.

Activities:

- 500 families affected by this emergency in Jenin will be supported with food aid through food vouchers.
- 500 families affected by this emergency in Jenin will be supported with essential hygiene vouchers.
- Governmental hospitals in Jenin (expecting to support three hospitals) will be provided with some of their high priority / urgent needs, of medical equipment, disposables and medications.
- Al Amal nongovernmental hospital / Patients' Friends Society will be provided with some of its high priority / urgent needs of medical equipment, disposables and medications.

Emergency Fresh Food Parcels Distribution in Gaza 2023-2024

Since the outbreak of conflict on 7 October 2023 to the end of 2023, the population in Gaza was being denied access to food, water and humanitarian aid. This 6-month project began on the 1st November and helped to support hundreds of displaced homeless families, some of the most badly affected by the heavy bombardment of Gaza by Israel's military forces through the provision of fresh food parcels. This project provided key nutritional food items they urgently needed but couldn't afford, as well as not being able to move inside Gaza to reach shops or local farmers markets due to the ongoing Israeli military bombardments. The parcels were packed with fresh vegetables available within Gaza.

The project aimed to reach 1,620 internally displaced families who had taken shelter in non-UN shelters. It was planned that 1000 families would receive an average of seven fresh parcels over seven weeks and another 620 families (as the grant was increased) would receive two fresh food parcels over two weeks. In addition, it is estimated that 80 farmers will benefit by enabling them to sell their fruit and vegetable crops for project interventions.

Gaza Emergency 2023: Distribution of Fresh Food Parcels to IDPs in non-UN Shelters

This two-month lifesaving project provided vulnerable IDP families in middle and south Gaza with rapid fresh food assistance in the form of food parcels containing fresh fruit and vegetables, beginning on 1 December. The specific objective of this project is to support 1020 internally displaced families, 410 families will receive three fresh food parcels (one each week), for three weeks, and 610 families will receive one fresh food parcel thanks to a grant increase. Fresh items were purchased from approx. 25 local farmers; this approach will support the agricultural chain and will enable small producers to gain some income in the current context in Gaza, at a time when many agricultural areas are inaccessible and classified as war zones.

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Future Plans

As the economy and the political situation in Palestine deteriorate, with the ongoing war on Gaza, and ongoing nightly raids by Israel's military forces, together with increasing numbers of attacks by settlers across the West Bank, as well as the financial crisis in Lebanon, with Lebanon also facing attacks from Israel's military forces - together with the ongoing impact of regional instability, in 2024 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, and educational support programmes, (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, Gaza Orphans Programme, livelihoods projects i.e. for farmers, support for restarting small business, improving living conditions and housing/shelter and WASH interventions for the most vulnerable communities and cultural protection.
- **Emergency Humanitarian Relief in Palestine and Lebanon:** ongoing food aid, and humanitarian aid as needed and as funds allow.
- **Focused UK advocacy:** Raising awareness of needs, our programmes and the situation affecting our project beneficiaries overseas.

Trustees' Responsibilities

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP²⁰;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charitable company will continue in operation.

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

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

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

²⁰ <https://charitySORP.org/documents/496625/496655/charities-sorp-frs102-2019a.pdf/0a4311bd-da96-a551-dccb-d841156ac3bc?t=1641992062057>

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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 23 July 2024

Independent Auditor's Report to the Members of The Welfare Association

Opinion

We have audited the financial statements of The Welfare Association (the 'charitable company') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, Balance Sheet, 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 charitable company's affairs as at 31 December 2023, and of its incoming resources and application of resources, including its income and expenditure, 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 responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company'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 Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

Independent Auditor's Report to the Members of The Welfare Association (continued)

Matters on which we are required to report by exception (continued)

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 20, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

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.

A further description of our responsibilities is available on the FRC's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. 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:

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- reviewing minutes of meetings of those charged with governance;
- assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the company through enquiry and inspection;
- reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations; and
- performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Independent Auditor's Report to the Members of The Welfare Association (continued)

Auditor responsibilities for the audit of the financial statements (continued)

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement arising from fraud is also higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services
.....

Paul Creasey (Senior Statutory Auditor)
For and on behalf of Azets Audit Services
Statutory Auditor and Chartered Accountants
Egham

Date: *23 July 2021*
.....

The Welfare Association
Statement of Financial Activities
(incorporating the Income and Expenditure Account)
For the year ended 31st December 2023

| | Note | Unrestricted Funds £ | Restricted Funds £ | 2023 Total Funds £ | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ |
|----------------------------------------------|--------|----------------------------|--------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------|
| INCOME | | | | | | | |
| <i>Income and endowments from:</i> | | | | | | | |
| Donations and Legacies | | | | | | | |
| Donations and Gifts | 2 | 160,156 | - | 160,156 | 168,296 | - | 168,296 |
| Charitable Activities | | | | | | | |
| Grants Receivable | 3 | - | 1,999,568 | 1,999,568 | - | 909,637 | 909,637 |
| Investments | | | | | | | |
| Interest | | 1,464 | - | 1,464 | 41 | - | 41 |
| Total income | | 161,620 | 1,999,568 | 2,161,188 | 168,337 | 909,637 | 1,077,975 |
| EXPENDITURE | | | | | | | |
| <i>Expenditure on:</i> | | | | | | | |
| Fundraising | | 45,501 | - | 45,501 | 41,378 | - | 41,378 |
| Charitable Activities | 4 | 173,390 | 1,952,549 | 2,125,939 | 138,862 | 950,896 | 1,089,758 |
| Total Expenditure | 6 | 218,891 | 1,952,549 | 2,171,440 | 180,240 | 950,896 | 1,131,136 |
| Net Income/(Expenditure) | | (57,271) | 47,019 | (10,252) | (11,903) | (41,259) | (53,162) |
| Transfers between funds | 12 | 25,759 | (25,759) | - | 26,296 | (26,296) | - |
| Net Income/(Expenditure) for the Year | | (31,512) | 21,260 | (10,252) | 14,393 | (67,555) | (53,162) |
| Total Funds as at 1st January | | 580,067 | 46,847 | 626,914 | 565,674 | 114,402 | 680,076 |
| Total Funds as at 31st December | 12, 13 | 548,555 | 68,107 | 616,662 | 580,067 | 46,847 | 626,914 |

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 2023**

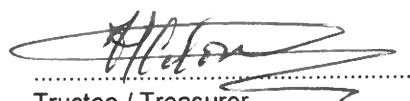
| | Note | 2023 £ | 2023 £ | 2022 £ | 2022 £ |
|-------------------------------------------------------|------|-----------|-----------|-----------|-----------|
| Fixed Assets | | | | | |
| Tangible assets | 14 | | 190 | | 624 |
| Current Assets | | | | | |
| Debtors | 15 | 14,293 | | 8,235 | |
| Cash in hand and at bank | | 615,379 | | 629,926 | |
| | | 629,672 | | 638,161 | |
| Creditors: Amounts falling due within one year | 16 | (13,200) | | (11,871) | |
| Net Current Assets | | | 616,472 | | 626,290 |
| Net Assets | | | 616,662 | | 626,914 |
| Funds | | | | | |
| General fund | 12 | | 548,555 | | 580,067 |
| Restricted funds | 13 | | 68,107 | | 46,847 |
| Total Funds | | | 616,662 | | 626,914 |

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 23/7/2024
and are signed on their behalf by:



Trustee / Chairman



Trustee / Treasurer

Company Registration Number: 02809950

The Welfare Association
Statement of Cash Flows
For the year ended 31st December 2023

| | 2023 £ | 2023 £ | 2022 £ | 2022 £ |
|---------------------------------------------------------------------------------------------------|-----------|-----------------------|-----------|-----------------------|
| CASH FLOWS FROM OEPRATING ACTIVITIES | | | | |
| Net income/(expenditure) for the reporting period (as per the Statement of Financial Activies) | (10,252) | | (53,162) | |
| Adjustments for: | | | | |
| Depreciation charges | 434 | | 434 | |
| Investment Income | (1,464) | | (41) | |
| (Increase)/Decrease in debtors | (6,058) | | 4,648 | |
| (Decrease)/Increase in creditors | 1,329 | | (3,373) | |
| Net cash inflow/(used in)/provided by operating activities | | <u>(16,011)</u> | | <u>(51,494)</u> |
| CASH FLOW FROM INVESTING ACTIVITES | | | | |
| Purchase of tangible fixed assets | - | | 1,303 | |
| Interest | 1,464 | | 41 | |
| Net Cash Inflow from Returns on Investments and Servicing of Finance | | <u>1,464</u> | | <u>1,344</u> |
| Increase/(Decrease) in Cash | | <u>(14,547)</u> | | <u>(50,150)</u> |
| Cash and cash equivalentents at the beginning of the reporting period | | <u>629,926</u> | | <u>680,076</u> |
| | | <u><u>615,379</u></u> | | <u><u>629,926</u></u> |
| | | | | |
| Cash in hand | | <u>615,379</u> | | <u>629,926</u> |
| Cash at end of reporting period | | <u><u>615,379</u></u> | | <u><u>629,926</u></u> |

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023

1 Accounting Policies

Accounting Convention

The Welfare Association is a private limited company, limited by guarantee, and registered in England and Wales. The company's registered office and principal place of business is stated on page 1.

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 2023**

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 12 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 2023

| 2 Donations and Legacies | 2023 | 2022 |
|-----------------------------------------------------------------------------------------|------------------|----------------|
| | £ | £ |
| The donations are made up as follows: | | |
| General donations | 16,877 | 17,892 |
| Donations from Welfare Association Geneva | 115,433 | 119,917 |
| Gift in kind - rental of office space | 14,000 | 14,000 |
| Gift aid | 13,846 | 7,836 |
| Exchange gain | - | 8,580 |
| Sundry Income | - | 71 |
| Unrestricted funds | 160,156 | 168,296 |
| | | |
| 3 Grants Receivable | | |
| Al Makassed Hospital Zakat Fund for Impoverished Patients, East Jerusalem | 337,717 | - |
| Childcare Programme, West Bank | 692,217 | 454,296 |
| Community Based Rehabilitation Programme, Gaza | - | 60 |
| Education Programmes, Palestine | 15,738 | 14,789 |
| Education Support, Gaza | 4,286 | - |
| Emergency Appeal, Medical Supplies (ACHA), Gaza | - | 8,965 |
| Emergency Appeal, Distribution of Fresh Food Parcels, Gaza | 77,134 | - |
| Emergency Appeal, Orphans, Gaza | 35,895 | - |
| Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza | - | 11,534 |
| Emergency Support for Farmers' Livelihoods, Southern Gaza | - | 7,325 |
| Emergency Food Parcels, Middle & South Gaza | 275,670 | - |
| Emergency Services Support, Jenin | 241,121 | - |
| Emergency Support for Olive Farmers' Livelihoods, West Bank | 50,000 | - |
| Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza | - | 48,543 |
| Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza | 62,932 | 64,731 |
| Emergency Winter Appeal, Lebanon | 6,004 | 31,452 |
| Emergency Winter Support, Lebanon | - | 21,402 |
| Establishing a Conservation Studio at the Palestinian Museum - British Council | - | 8,567 |
| Information, Advocacy & Awareness Raising | 1,000 | - |
| Olive Farmers' Livelihoods, West Bank | 400 | 29,917 |
| Paediatric ICU, Makassed Hospital, East Jerusalem | - | 261 |
| Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem | - | 11,248 |
| Ramadan Appeal for Food Packages, Khan Younis, Gaza | 36,156 | 40,364 |
| Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza | 151,802 | 147,705 |
| Restoration of Old City of Jerusalem Survey | - | 8,158 |
| Shirin's Fund for Children with Special Needs, Jerusalem | 500 | 320 |
| Supporting Higher Education in the West Bank | 10,996 | - |
| Restricted funds | 1,999,568 | 909,637 |

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023

| 4 Charitable activities | 2023 | 2022 |
|-----------------------------------------------------------------------------------------|--------------------|------------------|
| | £ | £ |
| Charitable activities are made up of the following: | | |
| Grants payable | 5 1,952,549 | 950,896 |
| Indirect Project costs | 6 141,606 | 110,465 |
| Information, public awareness and advocacy | 6 31,784 | 28,397 |
| | 2,125,939 | 1,089,758 |
| <hr/> | | |
| 5 Grants Payable | 2023 | 2022 |
| | £ | £ |
| The details of the grants payable are as follows: | | |
| Al Makassed Hospital Zakat Fund for Impoverished Patients | 337,717 | - |
| Childcare Programme, West Bank | 677,145 | 445,871 |
| Education Programme, Palestine | 15,134 | 14,493 |
| Emergency Appeal, Medical Supplies (ACHA), Gaza, | - | 11,593 |
| Emergency Appeal - Distribution of Fresh Food Parcels, Gaza | 66,276 | - |
| Emergency Support for NGO Hospitals, Damaged Schools and Businesses, Gaza | - | 7,127 |
| Emergency Support for Farmers' Livelihoods, Khan Younis/Rafah, Gaza | - | 46,616 |
| Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza | 60,741 | 62,507 |
| Emergency Support for Farmers' Livelihoods, Southern Gaza | - | 2,092 |
| Emergency Support Olive Farmers' Livelihoods, West Bank | 51,023 | - |
| Emergency Food Parcels, Middle & South Gaza | 274,335 | - |
| Emergency Services Support, Jenin | 241,121 | - |
| Emergency Support for Karantina Hospital, Lebanon | - | - |
| Emergency Winter Appeal, Lebanon | 22,239 | 21,261 |
| Emergency Winter Support, Lebanon | - | 20,427 |
| Establishing a Conservation Studio at the Palestinian Museum - British Council | - | 7,505 |
| Information, Advocacy and Awareness-Raising | 3,654 | - |
| Olive Farmers' Livelihoods, West Bank | - | 28,338 |
| Paediatric ICU, Makassed Hospital, East Jerusalem | - | 263 |
| Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem | 7,765 | - |
| Palestinian Museum Public Education Programme, West Bank | - | 68,230 |
| Ramadan Appeal for Food Packages, Gaza | 36,077 | 39,721 |
| Ramadan Food Packages Distribution, Gaza | 148,533 | 146,937 |
| Restoration of Old City of Jerusalem Survey | - | 8,537 |
| School Counselling Units for Traumatized Children, Gaza | - | 19,378 |
| Supporting Higher Education in the West Bank | 10,789 | - |
| | 1,952,549 | 950,896 |
| | <hr/> | <hr/> |

All grants were paid to Welfare Association offices in Palestine and Lebanon for distribution and management, in accordance with restricted grant funding documentation.

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023

6 Total Expenditure

| | Information, Public Awareness and Advocacy £ | Raising Funds £ | Project Activity Costs £ | 2023 £ | 2022 £ |
|-------------------------------|----------------------------------------------------------|-----------------------|-----------------------------------|------------------|------------------|
| Direct Costs | | | | | |
| Direct Project Costs | - | - | 1,952,549 | 1,952,549 | 950,896 |
| Salary Costs | 16,167 | 24,789 | 66,823 | 107,779 | 96,880 |
| Exchange Rate Variance | - | - | 17,726 | 17,726 | - |
| Support Costs | | | | | |
| Governance Costs | | | | | |
| Accountancy and payroll | 1,680 | 2,576 | 6,944 | 11,200 | 10,200 |
| Audit | 3,300 | 1,320 | 8,580 | 13,200 | 8,100 |
| Salaries | 3,233 | 4,958 | 13,365 | 21,556 | 19,376 |
| Other Support Costs | | | | | |
| Advertising and subscriptions | 196 | 300 | 808 | 1,304 | 1,288 |
| Annual review brochure costs | 417 | 417 | - | 834 | 1,652 |
| Bank charges | - | 1,010 | 1,010 | 2,020 | 1,454 |
| Consultancy & Recruitment | - | - | - | - | - |
| Computer costs and IT support | 1,539 | 2,360 | 6,363 | 10,262 | 10,856 |
| Depreciation | 65 | 100 | 269 | 434 | 434 |
| Fundraising Appeals | 359 | 348 | 348 | 1,055 | 91 |
| Office expenses | 176 | 270 | 728 | 1,174 | 1,198 |
| Postage and stationery | 218 | 334 | 901 | 1,453 | 1,213 |
| Rent - gift in kind | 2,100 | 3,220 | 8,680 | 14,000 | 14,000 |
| Salaries | 2,156 | 3,305 | 8,910 | 14,371 | 12,918 |
| Telephone | 149 | 149 | 33 | 331 | 580 |
| Training | 29 | 45 | 118 | 192 | - |
| Total | 31,784 | 45,501 | 2,094,155 | 2,171,440 | 1,131,136 |

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

The comparative figures in note 6 have been restated to split out governance costs consistent with the current year. This has no impact on the surplus for the prior year.

Details of Expenditure (Prior Year)

| | Information, Public Awareness and Advocacy £ | Raising Funds £ | Project Activity Costs £ | 2022 £ |
|-------------------------------|----------------------------------------------------------|-----------------------|-----------------------------------|------------------|
| Direct Costs | | | | |
| Direct Project Costs | - | - | 950,896 | 950,896 |
| Salary Costs | 14,532 | 22,283 | 60,065 | 96,880 |
| Exchange Rate Variance | - | - | - | - |
| Support Costs | | | | |
| Governance Costs | | | | |
| Accountancy and payroll | 1,530 | 2,346 | 6,324 | 10,200 |
| Audit | 2,025 | 810 | 5,265 | 8,100 |
| Salaries | 2,906 | 4,457 | 12,013 | 19,376 |
| Other Support Costs | | | | |
| Advertising and subscriptions | 193 | 296 | 799 | 1,288 |
| Annual review brochure costs | 826 | 826 | - | 1,652 |
| Bank charges | - | 727 | 727 | 1,454 |
| Computer costs and IT support | 1,628 | 2,497 | 6,731 | 10,856 |
| Depreciation | 65 | 100 | 269 | 434 |
| Fundraising Appeals | 31 | 30 | 30 | 91 |
| Office expenses | 180 | 275 | 743 | 1,198 |
| Postage and stationery | 182 | 279 | 752 | 1,213 |
| Rent - gift in kind | 2,100 | 3,220 | 8,680 | 14,000 |
| Salaries | 1,938 | 2,971 | 8,009 | 12,918 |
| Telephone | 261 | 261 | 58 | 580 |
| Total | 28,397 | 41,378 | 1,061,361 | 1,131,136 |

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023

| 7 Net Income/(Expenditure) for Year | 2023 | 2022 |
|-----------------------------------------------|---------------|-------------|
| | £ | £ |
| This is stated after charging the following: | | |
| Depreciation of tangible assets | 434 | 434 |
| Auditors' remuneration - audit - current year | 13,200 | 8,100 |
| Exchange loss/(gain) | 17,726 | (8,580) |
| | <hr/> <hr/> | <hr/> <hr/> |

| 8 Staff Costs | 2023 | 2022 |
|---------------------------------------|----------------|-------------|
| | £ | £ |
| The details of the staff costs are: | | |
| Gross pay | 125,974 | 112,858 |
| Social Security | 8,913 | 8,612 |
| Pension (Defined Contribution Scheme) | 8,818 | 7,702 |
| | <hr/> <hr/> | <hr/> <hr/> |
| | 143,705 | 129,172 |

The number of full time equivalent employees during the year was two (2022: two).
One employee earns between £90,001 - £100,000 (2022: one £80,001 - £90,000).

Key management personnel include the Trustees and the Director. The total employee benefits of the charity's key management personnel were £107,736 (2022: £98,321). No trustee received remuneration from the charity.

9 Payments to Trustees

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

No trustees (2023: none) were reimbursed for expenses during the year (2022: £nil)

10 Related Parties

Donations of £3,480 were made to the charity by Trustees (2022: £2,315).

11 Taxation

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

| 12 General Fund | 2023 | 2022 |
|---------------------------|-----------------|-------------|
| | £ | £ |
| Balance at 1st January | 580,067 | 565,674 |
| Net movement for the year | (57,271) | (11,903) |
| Transfers | 25,759 | 26,296 |
| | <hr/> <hr/> | <hr/> <hr/> |
| As at 31st December | 548,555 | 580,067 |

The board of trustees have designated £100,000 of the unrestricted reserves for core operating costs.

The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023

13 Details of Restricted Funds (Current Year)

| | Balance at 1 Jan 2023 £ | Incoming Resources £ | Outgoing Resources £ | Transfers £ | Balance at 31 Dec 2023 £ |
|-----------------------------------------------------------------------------------------|----------------------------------|----------------------------|----------------------------|-----------------|-----------------------------------|
| Al Makassed Hospital Zakat Fund for Impoverished Patients East Jerusalem | - | 337,717 | (337,717) | - | - |
| Childcare Programme, West Bank | - | 692,217 | (677,145) | (15,072) | - |
| Community Based Rehabilitation Programme, Gaza | 60 | - | - | - | 60 |
| Education Programmes, Palestine | - | 15,738 | (15,134) | (604) | - |
| Education Support, Gaza | - | 4,286 | - | - | 4,286 |
| Emergency Appeal, Medical Supplies (ACHA), Gaza | 453 | - | - | (453) | - |
| Emergency Appeal, Distribution of Fresh Food Parcels, Gaza | - | 77,134 | (66,276) | 453 | 11,311 |
| Emergency Appeal, Orphans, Gaza | - | 35,895 | - | - | 35,895 |
| Emergency Food Parcels, Middle & South Gaza | - | 275,670 | (274,335) | (1,335) | - |
| Emergency Services Support, Jenin | - | 241,121 | (241,121) | - | - |
| Emergency Support for Olive Farmers' Livelihoods, West Bank | - | 50,000 | (51,023) | 1,023 | - |
| Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza | - | 62,932 | (60,741) | (2,191) | - |
| Emergency Winter Appeal, Lebanon | 16,776 | 6,004 | (22,239) | (541) | - |
| Information, Advocacy & Awareness Raising | 13,396 | 1,000 | (3,654) | - | 10,742 |
| Olive Farmers' Livelihoods, West Bank | 944 | 400 | - | - | 1,344 |
| Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem | 11,248 | - | (7,765) | (3,483) | - |
| Ramadan Appeal for Food Packages, Khan Younis, Gaza | - | 36,156 | (36,077) | (79) | - |
| Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza | - | 151,802 | (148,533) | (3,270) | (1) |
| Shirin's Fund for Children with Special Needs, Jerusalem | 3,970 | 500 | - | - | 4,470 |
| Supporting Higher Education in the West Bank | - | 10,996 | (10,789) | (207) | - |
| | 46,847 | 1,999,568 | (1,952,549) | (25,759) | 68,107 |

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 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 |
| | 114,402 | 909,637 | (950,896) | (26,296) | 46,847 |

**The Welfare Association
Notes to the Financial Statements
For the year ended 31st December 2023**

14 Tangible Fixed Assets

| | 2023 Office Equipment | 2022 Office Equipment |
|--------------------------|--------------------------------------|--------------------------------------|
| Cost | | |
| As at 1st January 2023 | 5,310 | 5,310 |
| Addition during the year | - | - |
| Disposals | - | - |
| As at 31st December 2023 | <u>5,310</u> | <u>5,310</u> |
| Depreciation | | |
| As at 1st January 2023 | 4,686 | 4,252 |
| Charge for the year | 434 | 434 |
| Disposals | - | - |
| As at 31st December 2023 | <u>5,120</u> | <u>4,686</u> |
| Net Book Value | | |
| As at 31st December 2023 | <u>190</u> | <u>624</u> |
| As at 31st December 2022 | <u>624</u> | <u>1,058</u> |

15 Debtors

| | 2023 £ | 2022 £ |
|----------------|-------------------|-------------------|
| Accrued Income | - | - |
| Other Debtors | 13,846 | 7,832 |
| Prepayments | 447 | 403 |
| | <u>14,293</u> | <u>8,235</u> |

16 Creditors: Amounts falling due within one year

| | 2023 £ | 2022 £ |
|-----------------|-------------------|-------------------|
| Trade creditors | - | 3,771 |
| Accruals | 13,200 | 8,100 |
| | <u>13,200</u> | <u>11,871</u> |

The above financial instruments of the charity are measured at amortised cost.

17 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 2023

18 Analysis of net assets between funds

| | Unrestricted Funds £ | Restricted Funds £ | Total £ |
|--------------------------------------------------------------|----------------------------|--------------------------|----------------|
| Fund balances at 31 December 2023 are represented by: | | | |
| Fixed assets | 190 | - | 190 |
| Current assets | 561,565 | 68,107 | 629,672 |
| Current liabilities | (13,200) | - | (13,200) |
| Total net assets | 548,555 | 68,107 | 616,662 |
| Fund balances at 31 December 2022 are represented by: | | | |
| Fixed assets | 624 | - | 624 |
| Current assets | 591,314 | 46,847 | 638,161 |
| Current liabilities | (11,871) | - | (11,871) |
| Total net assets | 580,067 | 46,847 | 626,914 |

19 Analysis of Changes in Net Funds

| | At 1 January 2023 £ | Non-cash Changes £ | Cash Flows £ | At 31 December 2023 £ |
|--------------------------|------------------------------|--------------------------|--------------------|--------------------------------|
| Cash at bank and in hand | 629,926 | - | (14,547) | 615,379 |
| Total Net Funds | 629,926 | - | (14,547) | 615,379 |