

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

**Charity No: 1020238**  
**Company No: 2809950**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31<sup>st</sup> DECEMBER 2024**



Humanitarian and Development  
Projects for Palestinians

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The Welfare Association  
Report of the Trustees  
For the year ended 31<sup>st</sup> December 2024

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## **The Welfare Association**

### **Report of the Trustees for the Year Ended 31<sup>st</sup> December 2024**

The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2024.

## **Reference and Administrative Information**

### **Constitution**

The Welfare Association (UK) (“WAUK”) is an international, non-governmental, non-political, non-religious organisation established in 1993. It is constituted under a Memorandum and Articles of Association incorporated on the 13 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**

Welfare Association  
6 Cambridge Court  
210 Shepherds Bush Road  
London W6 7NJ

**Telephone:** 020 7259 2454  
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**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.

### **The board members**

Martin Linton - Chair (retired 19 November 2024)  
Julia Helou - Treasurer (until 29 April 2025)  
Hanan Al Afifi  
Louise Arimatsu - Chair (from 19 November 2024)  
Andrew Karney (retired 19 November 2024)  
Sarkis Nehme (resigned 29 April 2025)  
Michael Kenny  
Ian Martin (resigned 7 February 2025)  
Hatem Kamal  
Sara Husseini (appointed 3 July 2025)  
Manal Mitri (appointed 3 July 2025)  
Tamara Benhalim (appointed 21 July 2025)

### **Bankers**

Barclays Bank PLC, 75 King Street, London W6 9HY  
First National Bank, Beirut, Lebanon

## **Auditors**

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

## **Structure, Governance and Management**

### **Trustees, Staff and Organisational Structure**

The trustees of the Welfare Association serve until their retirement. As trustees leave or additional skills are required, new trustees are nominated to fill specific skills gaps. 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.

The board of trustees meets quarterly to govern and monitor the progress and achievements of the charity. Meetings are generally online except for the third quarter meeting when trustees meet in person, if possible. Trustees remain in touch primarily through emails and online meetings. Policies and procedures are reviewed and updated annually taking account of the changing international environment and legal requirements. The trustees delegate authority to the charity's director, Caroline Qutteneh, to manage the daily operations of the charity. She is also secretary to the board of trustees. Alex McAndrew served as the Communications & Office Coordinator.

The recruitment of staff follows a formal advertising, short-listing and interview process. New staff members complete two or more days of induction, training and handover, relevant to the specific post. Staff remuneration is set following a review of comparative salaries in the charity sector, based on the skills and level of experience needed. Salaries and inflationary increases are reviewed annually, initially by the treasurer, and then adopted by the board of trustees on the recommendation of the treasurer.

### **Risk Management**

The trustees have assessed the major risks to which the Charity is exposed and are satisfied that measures are in place to reduce and mitigate risks. WAUK's risk management policy and risk register is updated regularly and typically as part of the annual governance review. It is informed by the Charity Commission's guidance on *Charities and risk management* (CC26). WAUK's register identifies the major risks to which the charity may be exposed (governance, operational, financial, external, legal and regulatory) and the necessary safeguarding procedures to mitigate against all such risks.

Trustees have identified the following as principal risks and taken steps to actively manage them:

- Under-performance resulting in lack of growth. The trustees are restructuring the charity to more effectively deliver on its objectives and strategic ambitions. Far more clearly defined measurable targets will enable trustees to more effectively monitor progress and take action if needed.
- Loss of support from its primary partner, Taawon. WAUK programmes and emergency interventions are implemented through its long-term partner, Taawon. Trustees have taken steps to nurture and cement the working relationship between the two entities and to enhance communication and transparency through regular meetings and dialogue at Board level, and with Taawon's executive branch and its field staff.
- Safeguarding the charity's income. To mitigate risk, trustees have adopted a fundraising strategy to diversify and increase the charity's income sources. A fundraising sub-committee will be created to support a newly created fundraising officer post.
- The current situation in region is such that not meeting the needs and expectations of our beneficiaries and supporters remains a significant risk. This risk is compounded by the heightened risk to the safety of partners in the field. Trustees have considered the possible steps that could be taken in the event that the situation deteriorates further.

### **Due Diligence**

The trustees are satisfied that WAUK has in place a strong due diligence framework to mitigate against risk and to ensure full compliance with legal and regulatory obligations including charity law (*WAUK Partner and Donor Engagement Policy and Procedures*). Staff are fully trained to understand the scope of the policy (including familiarising themselves with the Charity Commission's Compliance Toolkit) and to apply it at all times.

To ensure full compliance with anti-money laundering and anti-terrorism legislation, robust due diligence checks are undertaken in respect of donations, donors and implementing partners (*WAUK Due Diligence Check-list for partners and donors*). Prior to entering into programme agreements or memoranda of understanding operational and financial assessments together with due diligence checks are conducted for all new partners. Potential risks – legal, financial, reputational or dependency – may trigger a full risk assessment.

All activities undertaken by WAUK must conform with the charity's purposes and are subject to a risk review including the initial needs assessment and implementation plan; moreover, every project is subject to a comprehensive due diligence process prior to implementation. Progress of projects are regularly monitored to verify that charity funds reach their intended destinations/ beneficiaries and are utilised for the purposes stipulated in agreements.

### **Core Humanitarian Standards (CHS)**

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

### **Fundraising statement**

WAUK greatly values the generosity and continued support of our donors in the UK and abroad who enable us to provide vital services and humanitarian relief to families and communities made most vulnerable in the West Bank, Gaza, and the refugee camps and gatherings in Lebanon. Our donors range from individuals some of whom provide us with one-off gifts including legacies, to those that provide regular gifts. Our work is made possible by the steadfast support of institutional donors principally in the shape of grants from foundations and trusts to 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. Through our website and social media activities we provide updates on the progress of our activities in the field.

We occasionally receive requests from supporters to be removed from our mailing list and we have policies and procedures in place to ensure compliance, in line with GDPR requirements. We do not use professional fundraising agencies and we do not conduct telephone fundraising campaigns. We maintain secure systems to prevent inappropriate access to our data and to protect individual privacy. We do not share our supporters' details with any other organisations.

### **Fundraising Regulation**

WAUK is registered with the Charity Commission of England and Wales, and with the Fundraising Regulator. We manage fundraising activities to fully comply with all relevant codes of practice and statutory regulations. All fundraising activities are regularly reviewed by the Board of Trustees. In 2024, the charity received no complaints about fundraising.

### **Voluntary Help and Gifts in Kind**

The trustees value and appreciate the voluntary help that has been provided to WAUK during 2024. The charity benefitted from a number of gifts in kind, including office accommodation for which we are grateful to the Al Qattan Foundation.

### **Financial Review**

The financial review in this report relates to the financial year from 1<sup>st</sup> January – 31<sup>st</sup> December 2024. In 2024 the charity raised circa £2.2m from the general public and a number of organisations in the UK and overseas; details of some of these grants are noted. The charity spent circa £2m on charitable activities during the year of which approximately half was spent on emergency relief, primarily in Gaza. The charity continued spending on its core activities where circa £535,000 was spent on an orphans' programme in the West Bank, circa £48,000 on Al Quds University's Community Action Centre in Jerusalem, circa £27,000 for higher education to support students at BirZeit University and the remaining funds on other projects. During the year the charity continued to fund raise for the Noor programme (to support orphans in Gaza) with donations reaching circa £203,000. In 2025, a large proportion of this was channelled to the provision of food parcels, access to healthcare and education.

### **Objectives and Activities**

WAUK's main objectives include "the advancement of education, the relief of sickness and the protection and preservation of health and the relief of poverty" for the benefit of those in Palestine, Israel and Lebanon. In identifying which projects to support, trustees pay due regard to the Charity Commission's guidance on public benefit.

WAUK's overarching aim is to empower Palestinians individually and collectively through transformative interventions. This ambition shaped the charity's activities during 2024 in each of the following sectors:

- Emergency relief interventions (Palestine and Lebanon)
- Healthcare: access to those most excluded (West Bank and Gaza)
- Education: access to for children with special education needs, those at risk of dropping out, early childhood development (West Bank and Lebanon); online higher education (Gaza)
- Community development: orphans' support programmes (West Bank and Gaza); livelihood projects (farming, water and sanitation in Gaza and West Bank); improvements to living conditions and housing/shelter (Lebanon); and cultural heritage protection.

WAUK works in consultation and co-operation with its primary partner, Taawon (the Welfare Association of Geneva) which maintains field offices in Jerusalem, Ramallah, Gaza, Beirut and Amman. This relationship enables WAUK projects to be developed in consultation *with* local communities founded on a needs assessment process and implemented through Taawon's field staff and/or in partnership with local NGOs. The approach adopted also nurtures, where possible, the upgrading of skills thereby contributing to the sustainability of services even after the end date of projects.

WAUK retains oversight and monitoring responsibilities throughout the lifetime of its projects. The success of a project is assessed against outcomes, outputs, sustainability, and impact. The charity retains flexibility in project implementation and if project activities can be adjusted to maximise community benefit even further than originally projected we will do so subject to donor consultation and approval.

## Factors impeding progress

Conditions across Palestine worsened considerably throughout 2024 and into 2025. At the geo-political level, the future of Palestine and of its people remains a source of bitter division that has become even more entrenched following the change in the US Administration in January 2025. An Arab plan for the reconstruction of Gaza<sup>1</sup> garnered some backing but the gulf between rhetoric and reality widened. Heightened instability and unpredictability undermined the capacity of states and the international humanitarian community to plan – strategically and operationally – for the future, immediate, medium or long-term. Consequently, emergency relief operations for Gaza were dictated by and subject to US and Israeli political interests and domestic priorities. Meanwhile, the de facto annexation of Palestine's territory by Israel continues, effected through different forms of violence by state and non-state actors.

2024 saw regional tensions caused by Israel's military operations in Gaza manifest in serious armed hostilities between Israel (and its allies) on the one hand and on the other Iran, Lebanon/Hezbollah, Yemen, and armed groups in Syria. On 1 October 2024 Israel mounted a full-scale military operation into Lebanon.<sup>2</sup> It continues to remain in occupation of southern Lebanon in breach of the ceasefire agreement that came into effect on 27 November 2024. With the collapse of the Assad regime in Syria, Israel consolidated and expanded its occupation of the Golan Heights.

Below is a snapshot (arranged geographically) of the context within which the charity and its partners operated throughout 2024 highlighting the obstacles confronted and the extent of the escalating needs, immediate and long-term, of its beneficiaries.

## Gaza

Between 7 October 2023 and 30 December 2024 at least **45,541** Palestinians were killed and **108,338** injured.<sup>3</sup> Of those killed, nearly 70% were women and children.<sup>4</sup> Over 14,000 children were killed and 34,000 physically injured. UNICEF estimates that between 3,000 and 4,000 children had one or more limbs amputated; there are more child amputees per inhabitant in Gaza than anywhere else in the world.<sup>5</sup> 47% of Gaza's population comprise children who have all experienced multiple and varying degrees of trauma and consequently need psycho-social care. It is estimated that there are approximately 20,000 orphans in Gaza although some put this figure at over 39,000.

90% of Gaza's population - 1.9 million - were forcibly displaced on multiple occasions. With 90% of homes destroyed or damaged by Israeli aerial bombardments, families had no access to safe, private or dignified shelter and lived in makeshift shelters, tents or outdoors.<sup>6</sup> Temporary shelters are overcrowded, unsanitary and the risk of hypothermia and disease acute. The unprecedented level of destruction, not least of critical infrastructure,<sup>7</sup> meant that access to life-sustaining services – hospitals and clinics, clean water, sanitation and hygiene (WASH) systems – were severely limited. Over 80% of Gaza's primary healthcare centres were rendered non-functional and less than 30% of hospitals partially functional. Lack of healthcare meant that, in addition to conflict-related injuries, those with

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<sup>1</sup> <https://arabcenterdc.org/resource/an-arab-plan-for-gaza-obstacles-and-possibilities/>

<https://www.gov.uk/government/news/foreign-ministers-statement-arab-plan-for-reconstruction-of-gaza>

<sup>2</sup> Although its main focus was Hezbollah, Israel also targeted The refugee camp of Ein el-Hilweh nr Sidon, the largest of 12 Palestinian camps in Lebanon; <https://www.aljazeera.com/news/2024/10/1/why-did-israel-attack-lebanons-biggest-palestinian-refugee-camp>

<sup>3</sup> <https://www.ochaopt.org/content/reported-impact-snapshot-gaza-strip-31-december-2024>

<sup>4</sup> <https://www.ohchr.org/sites/default/files/documents/countries/opt/20241106-Gaza-Update-Report-OPT.pdf>

<sup>5</sup> <https://www.theguardian.com/world/ng-interactive/2025/mar/27/gaza-palestine-children-injuries>

<sup>6</sup> <https://crisisresponse.iom.int/response/occupied-palestinian-territory-crisis-response-plan-2025>

<sup>7</sup> According to OCHA 80% of key WASH facilities had been destroyed; <https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025>

chronic illnesses (350,000) and pregnant women (60,000) were placed at high risk.<sup>8</sup> As a result, very many have died.

Israel destroyed approximately 93% of the economy of the agriculture, forestry and fishing sector,<sup>9</sup> undermining livelihoods and forcing the population to depend on humanitarian assistance for food.<sup>10</sup> In tandem it imposed a starvation campaign on the population by impeding humanitarian aid generally and through the imposition of a total siege.<sup>11</sup> This disproportionately impacted women and children, many of whom suffer from forced malnutrition with some dying of starvation. Women-headed households faced particular hardship given their disproportionate care responsibilities for young children, elderly relatives and dependents with disabilities.

Ongoing hostilities coupled with multiple forced displacements meant that children and young people (625,000) have had little or no access to education since October 2023. This was further aggravated by Israel's systemic destruction of the Palestinian education system – or 'scholasticide'<sup>12</sup> – involving the targeted killing of educators and the total or partial destruction of schools, colleges and universities.<sup>13</sup> The targeting of libraries, archives, heritage sites and cultural property has been condemned as tantamount to the erasure of Palestinian history.<sup>14</sup>

According to UNDP, the impact of the assault on Gaza has set back development by as much as 69 years.<sup>15</sup> Over 60% of homes and 65% of roads were destroyed generating 42 million tons of debris;<sup>16</sup> the unprecedented level of environmental degradation caused by Israel's destruction of Gaza's infrastructure is expected to take decades to reverse.<sup>17</sup> The reconstruction of Gaza is, at a minimum, projected to cost US\$ 50bn.

On 17/18 March 2025 Israel resumed airstrikes and bombardments across Gaza unilaterally ending a ceasefire agreement entered into on 19 January 2025. 500 Palestinians were killed in the initial attack including 183 children; by the beginning of April 1,100 Palestinians had been killed.<sup>18</sup> The magnitude and frequency of the attacks continued to rise daily with families sheltering in schools, first responders, and journalists being especially targeted;<sup>19</sup> new displacement orders continue to terrorize the civilian

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<sup>8</sup> World Health Organization, Health conditions in the occupied Palestinian territory, including east Jerusalem, 23, January 2025

<sup>9</sup> Initial assessments indicate that 75% of agricultural fields and olive orchards have been destroyed; over two-thirds of wells have been rendered non-functional crippling irrigation and 96% of cattle have been lost;

<https://www.fao.org/newsroom/detail/FAO-gaza-emergency-relief-food-production/en>

<sup>10</sup> <https://thedocs.worldbank.org/en/doc/14e309cd34e04e40b90eb19afa7b5d15-0280012024/original/Gaza-Interim-Damage-Assessment-032924-Final.pdf>

<sup>11</sup> 'Starvation and the right to food, with an emphasis on the Palestinian people's food sovereignty' SR on right to food, 17 July 2024 A/79/171.

<sup>12</sup> <https://www.ohchr.org/en/press-releases/2024/04/un-experts-deeply-concerned-over-scholasticide-gaza>

<sup>13</sup> Palestine Education under attack in Gaza, September 2024, University of Cambridge and Centre for Lebanese Studies. UNICEF/Save the children

<sup>14</sup> <https://www.ohchr.org/en/press-releases/2024/04/un-experts-deeply-concerned-over-scholasticide-gaza>

<sup>15</sup> UNDP, Gaza War: Expected Socio-Economic Impacts on the State of Palestine, October 2024.

<sup>16</sup> Unexploded ordinance, asbestos and other hazardous materials remain buried within the debris.

<https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025>

<sup>17</sup> UN Environmental Programme

<sup>18</sup> By the end of March, 322 children had been killed and 609 injured <https://www.unicef.org/press-releases/least-322-children-reportedly-killed-gaza-strip-following-breakdown-ceasefire>

<sup>19</sup> As of 29 December, the total number of UNRWA team members killed since 7 October 2023 stood at 263; <https://www.unrwa.org/resources/reports/unrwa-situation-report-153-situation-gaza-strip-and-west-bank-including-east-jerusalem>

population; and Israeli forces are once more fragmenting Gaza and occupying more land. This latest onslaught was preceded by the imposition of a full-scale siege on 2 March which has now led to famine.

### **West Bank including east Jerusalem**

Although the level and scale of force deployed by Israel increased dramatically after October 2023<sup>20</sup> the use of excessive militarised force had been on the rise since 2021.<sup>21</sup> Between October 2023 and December 2024, just under 900 Palestinians were killed including nearly 200 children and more than 6,000 wounded in attacks by both the military and settlers.<sup>22</sup> In parallel, Israel introduced sweeping restrictions on the free movement of more than 3.3 million Palestinians including through multiple new military checkpoints.<sup>23</sup> Throughout 2024, Israeli militarised operations and demolitions continued to escalate causing massive destruction of homes and infrastructure, large-scale displacement, loss of livelihoods and disruption to education and health services.<sup>24</sup>

Between October 2023 and December 2024, settler violence – facilitated and supported by state actors – rose across the West Bank on an unprecedented scale; the UN Office for the Coordination of Humanitarian Affairs (OCHA) documented 1,860 incidents of settler violence (an average of four per day), the worst on record.<sup>25</sup> Meanwhile, land seizures and the expansion of settlements have skyrocketed. Between October 2023 and January 2025, 43 new settlement outposts, primarily farm outposts, were established in the West Bank, compared with an annual average of seven outposts in the previous three decades.<sup>26</sup> The transfer of governmental powers over occupied Palestine from the military to civilian officials expedited the unlawful transfer of the Israeli civilian population to occupied territory, accelerating the forcible transfer of the Palestinian population and the annexation of Palestinian territory.<sup>27</sup>

On 21 January 2025, two days into the Gaza ceasefire, Israel launched ‘Operation Iron Wall’ intensifying its military operations in the West Bank including East Jerusalem. The military offensive, comprising air strikes and ground operations in the Jenin, Tulkarm, Nur Shams and Tubas refugees camps, resulted in the mass displacement of over 40,000 civilians.<sup>28</sup> Communities were besieged and cut off from essential services worsening food insecurity, civilian infrastructure destroyed, and homes demolished.<sup>29</sup> Israel continued to hinder the delivery of humanitarian aid through a combination of military operations, restrictions on movement, unpredictable checkpoint closures, denial of permits, roadblocks, military raids on humanitarian facilities and warehouse, and legal and bureaucratic obstacles including the ban on UNRWA.

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<sup>20</sup> Between October and December 2023, 300 Palestinians were killed by Israeli forces and a further 8 by settlers Report of the Independent International Commission of Inquiry on the Occupied Palestinian Territory, including East Jerusalem, and Israel A/HRC/56/26

<sup>21</sup> In July 2023 Israel launched a large-scale military operation directed at Jenin refugee camp; Report of the Independent International Commission of Inquiry on the Occupied Palestinian Territory, including East Jerusalem, and Israel, 5 September 2023 A/78/198

<sup>22</sup> <https://www.unrwa.org/resources/reports/unrwa-situation-report-157-situation-gaza-strip-and-west-bank-including-east-jerusalem>

<sup>23</sup> <https://www.oxfam.org/en/press-releases/largest-forced-displacement-west-bank-1967-oxfam>

<sup>24</sup> <https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025>

<sup>25</sup> <https://www.ochaopt.org/content/west-bank-monthly-snapshot-casualties-property-damage-and-displacement-december-2024> <https://www.unocha.org/news/todays-top-news-occupied-palestinian-territory-syria-5>

<sup>26</sup> <https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2025>

<sup>27</sup> Report of the UN High Commissioner for Human Rights, Israeli settlements in the Occupied Palestinian Territory, including East Jerusalem and in the occupied Syrian Golan, March 2025 A/HRC/58/73

<sup>28</sup> <https://www.crisisgroup.org/middle-east-north-africa/east-mediterranean-mena/israel-palestine/israels-west-bank-incursions>

<sup>29</sup> <https://www.aljazeera.com/news/2025/1/22/mapping-1800-israeli-settler-attacks-in-the-occupied-west-bank-since-october-7>

Ten UNRWA schools and 40 government schools remain closed and shifted to remote learning affecting 12,000 children. In early April, six UNRWA schools in East Jerusalem were ordered to close within 30 days preventing a further 800 children from accessing education.<sup>30</sup>

### **Lebanon**

The socio-economic conditions under which the Palestinian refugee communities in Lebanon exist are dire with many living in abject poverty due to structural discrimination and exclusion.<sup>31</sup> Rendered stateless, Palestinians are precluded through domestic law from formal employment and key professions, owning property or businesses, and benefitting from basic public services such as education, health and housing.<sup>32</sup> Consequently, most are made and kept reliant on UNRWA for survival<sup>33</sup> and are consigned to one of the 12 official refugee camps and the 156 gatherings where poverty is endemic.<sup>34</sup>

Cross border hostilities between Israel and Hezbollah had been escalating since October 2023 triggered by Israel's military operations in Gaza. On 1 October 2024, Israel mounted a full-scale invasion of southern Lebanon which was preceded by widespread air strikes across Lebanon including in Beirut.<sup>35</sup> Four Palestine refugee camps were targeted by Israeli air strikes resulting in casualties and property damage. Between early October and mid-February 2025, 4,244 people had been killed (including 341 children and 962 women), over 17,500 injured, and more than 900,000 civilians displaced including Palestinian refugees.<sup>36</sup> The scale of the displacement placed enormous pressure on Lebanon's capacity to respond leaving many without adequate shelter, food, water and medical care.<sup>37</sup>

Notwithstanding the ceasefire, return for many remained impossible due to the extensive damage and/or destruction of civilian infrastructure. For example, more than 90,000 housing units were damaged or destroyed, 160 healthcare facilities damaged, 14 schools destroyed, 105 heavily damaged, and 45 water facilities damaged impacting 500,000. It is estimated that over 1.5 million civilians face high levels of acute food insecurity including Palestinians in the camps.

### **2024 Activities**

The events since 7 October 2023 required the charity to readjust its operations and to divert a significant proportion of its resources to **emergency relief**. As with its project work, emergency relief operations have sought to empower Palestinians by being locally designed, managed, sourced and implemented.

In 2024, delivering relief became increasingly challenging hindered by Israeli imposed obstacles (border closures & clearance procedures), ongoing hostilities (including the targeting of humanitarian workers by Israel), and a breakdown in law and order in Gaza. During the initial period Taawon's Gaza field office was

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<sup>30</sup> <https://www.unrwa.org/newsroom/official-statements/unrwa-commissioner-general-israeli-officials-jerusalem-municipality>

<sup>31</sup> [https://www.unrwa.org/sites/default/files/content/resources/lebanon\\_socioeconomic\\_survey\\_2023\\_final.pdf](https://www.unrwa.org/sites/default/files/content/resources/lebanon_socioeconomic_survey_2023_final.pdf)

<sup>32</sup> UNRWA operates **65 schools** in Lebanon, serving **39,144 Palestine refugee students**.

<sup>33</sup> As of February 2025, the total number of UNRWA registered Palestinian refugees in Lebanon stood at just under 500,000. <https://www.unrwa.org/where-we-work/lebanon>

<sup>34</sup> <https://www.unrwa.org/where-we-work/lebanon>. Last Updated July 2023

<sup>35</sup> Report of the Secretary-General, Implementation of Security Council resolution 1701 (2006), 13 November 2024, S/2024/817

<sup>36</sup> Report of the Secretary-General, Implementation of Security Council resolution 1701 (2006), 12 March 2025 S/2025/153 <https://www.reuters.com/world/middle-east/costs-israel-hezbollah-conflict-lebanon-israel-2024-11-26/>

<sup>37</sup> [https://researchinginternaldisplacement.org/short\\_pieces/ignored-displaced-and-powerless-lebanons-idps-caught-between-escalating-hostilities-and-government-neglect/](https://researchinginternaldisplacement.org/short_pieces/ignored-displaced-and-powerless-lebanons-idps-caught-between-escalating-hostilities-and-government-neglect/)

able to facilitate the distribution of food parcels and water for families, hygiene kits, winter clothing and bedding and medical supplies and fuel for hospitals, healthcare centres and ambulances. Most of the perishable food was locally sourced and delivery implemented through 20 local partnerships. With the systematic destruction of the agricultural sector, sourcing locally became increasingly difficult and expensive. Meanwhile, externally sourced aid, delivered through Egypt, came to a standstill following Israel's decision to prevent all humanitarian aid, including fuel, from entering Gaza. These obstacles notwithstanding, together with its partners WA-UK has continued to fundraise for emergency relief Gaza and to deliver locally sourced food & water.

**Emergency relief** interventions were not limited only to Gaza. Relief interventions were extended following Israel's military operations in the West Bank and Lebanon. Local partners in the West Bank played an integral role in both sourcing and delivery thereby enabling WAUK and donors to **support local economies** and empower Palestinian producers. Relief included the provision of medical supplies & equipment for local hospitals and food packages, hygiene kits, and food vouchers for displaced families. In partnership with donors, Taawon (Lebanon) and local community organisations, WAUK provided emergency food, hygiene parcels and winter clothes and blankets to displaced Palestinian families in Lebanon.<sup>38</sup>

In parallel with emergency relief (detailed below), WA-UK has continued to work in partnership with Taawon to fundraise for, develop, and partially implement several long-term projects in Gaza with transformative potential including an orphans' care programme, or **Noor programme**.<sup>39</sup> As with existing orphans programmes supported by WAUK (see below), this is a long-term commitment that provides shelter, food, clothing, person hygiene supplies, access to medical treatment, psychosocial support, and rehabilitation services for children with special needs, as well as access to education for orphans until they turn 18.<sup>40</sup>

Throughout 2024, WAUK continued to support projects that align with its core objectives across three sectors: health, education and community development.

## HEALTH

### **Al Makassed Hospital project (east Jerusalem)**

This project enabled Palestinians who did not have access to specialised health services and medical care due to financial burdens, to benefit from treatment at Al Makassed Hospital in East Jerusalem. A total of 1,183 patients eligible for the Al Makassed's Zakat Fund were given access to life-saving and specialized health care and medical treatments. Implementation was initially hampered by new restrictions on the freedom of movement but by the end of October 2024 the situation had eased slightly with some patients from the West Bank being granted entry into Jerusalem. Financial contributions from the Palestinian Authority enabled the project to reach a larger number of beneficiaries than the 600 originally anticipated.

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<sup>38</sup> <https://taawon-lebanon.org/en/stories/info/taawon-stand-with-lebanon> and <https://www.taawon.org/en/node/30783>. In previous years, WAUK has prioritised winter assistance initiatives for Palestinian refugees in the Beqaa Valley (<https://www.welfareassociation.org.uk/what-we-do/emergency-humanitarian-relief/winter-assistance-for-palestinian-refugees-in-the-beqaa-valley-lebanon/>) but available funds were redirected to emergency assistance for families displaced from the south.

<sup>39</sup> <https://www.welfareassociation.org.uk/get-involved/appeals/appeal-for-gaza-orphans-future/> <https://www.taawon.org/en/noor>

<sup>40</sup> Between December 2024 and February 2025 food parcels were delivered to families caring for orphans and children with disabilities. The goal of this project is to raise US\$377 million to support 20,000 orphans live in dignity, become active members of their communities and build better futures.

## EDUCATION

### **Supporting students at Bir Zeit University, West Bank**

This multi-year project in partnership with Friends of Bir Zeit University (FoBZU) supports a number of outstanding students who wish to complete university education but would otherwise be unable to do so due to costs. The grant provides tuition fees and, in some cases, contributes towards key course textbooks and transport costs of students travelling to the university. In the academic year 2023-2024, a total of 15 students were supported.

## COMMUNITY DEVELOPMENT

### **Orphans' Care Programme, West Bank**

During 2024 more than 1100 children across the West Bank received services and support through this programme. The programme which has been running since 2019 aims 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 their access to basic educational services; and iii) protect them and their guardians from exploitation. The use of vouchers has been the primary means of providing support.

### **Al Quds University's Community Action Centre**

This project aimed to restore a culturally significant historic building and to enable the local community, once again, to enjoy and benefit from its use. Al Quds University's Community Action Centre is an Ottoman period building (circa 15th-16th century) located by Al Aqsa Mosque and is an integral part of the historical and cultural surroundings, core to Palestinian identity. The building required urgent structural and restoration work. A grant from ALIPH Foundation enabled WAUK together with its local partners to oversee the necessary works which were completed in 2024. The centre is back in use by the local community.

### **Supporting the Livelihoods of Olive Farmers in the West Bank**

This 5-month project began late in 2023 and continued to be rolled out in 2024. Its aim was to support Palestinian olive farmers in the West Bank by providing them with new olive trees to replant their lands and restore their livelihoods. The project supported 13 communities in and around Ramallah, Tulkarm, Nablus, Hebron and Salfit.

Olive trees were distributed across the governorates and communities, and farmers were provided with comprehensive technical guidance to help them tend their trees, protect them from animals, and to water them adequately, to maximise the growth of the trees and in two to three years their olive crops. The rise in settler violence coupled with greater restrictions on the free movement of Palestinians disrupted the project schedule.

## EMERGENCY RELIEF

### **Jenin, West Bank**

With the support of Islamic Relief, this project enabled the distribution of food and hygiene items to 500 displaced families and the provision of emergency medical equipment, disposables and medications to hospitals in Jenin.

### **Central and southern Gaza**

With the generous support from the public following an online appeal this four-month project provided over 1,000 displaced families (approx 5,600 people) in central and southern Gaza with fresh food assistance. The goods were locally sourced thereby supporting the agricultural chain and enabling farmers to earn an income.

### **Rafah & Tal Al Sultan, south Gaza**

Launched in January 2024 in partnership with the International Rescue Committee, this five-month project provided 3,494 displaced families in 16 non-U.N. displacement shelters with fresh food parcels. The project also had a positive impact on farmers, as they were able to sell their harvested crops safely and for a fair price and created temporary work opportunities for a project team of 19 persons.

### **Deir Al Balah, Khan Younis and Rafah, south Gaza**

Working in partnership with Amos Trust, this emergency relief project was rolled out in 2024 in five stages. Over 8,000 families displaced in non-UN shelters were provided with locally sourced fresh food parcels; the project also created temporary work opportunities for a team of over twenty persons.

### **Deir Al-Balah, Khan Younis and Rafah, south Gaza**

Working in partnership with IDRF, this emergency relief project was rolled out in 2024 in four stages. Over 3,500 displaced families (36,000+ people) in 25 non-UN shelters in 19 localities were provided with food parcels; the project provided vital income for local farmers and temporary work for a team of over twenty persons.

### **North Lebanon**

Working in partnership with IDRF, this emergency relief project was rolled out in 2024; good parcels and hygiene kits were provided to over 450 displaced families.

### **Future Plans**

The charity will continue to pursue its overarching aim of *empowering* Palestinians individually and collectively through transformative interventions. Accordingly, WAUK will continue to support projects in Palestine and in the refugee camps and gatherings in Lebanon that seek to foster Palestinian **agency**, **capacity building** and **community-based solidarity** across a range of sectors from healthcare to education, socio-economic development and cultural heritage restoration and protection.

In 2025 trustees adopted a renewed strategic plan to more effectively respond to the unprecedented needs in the region. Accordingly, membership of the board of trustees will be increased, a fundraising committee be established, and the charity restructured to create three officer posts: fundraising; programmes; and communication. A reinvigorated fundraising strategy will be implemented to grow the charity's existing sources of income and with it its programmes; this will be complemented by an ambitious communications and outreach strategy to advance community engagement domestically and abroad.

In 2025 WAUK will continue to centre Palestinian empowerment and to pursue the following main areas of activity:

- **Emergency interventions.**
- **Health:** access to healthcare for those most excluded (West Bank) and support a number of initiatives to rebuild Gaza's healthcare system.
- **Education:** ISNAD programme to support access to education for university students in Gaza.
- **Community Development:** orphans' support programmes (West Bank and Gaza); livelihoods projects (agricultural recovery, water and sanitation in Gaza/West Bank); improvements to living conditions and housing/shelter for the most vulnerable communities (Lebanon); and cultural heritage protection.

### **Reserves Policy**

The charity is currently dependent on a range of sources of income to sustain its activities. To further mitigate risk, trustees agreed to maintain free reserves at around £100,000, which represents almost

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For the year ended 31<sup>st</sup> December 2024

one year's operating costs. In August 2024, WAUK relocated to new premises in London giving rise to additional operating costs of £30,000 per annum. Trustees agreed to set aside a further £100,000 to cover 24 months of rent and service charges.

Funds held above this amount is designated for emergency interventions. WAUK policy is to never commit funds that it does not have. To prevent disruption to programmes, the free reserves are currently maintained at an appropriate level. At 31 December 2024 unrestricted funds (including £200,000 designated reserves) amounted to £525,025 (2023: £548,555) and restricted funds for ongoing programmes: £260,976 (2023: £68k). The increase is primarily related to the orphans fund.

The trustees have reviewed the circumstances of the charity and consider that adequate resources continue to be available to fund its activities for the foreseeable future.

### **Investment Policy**

To enable the charity to provide emergency relief WAUK has a policy to maintain a large proportion of unrestricted funds in a current account with the balance in an interest-bearing account with Barclays Bank. However, should the need arise, the savings account can be accessed in case of emergency.

### **Statement of trustees' responsibilities**

The trustees (who are also directors of Welfare Association for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

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

The Welfare Association  
Report of the Trustees  
For the year ended 31<sup>st</sup> December 2024

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:

A handwritten signature in black ink, appearing to read 'Louise Arimatsu', is enclosed in a light grey rectangular box.

Louise Arimatsu  
Chair  
29 July 2025

# 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 2024 which comprise Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024, 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 trustees' annual report, 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, 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 have 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.

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 trustees' report and from the requirement to prepare a strategic report.

## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, 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 for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

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

The Welfare Association  
Report of the Trustees  
For the year ended 31<sup>st</sup> December 2024

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.
- 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.

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

Heathrow Office

Egham

29 July 2025

**The Welfare Association**  
**Statement of Financial Activities**  
**(incorporating the Income and Expenditure Account)**  
**For the year ended 31st December 2024**

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £
<b>INCOME</b>							
<i>Income and endowments from:</i>							
<b>Donations and Legacies</b>							
Donations and Gifts	2	167,994	-	<b>167,994</b>	160,156	-	<b>160,156</b>
<b>Charitable Activities</b>							
Grants Receivable	3	-	2,016,311	<b>2,016,311</b>	-	1,999,568	<b>1,999,568</b>
<b>Investments</b>							
Interest		2,335	-	<b>2,335</b>	1,464	-	<b>1,464</b>
<b>Total income</b>		<b>170,329</b>	<b>2,016,311</b>	<b>2,186,640</b>	<b>161,620</b>	<b>1,999,568</b>	<b>2,161,188</b>
<b>EXPENDITURE</b>							
<i>Expenditure on:</i>							
Fundraising		48,893	-	<b>48,893</b>	45,501	-	<b>45,501</b>
Charitable Activities	4	170,649	1,797,759	<b>1,968,408</b>	173,390	1,952,549	<b>2,125,939</b>
<b>Total Expenditure</b>	6	<b>219,542</b>	<b>1,797,759</b>	<b>2,017,301</b>	<b>218,891</b>	<b>1,952,549</b>	<b>2,171,440</b>
<b>Net Income/(Expenditure)</b>		<b>(49,213)</b>	<b>218,552</b>	<b>169,339</b>	<b>(57,271)</b>	<b>47,019</b>	<b>(10,252)</b>
<b>Transfers between funds</b>		<b>25,684</b>	<b>(25,684)</b>	<b>-</b>	<b>25,759</b>	<b>(25,759)</b>	<b>-</b>
<b>Net Income/(Expenditure) for the Year</b>		<b>(23,529)</b>	<b>192,868</b>	<b>169,339</b>	<b>(31,512)</b>	<b>21,260</b>	<b>(10,252)</b>
<b>Total Funds as at 1st January</b>		<b>548,555</b>	<b>68,107</b>	<b>616,662</b>	<b>580,067</b>	<b>46,847</b>	<b>626,914</b>
<b>Total Funds as at 31st December</b>	12, 13	<b>525,026</b>	<b>260,974</b>	<b>786,001</b>	<b>548,555</b>	<b>68,107</b>	<b>616,662</b>

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

The notes on pages 28 to 36 form part of these financial statements.

**The Welfare Association  
Balance Sheet  
As at 31st December 2024**

	Note	2024 £	2024 £	2023 £	2023 £
<b>Fixed Assets</b>					
Tangible assets	14		1,607		190
<b>Current Assets</b>					
Debtors	15	38,162		14,293	
Cash in hand and at bank		765,389		615,379	
		803,551		629,672	
<b>Creditors: Amounts falling due within one year</b>	<b>16</b>	(19,157)		(13,200)	
<b>Net Current Assets</b>			784,394		616,472
<b>Net Assets</b>			786,001		616,662
<b>Funds</b>					
General fund	12		525,026		548,555
Restricted funds	13		260,976		68,107
<b>Total Funds</b>			786,001		616,662

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 29 July 2025 and are signed on their behalf by:



.....  
Louise Arimatsu  
Chair

**Company Registration Number: 02809950**

The notes on pages 28 to 36 form part of these financial statements.

**The Welfare Association**  
**Statement of Cash Flows**  
**For the year ended 31st December 2024**

	2024 £	2024 £	2023 £	2023 £
<b>CASH FLOWS FROM OEPRATING ACTIVITIES</b>				
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	<b>169,339</b>		(10,252)	
<b>Adjustments for:</b>				
Depreciation charges	<b>435</b>		434	
Investment Income	<b>(2,335)</b>		(1,464)	
(Increase) / Decrease in debtors	<b>(23,869)</b>		(6,058)	
(Decrease) / Increase in creditors	<b>5,957</b>		1,329	
Net cash inflow/(used in)/provided by operating activities	<b>149,527</b>	<b>149,527</b>	(16,011)	(16,011)
<b>CASH FLOW FROM INVESTING ACTIVITES</b>				
Purchase of tangible fixed assets	<b>(1,852)</b>		-	
Interest	<b>2,335</b>		1,464	
<b>Net Cash Inflow from Returns on Investments and Servicing of Finance</b>		<b>483</b>		1,464
<b>Increase/(Decrease) in Cash</b>		<b>150,010</b>		(14,547)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b>615,379</b>		629,926
		<b>765,389</b>		615,379
		<b>765,389</b>		615,379
Cash in hand		<b>765,389</b>		615,379
<b>Cash at end of reporting period</b>		<b>765,389</b>		615,379
		<b>765,389</b>		615,379

The notes on pages 28 to 36 form part of these financial statements.

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2024**

## **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 effective October 2019), 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 6.

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 2024**

### **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 13 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 2024**

<b>2 Donations and Legacies</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
The donations are made up as follows:		
General donations	<b>23,536</b>	16,877
Donations from Welfare Association Geneva	<b>108,574</b>	115,433
Gift in kind - rental of office space	<b>8,592</b>	14,000
Legacy income	<b>13</b>	-
Gift aid	<b>27,279</b>	13,846
	<hr/>	<hr/>
<b>Unrestricted funds</b>	<b>167,994</b>	160,156
	<hr/> <hr/>	<hr/> <hr/>
<b>3 Grants Receivable</b>		
Al Makassed Hospital Zakat Fund for Impoverished Patients, East Jerusalem	-	337,717
Childcare Programme, West Bank	<b>549,586</b>	692,217
Distribution of Emergency Food Parcels, Rafah, South Gaza	<b>196,087</b>	-
Education Programmes, Palestine	-	15,738
Education Support, Gaza	-	4,286
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	<b>166,288</b>	77,134
Emergency Appeal, Orphans, Gaza	<b>167,204</b>	35,895
Emergency Appeal, Winter Support, Lebanon	<b>11,370</b>	6,004
Emergency Distribution of Food Parcels in Middle & South Gaza	<b>164,614</b>	-
Emergency Food Aid for IDPs in Gaza with Amos Trust & Sunbird Paracycling Group	<b>100,000</b>	-
Emergency Food and NFIs Programme, Lebanon	<b>52,110</b>	-
Emergency Food Parcels, Middle & South Gaza	<b>179,487</b>	275,670
Emergency Interventions for Al Quds University's Community Action Centre Annex	<b>47,762</b>	-
Emergency Services Support, Jenin	-	241,121
Emergency Support for Olive Farmers' Livelihoods, West Bank	<b>2,315</b>	50,000
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	62,932
Information, Advocacy & Awareness Raising	-	1,000
ISNAD Education Programme, Gaza	<b>200</b>	-
Learning Hubs and Scholarships Programme, Gaza	<b>200</b>	-
Olive Farmers' Livelihoods, West Bank	<b>234</b>	400
Ramadan Appeal for Food Packages, Khan Younis, Gaza	<b>8,455</b>	36,156
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	<b>342,713</b>	151,802
Shirin's Fund for Children with Special Needs, Jerusalem	<b>200</b>	500
Supporting Higher Education in the West Bank	<b>27,487</b>	10,996
	<hr/>	<hr/>
<b>Restricted funds</b>	<b>2,016,312</b>	1,999,568
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**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2024**

<b>4 Charitable activities</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Charitable activities are made up of the following:		
Grants payable	<b>5 1,797,759</b>	1,952,549
Indirect Project costs	<b>6 137,182</b>	141,606
Information, public awareness and advocacy	<b>6 33,467</b>	31,784
	<b>1,968,408</b>	<b>2,125,939</b>
<b>5 Grants Payable</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
The details of the grants payable are as follows:		
Al Makassed Hospital Zakat Fund for Impoverished Patients	-	337,717
Childcare Programme, West Bank	<b>535,050</b>	677,145
Distribution of Emergency Food Parcels, Rafah, South Gaza	<b>191,468</b>	
Education Programme, Palestine	-	15,134
Emergency Appeal - Distribution of Fresh Food Parcels, Gaza	<b>169,279</b>	66,276
Emergency Distribution of Food Parcels in Middle & South Gaza	<b>164,460</b>	-
Emergency Food Aid for IDPs in Gaza in Co-operation with Amos Trust & Sunbird Paracycling Group	<b>100,000</b>	-
Emergency Food Parcels, Middle & South Gaza	<b>168,775</b>	274,335
Emergency Food and NFIs Programme, Lebanon	<b>52,349</b>	
Emergency Support for Orphans, Gaza	-	-
Emergency Support for Farmers' Livelihoods, Beit Lahiya, Beit Hanoun and Jabaliya, Gaza	-	60,741
Emergency Support for Olive Farmers' Livelihoods, West Bank	<b>1,339</b>	51,023
Emergency Services Support, Jenin	-	241,121
Emergency Winter Appeal, Lebanon	-	22,239
Information, Advocacy and Awareness-Raising	-	3,654
Paediatric Cardio-thoracic Dept, Makassed Hospital, East Jerusalem	-	7,765
Ramadan Appeal for Food Packages, Gaza	-	36,077
Ramadan Food Packages Distribution, Gaza	<b>336,135</b>	148,533
Emergency Interventions for Al-Quds Universities Community Action Centre	<b>47,474</b>	-
Shirin's Fund for Children with Special Needs, Jerusalem	<b>4,453</b>	-
Supporting Higher Education in the West Bank	<b>26,977</b>	10,789
	<b>1,797,759</b>	<b>1,952,549</b>

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 2024**

**6 Total Expenditure**

	Information, Public Awareness and Advocacy	Raising Funds	Project Activity Costs	2024	2023
	£	£	£	£	£
<b>Direct Costs</b>					
Direct Project Costs	-	-	1,797,759	<b>1,797,759</b>	1,952,549
Salary Costs	17,131	26,267	70,808	<b>114,206</b>	107,779
Exchange Rate Variance	-	-	5,602	<b>5,602</b>	17,726
<b>Support Costs</b>					
<b>Governance Costs</b>					
Accountancy and payroll	1,620	2,484	6,696	<b>10,800</b>	11,200
Audit	3,474	1,390	9,033	<b>13,897</b>	13,200
Salaries	3,426	5,253	14,162	<b>22,841</b>	21,556
<b>Other Support Costs</b>					
Advertising and subscriptions	122	187	503	<b>812</b>	1,304
Annual review brochure costs	232	232	-	<b>464</b>	834
Bank charges	-	2,005	2,005	<b>4,010</b>	2,020
Computer costs and IT support	710	1,089	2,936	<b>4,735</b>	10,262
Depreciation	65	100	270	<b>435</b>	434
Fundraising Appeals	234	227	227	<b>688</b>	1,055
Office Cleaning	45	69	186	<b>300</b>	-
Office expenses	641	983	2,651	<b>4,275</b>	1,174
Postage and stationery	304	467	1,258	<b>2,029</b>	1,453
Rent - gift in kind	1,289	1,976	5,327	<b>8,592</b>	14,000
Rent and Service Charges	1,354	2,076	5,594	<b>9,024</b>	-
Rates	93	143	385	<b>621</b>	-
Salaries	2,284	3,502	9,441	<b>15,227</b>	14,371
Telephone	443	443	99	<b>985</b>	331
Training	-	-	-	-	192
<b>Total</b>	<b>33,467</b>	<b>48,893</b>	<b>1,934,942</b>	<b>2,017,302</b>	<b>2,171,440</b>

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

**Details of Expenditure (Prior Year)**

	Information, Public Awareness and Advocacy	Raising Funds	Project Activity Costs	2023
	£	£	£	£
<b>Direct Costs</b>				
Direct Project Costs	-	-	1,952,549	<b>1,952,549</b>
Salary Costs	16,167	24,789	66,823	<b>107,779</b>
Exchange Rate Variance	-	-	17,726.00	<b>17,726</b>
<b>Support Costs</b>				
<b>Governance Costs</b>				
Accountancy and payroll	1,680	2,576	6,944	<b>11,200</b>
Audit	3,300	1,320	8,580	<b>13,200</b>
Salaries	3,233	4,958	13,365	<b>21,556</b>
<b>Other Support Costs</b>				
Advertising and subscriptions	196	300	808	<b>1,304</b>
Annual review brochure costs	417	417	-	<b>834</b>
Bank charges	-	1,010	1,010	<b>2,020</b>
Computer costs and IT support	1,539	2,360	6,363	<b>10,262</b>
Depreciation	65	100	269	<b>434</b>
Fundraising Appeals	359	348	348	<b>1,055</b>
Office expenses	176	270	728	<b>1,174</b>
Postage and stationery	218	334	901	<b>1,453</b>
Rent - gift in kind	2,100	3,220	8,680	<b>14,000</b>
Salaries	2,156	3,305	8,910	<b>14,371</b>
Telephone	149	149	33	<b>331</b>
Training	29	45	118	<b>192</b>
<b>Total</b>	<b>31,784</b>	<b>45,501</b>	<b>2,094,155</b>	<b>2,171,440</b>

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2024**

<b>7 Net Income/(Expenditure) for Year</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
This is stated after charging the following:		
Depreciation of tangible assets	<b>435</b>	434
Auditors' remuneration - audit - current year	<b>13,897</b>	13,200
Operating Leases	<b>9,025</b>	-
Exchange loss/(gain)	<b>5,602</b>	17,726
	<hr/> <hr/>	<hr/> <hr/>

<b>8 Staff Costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
The details of the staff costs are:		
Gross pay	<b>132,273</b>	125,974
Social Security	<b>10,743</b>	8,913
Pension (Defined Contribution Scheme)	<b>9,259</b>	8,818
	<hr/> <hr/>	<hr/> <hr/>
	<b>152,275</b>	143,705

The number of full time equivalent employees during the year was two (2023: two).  
One employee earns between £90,001 - £100,000 (2023: 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 £113,185 (2023: £107,736). No trustee received remuneration from the charity.

### 9 Payments to Trustees

No trustee or person (2023: none) connected with a trustee has received any remuneration for services to the charity (2023: £nil).

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

After many year, on their retirement, two Trustees (2023: none) were given a gift of a small olive tree each.

Total cost £72.(2023: nil)

### 10 Related Parties

Donations of £21,630 were made to the charity by Trustees (2023: £3,480).

### 11 Taxation

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

<b>12 General Fund</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Balance at 1st January	<b>548,555</b>	580,067
Net movement for the year	<b>(49,214)</b>	(57,271)
Transfers	<b>25,684</b>	25,759
	<hr/> <hr/>	<hr/> <hr/>
As at 31st December	<b>525,025</b>	548,555

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2024**

**13 Details of Restricted Funds (Current Year)**

	Balance at 1 Jan 2024	Incoming Resources £	Outgoing Resources £	Transfers £	Balance at 31 Dec 2024 £
Childcare Programme, West Bank	-	549,586	(535,050)	(14,536)	-
Community Based Rehabilitation Programme, Gaza	60	-	-	-	60
Distribution of Emergency Food Parcels, Rafah, South Gaza	-	196,087	(191,468)	(4,619)	-
Education Support, Gaza	4,286	-	-	-	4,286
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	11,311	166,288	(169,279)	8,455	16,775
Emergency Appeal, Orphans, Gaza	35,895	167,204	-	150	203,249
Emergency Distribution of Food Parcels in Middle & South Gaza	-	164,614	(164,460)	(154)	-
Emergency Food and NFIs Programme, Lebanon	-	52,110	(52,349)	239	-
Emergency Food Aid for IDPs in Gaza in Co-operation with Amos Trust & Sunbird Paracycling Group	-	100,000	(100,000)	-	-
Emergency Food Parcels, Middle & South Gaza	-	179,487	(168,775)	610	11,322
Emergency Interventions for Al Quds University's Community Action Centre Annex	-	47,762	(47,474)	(287)	-
Emergency Support for Olive Farmers' Livelihoods, West Bank	-	2,315	-	-	2,315
Emergency Winter Appeal, Lebanon	-	11,370	-	-	11,370
Information, Advocacy & Awareness Raising	10,742	-	-	-	10,742
ISNAD Education Programme, Gaza	-	200	-	-	200
Learning Hubs and Scholarships Programme, Gaza	-	200	-	-	200
Olive Farmers' Livelihoods, West Bank	1,344	234	(1,339)	-	239
Ramadan Appeal for Food Packages, Khan Younis, Gaza	-	342,713	(336,135)	(6,578)	(0)
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	(1)	8,455	-	(8,454)	-
Shirin's Fund for Children with Special Needs, Jerusalem	4,470	200	(4,453)	-	217
Supporting Higher Education in the West Bank	-	27,487	(26,977)	(510)	-
	<b>68,107</b>	<b>2,016,312</b>	<b>(1,797,759)</b>	<b>(25,684)</b>	<b>260,976</b>

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

**Details of Restricted Funds (Prior Year)**

	Balance at 1 Jan 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)	-
	<b>46,847</b>	<b>1,999,568</b>	<b>(1,952,549)</b>	<b>(25,759)</b>	<b>68,107</b>

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

**The Welfare Association**  
**Notes to the Financial Statements**  
**For the year ended 31st December 2024**

**14 Tangible Fixed Assets**

	<b>2024</b>	<b>2023</b>
	<b>Office</b>	<b>Office</b>
	<b>Equipment</b>	<b>Equipment</b>
<b>Cost</b>		
As at 1st January 2024	<b>5,310</b>	5,310
Addition during the year	<b>1,852</b>	-
	<hr/>	<hr/>
As at 31st December 2024	<b>7,162</b>	5,310
	<hr/>	<hr/>
<b>Depreciation</b>		
As at 1st January 2024	<b>5,120</b>	4,686
Charge for the year	<b>435</b>	434
	<hr/>	<hr/>
As at 31st December 2024	<b>5,555</b>	5,120
	<hr/>	<hr/>
<b>Net Book Value</b>		
As at 31st December 2024	<b>1,607</b>	190
	<hr/> <hr/>	<hr/> <hr/>
As at 31st December 2023	<b>190</b>	624
	<hr/> <hr/>	<hr/> <hr/>

**15 Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Other Debtors	<b>27,279</b>	13,846
Office Rental Deposit	<b>5,283</b>	-
Prepayments	<b>5,600</b>	447
	<hr/>	<hr/>
	<b>38,162</b>	14,293
	<hr/> <hr/>	<hr/> <hr/>

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>922</b>	-
Accruals	<b>18,235</b>	13,200
	<hr/>	<hr/>
	<b>19,157</b>	13,200
	<hr/> <hr/>	<hr/> <hr/>

**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 2024**

**18 Analysis of net assets between funds**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
<b>Fund balances at 31 December 2024 are represented by:</b>			
Fixed assets	1,607	-	<b>1,607</b>
Current assets	542,575	260,976	<b>803,551</b>
Current liabilities	(19,157)	-	<b>(19,157)</b>
<b>Total net assets</b>	<b>525,026</b>	<b>260,976</b>	<b>786,001</b>
<b>Fund balances at 31 December 2023 are represented by:</b>			
Fixed assets	190	-	<b>190</b>
Current assets	561,565	68,107	<b>629,672</b>
Current liabilities	(13,200)	-	<b>(13,200)</b>
<b>Total net assets</b>	<b>548,555</b>	<b>68,107</b>	<b>616,662</b>

**19 Analysis of Changes in Net Funds**

	<b>At 1 January 2024 £</b>	<b>Non-cash Changes £</b>	<b>Cash Flows £</b>	<b>At 31 December 2024 £</b>
Cash at bank and in hand	615,379	-	150,010	<b>765,389</b>
<b>Total Net Funds</b>	<b>615,379</b>	-	<b>150,010</b>	<b>765,389</b>

**20 Operating Lease Commitments**

The charity has the following commitments under non-cancellable leases:

	<b>2024</b>	<b>2023</b>
less than 1 year	<b>20,000</b>	-
1-5 years	<b>11,667</b>	-
<b>Over 5 Years</b>	<b>31,667</b>	-