THE WELFARE ASSOCIATION
(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2025

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The Welfare Association
Report of the Trustees for the Year Ended 31st December 2025
The Trustees present their report and the audited financial statements of the charity for the year ended 31 December 2025.

Reference and Administrative Information

Constitution
The Welfare Association (UK) (trading name "Taawon UK") from here on "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 13 April 1993 and is registered with the Charity Commission in England and Wales, (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
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Clerkenwell, London
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Email: info@taawonuk.org
Website: www.taawonuk.org

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
Julia Helou - Treasurer (until 29 April 2025)
Hanan Al Afifi (resigned 18 November 2025)
Louise Arimatsu - Chair (resigned 18 November 2025)
Sarkis Nehme (resigned 29 April 2025)
Michael Kenny
Ian Martin (resigned 7 February 2025)
Hatem Kamal (appointed Treasurer on 18 November 2025)
Sara Husseini (appointed 3 July 2025)
Manal Mitri (appointed 3 July 2025, appointed Co-Chair on 18 November 2025, stepped down as Co-Chair on 28 April 2026)
Tamara Ben-Halim (appointed 21 July 2025, appointed Co-Chair on 18 November 2025)
Saleem Lubbad (appointed 27 July 2025, appointed Secretary on 18 November 2025, appointed Co-Chair on 28 April 2026)
Zahira Jaser (appointed 18 November 2025, resigned 11 August 2026)
Nabih Hanbali (appointed 18 November 2025)
Jasr Kawkby (appointed 18 November 2025, resigned 11 August 2026)

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

Trustees are nominated by fellow trustees based on their commitment to the objectives of the charity, their standing and contribution to the community, and the skills and expertise that they can bring to the charity. Following nomination, the candidate is then discussed by the board and either approved or rejected following their assessment.

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 a mixture of in person and online where 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 acting director, currently a trustee, to manage the daily operations of the charity. Alex Foley serves as the Communications & Operational Development Manager and Said Zaaneen serves as the Programmes Manager.

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.

Key management includes the Programmes Manager and the Communications & Operational Development Manager. We currently operate on a flat structure, with oversight provided by the Board of Trustees. There is a vacant Fundraising Manager position for which the charity is actively recruiting.

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 have restructured 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. A new MoU has been signed between the two organisations to establish the nature of their working relationship going forward.
- 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 the 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 of the UK government, 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. Before signing agreements with donors, a legal identity and registration verification is conducted through Charity Commission and Companies House. Donor entities and partners are screened against the UK government Sanctions and Proscription lists. 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 2025, 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 2025.

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 2025 in each of the following sectors:

- Emergency relief interventions (Palestine and Lebanon)
- Education: access to for children with special education needs, those at risk of dropping out, early childhood development (West Bank, Gaza and Lebanon); online higher education (Gaza)
- Community development: orphans' support programmes (West Bank and Gaza);

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. The WAUK and its partners deliver projects and services in accordance with the Core Humanitarian Standards on Quality and Accountability, placing communities at the centre of humanitarian action.

Context and Challenges

Since October, 2023 the conditions across Palestine worsened considerably throughout 2024 and into 2025 and 2026. At the geo-political level, the future of Palestine and of its people remains unclear with more devastation and destruction in the Gaza Strip and the West Bank. This has resulted in the humanitarian situation reaching a critical breaking point, marked by extreme violence and systemic deprivation across both Gaza and the West Bank. Below is a snapshot (arranged geographically) of the context within which the charity and its partners operated throughout 2025 highlighting the context and challenges confronted and the extent of the escalating needs, immediate and long-term, of its beneficiaries.

Gaza

Between 7 October 2023 and 30 December 2025 at least **71,266** Palestinians were killed, including more than 20,000 children, and **171,222 were** injured.[1] 579 aid and health workers are among those killed (Ibid).

A fragile ceasefire was reached in October 2025, leaving 58 per cent of Gaza Strip under full Israeli military control and suffocating 2.1 million Palestinians into the remaining 42 per cent of largely destroyed territory.[2] Since the October 2025 ceasefire, security incidents and near-daily targeting operations Israeli forces have continued in Gaza, with the Palestine Red Crescent Society (PRCS) reporting 648 fatalities and more than 1,700 injuries in the Strip up to 28 February 2026 and ongoing daily incidents thereafter.[3] 90% of Gaza's population - 1.9 million - were forcibly displaced on multiple occasions, living in tents and makeshift shelters.[4]

The joint Gaza Rapid Damage and Needs Assessment (RDNA), published recently by the European Union, United Nations and the World Bank, revealed the level of catastrophe. The report highlights severe impact on human development across Gaza, which is estimated to have been set back by 77 years. The devastation in Gaza has inflicted catastrophic damage across vital sectors, severely crippling housing, healthcare, education, commerce, and agriculture. The physical toll is immense, with over 371,888 homes ruined or structurally compromised, nearly every school damaged or destroyed, and more than half of all hospitals rendered entirely non-functional. Alongside this widespread infrastructural collapse, the region has suffered a devastating financial blow, resulting in a staggering 84% contraction of the local economy.[5] The needs for recovery and

[1] https://www.ochaopt.org/content/reported-impact-snapshot-gaza-strip-30-december-2025
[2] https://www.msf.org/not-ceasefire-life-gaza-continues-be-suffocated-six-months
[3] https://reliefweb.int/report/occupied-palestinian-territory/palestine-red-crescent-society-humanitarian-response-report-gaza-strip-ceasefire-agreement-9-october-2025-28-february-2026
[4] https://www.msf.org/not-ceasefire-life-gaza-continues-be-suffocated-six-months
[5] https://www.eeas.europa.eu/delegations/palestine-occupied-palestinian-territory-west-bank-and-gaza-strip/local-press-release-joint-statement-european-union-%E2%80%93-united-nations-final-gaza-rapid-damage-and_en

reconstruction in the Gaza Strip are estimated at $ 71.4 billion over the next ten years, including $ 26.3 billion required to restore essential services, rebuild critical infrastructure, and support economic recovery. The estimate is that physical infrastructure damages costs $ 35.2 billion, with an amount of $ 22.7 billion for economic and social losses (Ibid).

The Gaza Strip still faces dire humanitarian needs. 77% of the population (1.6 million people) are currently facing crises or worse levels of acute food insecurity, a situation that is projected to continue in 2026.[6] Over 18,500 critical patients, including 4,000 children, require medical evacuation abroad, and more than 637,475 school-aged children are without access to formal, in person education. [7] Children remain among the most affected categories, enduring the suffering and harms of everyday life while losing the systems of support. It is estimated that more than 56,000 children in Gaza have lost both or one parent, and all those remain suffering displacement, malnutrition and the trauma that shapes their childhood in Gaza.[8]

West Bank including east Jerusalem

Although the level and scale of force deployed by Israel increased dramatically after October 2023[9] the use of excessive militarised force had been on the rise since 2021.[10] Between January and December 2025, 240 Palestinians were killed by Israeli forces and settlers, including 55 children, and just under 4,000 Palestinians were injured. [11]

The coercive environment in the West Bank has deteriorated significantly due to a surge in Israeli settler violence, a campaign frequently tolerated, supported, or directly aided by Israeli forces. By the end of November 2025, this escalating aggression had resulted in over 1,300 recorded attacks causing casualties, severe property damage, or both. Ultimately, the combination of these violent assaults and stringent access restrictions has driven the forced displacement of entire Palestinian communities, uprooting more than 1,400 individuals over the course of the year alone.[12] At the start of 2026, continued security deterioration and movement restrictions kept 10 UNRWA schools in northern West Bank camps and six in East Jerusalem closed, affecting about 5,200 students.

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 largest forced mass displacement since 1967, with over 40,000 civilians fleeing their homes.[13] Communities were besieged and cut off from essential services worsening food insecurity, civilian infrastructure destroyed, and homes demolished.[14] Recently, in the northern West Bank, Israeli forces extended for two months a military order that further prolongs the displacement from three refugee camps of over 33,000 people since January 2025.[15]

Since October 2023, the Palestinian labor market has been severely disrupted as more than 200,000 Palestinian workers lost their livelihoods from working inside Israel. This deterioration of food security and livelihood opportunities is severely impacting vulnerable groups, particularly farmers, herders, Bedouin populations, and displaced families. In rural communities, residents are struggling with mounting debt, shrinking

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[6] https://www.ipcinfo.org/ipc-country-analysis/details-map/en/c/1159820/?iso3=PSE
[7] https://www.ochaopt.org/content/reported-impact-snapshot-gaza-strip-15-april-2026
[8] https://www.unicef.org/emergencies/children-gaza-need-lifesaving-support
[9] 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 Isael A/HRC/56/26
[10] 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 Isael, 5 September 2023 A/78/198
[11] https://www.ochaopt.org/content/west-bank-monthly-snapshot-casualties-property-damage-and-displacement-december-2025
[12] https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2026
[13] https://www.crisisgroup.org/middle-east-north-africa/east-mediterranean-mena/israelpalestine/israels-west-bank-incursions
[14] https://www.aljazeera.com/news/2025/1/22/mapping-1800-israeli-settler-attacks-in-the-occupied-west-bank-since-october-7
[15] https://reliefweb.int/report/occupied-palestinian-territory/opt-humanitarian-situation-report-10-april-2026

grazing lands due to confiscation, and forced displacement driven by settler violence. The governorates of Hebron and Bethlehem are disproportionately affected by these crises, facing profound losses of agricultural land and crippled market access as a result of intense movement restrictions.[16] UN reports estimate that 1.52 million will remain in need for humanitarian assistance in the West Bank (Ibid).

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.[17] 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.[18] Consequently, most are made and kept reliant on UNRWA for survival[19] and are consigned to one of the 12 official refugee camps and the 156 gatherings where poverty is endemic.[20]

The humanitarian situation in Lebanon has rapidly seen dramatic deterioration following the escalation of hostilities that began on the 1st of March 2026, with Israeli airstrikes and ground operations affecting multiple areas including Saida, Tyre, Nabatieh, the South, Bekaa, Baalbek-Hermel, and Beirut southern suburbs as well as parts of Mount Lebanon. As of 20 April 2026, and according to the Ministry of Public Health, 2,294 people have been killed and more than 7,544 injured, including children.

Although a fragile ceasefire entered into effect on 17 April 2026, hundreds of thousands remain displaced and in need for humanitarian assistance. In reference to OCHA's flash update 19 at total of 1,049,000 self-registered displaced people out of which 117,421 people have been displaced in 631 collective shelters[21] including public schools, Lebanese University campuses, and other public buildings designated by the Lebanese authorities as collective shelters. Many families were forced to leave immediately, with some reportedly spending the night in open areas or on the streets due to the absence of shelter options. The violence has caused widespread damage to infrastructure and basic services across southern Lebanon, including residential buildings, road networks, and other vital services (Ibid).

2025 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 2025, delivering relief continued to be 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 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

[16] https://www.ochaopt.org/content/flash-appeal-occupied-palestinian-territory-2026
[17] https://www.unrwa.org/sites/default/files/content/resources/lebanon_socioeconomic_survey_2023_final.pdf
[18] UNRWA operates 65 schools in Lebanon, serving 39,144 Palestine refugee students.
[19] 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
[20] https://www.unrwa.org/where-we-work/lebanon. Last Updated July 2023
[21] https://reliefweb.int/report/lebanon/lebanon-flash-update-19-escalation-hostilities-lebanon-20-april-2026

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.[22]

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.**[23] 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.[24]

Throughout 2025, WAUK continued to support projects that align with its core objectives across three sectors: education, orphan care, and emergency relief.

EDUCATION

ISNAD

This multi-year programme is in partnership with Taawon to support university students in the largest three universities in Gaza. The programme aims to provide 30,000 educational scholarships to students to cover tuition fees for two semesters, which will help support university resources and sustain their staff. 15,000 students will be supported to resume their studies at Gaza universities through remote learning systems, strengthening the capabilities of Palestinian universities to survive, endure, and thrive.

Throughout 2025, we have been receiving donations from individual donors, equivalent to scholarships for 4 students in Gaza for their entire final year of studies. In early 2026, 18 students were selected to receive a one semester funding through WA-UK support. The programme closely coordinates with the Friends of Palestine Universities (FPU) in the UK to collectively and jointly mobilise resources and engage with academics and universities in the UK to support the programme.

STARS (Lebanon)

Lebanon has long struggled with high school dropout rates, particularly within vulnerable communities such as Palestinian refugees. These challenges have been exacerbated by the country's escalating socio-economic crises, which have deepened poverty, strained resources, and disrupted access to education. In response to this crisis, WAUK and its local partners target at-risk students in Grades 7, 8, and 9 enrolled at UNRWA schools in the Palestinian refugee camps, providing them with personalized intervention plans that involve them, their families, and educators with the main aim of retaining these students at school and improving their academic performance.

In 2025, we supported a full year of interventions. 35 Grade 9 students attended learning support classes in core subjects, alongside life skills and psychosocial support (PSS) sessions. In parallel, targeted case management was provided by a social worker for medium-risk students facing issues such as gender-based concerns, bullying, and violence. The implementers collaborated closely with UNRWA schools to ensure that interventions complemented formal education efforts. In addition, the program maintained regular communication with school counsellors, teachers, and principals, creating a unified support system.

Support kits were distributed to 35 students, including essential learning materials such as copybooks, pens, pencils, rulers, and scientific calculators, in addition to coloring mandalas and crayons to support psychosocial

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[22] 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.

[23] https://www.welfareassociation.org.uk/get-involved/appeals/appeal-for-gaza-orphans-future/ https://www.taawon.org/en/noor

[24] 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.

(PSS) activities. A total of 1,362 remedial learning sessions were delivered 5 days a week across key subjects (Mathematics, English, Science, and Arabic), contributing to strong student engagement and retention. In addition to providing activities aimed at developing students' life skills, including building friendships, teamwork, and boosting self-confidence, more than 77 individual and group awareness sessions were conducted. These sessions aimed to improve students' social behavior, enhance their self-confidence, reduce aggressive behavior, and develop skills in stress management and effective communication.

ORPHAN CARE

Orphans Care Programme (West Bank)
During 2025 more than 1000 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.

NOOR Orphan Sponsorship Programme (Gaza)

NOOR is an ambitious, multi-year orphan care programme that aims to provide comprehensive support to orphaned children in Gaza, ensuring their access to essential needs such as food, hygiene, education, and overall well-being, contributing to their empowerment and protection from abuse and exploitation. Specifically Taawon is aiming to support 20,000 orphans until adulthood with:

- Humanitarian Aid: Provision of food and hygiene support for orphaned children through periodic aid cycles.
- Healthcare Support: Access essential medical services, including general healthcare and medical checkups.
- Mental Health and Psychosocial Support (MHPSS): Counseling and psychological support to help orphaned children cope with trauma and distress.
- Education Assistance: School tuition, educational materials, and back-to-school support for sponsored orphans.
- Social Care and Guardian Support: To enhance caregiving capacity, community engagement, training sessions, and financial assistance for guardians.

In 2025, WAUK raised slightly more than £209,000 from retail donations, which equates to full sponsorships for around 140 orphans for a year.

EMERGENCY RELIEF

Emergency Assistance to Palestinian Refugee Families in Mar Elias and Shatila Camps, Beirut (Lebanon)

The primary objective of this emergency project was to address the urgent food needs of Palestinian refugee families living in Mar Elias and Shatila camps in Beirut. Through the distribution of food vouchers to 459 families during the holy month of Ramadan, the project ensured that some of the most vulnerable households were able to access essential food items. This support was particularly critical during Ramadan and the Eid holiday, enabling families to observe the season with dignity and meet their nutritional needs. The initiative effectively alleviated food insecurity, and was met with strong appreciation from the beneficiaries.

The initiative successfully reached 459 families, surpassing the original target of 438 families. All project activities—including procurement, distribution, and monitoring—were completed within the scheduled timeframe, ensuring beneficiaries received timely assistance.

Strong collaboration with local partners, and active involvement of community members, promoted project ownership and helped maintain beneficiary dignity throughout the process. The project demonstrated adaptability to evolving conditions, effective community engagement, and adherence to established standards, all of which contributed to its overall success.

Emergency Winter Fuel Distribution in Wavel Camp (Lebanon)

This project aimed to improve the living conditions of 86 vulnerable families (387 individuals) in Wavel Camp, Baalbek during the harsh winter season. By distributing winterisation fuel vouchers worth $150 each, those families were able to secure approximately 170 liters of heating fuel, helping them to cope with the cold and difficult conditions. This intervention targeted families most in need – including those without income, elderly-headed households, and families with members with disabilities.

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 was increased, a fundraising committee will be established, and the charity has restructured to create three officer posts: fundraising; programmes; and communications. 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 a communications and outreach strategy to advance community engagement domestically and abroad.

In 2026 WAUK will continue to centre Palestinian empowerment and to pursue the following main areas of activity:

- **Emergency interventions**: Continue supporting initiatives that provide relief for the multiple humanitarian crises facing Palestinians.
- **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.
- **Orphan Care:** orphans' support programmes (West Bank and Gaza); livelihood 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.

NEW PROJECTS FOR 2026

Salfit - Leaders of Tomorrow
Children and adolescents living in border communities and Area C of the West Bank face persistent, systemic barriers to accessing safe, quality, and inclusive education. These areas are among the most underserved, where the compounded effects of occupation, geographic isolation, and institutional neglect have significantly disrupted children's right to learn.

This programme aims to develop the scientific, technological, engineering, and mathematical (STEM) capacities of children and adolescents in rural communities of Salfit Governorate. It adopts a community-based, interactive learning model that integrates non-traditional educational approaches to foster critical thinking, problem-solving, and digital empowerment for children aged 7 to 16, with a particular focus on encouraging girls' participation. The project started in February 2026 and is continuing for 12 months with the aim to reach and empower 500 children.

Transitional Learning Spaces (TLS) project (Gaza)

As of early 2026, children in Gaza continue to face one of the most severe education and protection crises globally. More than half of Gaza's school-aged children remain without consistent access to learning, while the vast majority of school buildings are damaged or destroyed. Families returning to northern Gaza are living in displacement settings where safe learning spaces are largely unavailable and protection risks remain high.

The project aims to restore safe, inclusive, and protective access to education for approximately 400 conflict-affected children (6-17 years old) in Gaza through two Temporary Learning Spaces established in Gaza North and Gaza City. In response to prolonged school closures, displacement, and widespread psychosocial distress, the intervention integrates accelerated Foundational Literacy and Numeracy (FLN) with a layered MHPSS approach. The project started in March 2026 and will continue until the end of November 2026. By the end of the project, the participating children will have regained access to structured learning and safe routines, demonstrated measurable gains in foundational skills, and shown improved psychosocial wellbeing.

Financial Review

This financial review covers the period 1 January to 31 December 2025.

Income

During 2025, the charity generated total income of approximately £1.2 million from individual donors and institutional supporters across the UK and internationally. This represents a reduction of approximately 45% compared to the prior year, when total income reached approximately £2.2 million.

The Trustees acknowledge this decline and attribute it to a number of interconnected factors. Several institutional donors who had previously provided significant support established independent operational presences in Palestine, reducing their reliance on the charity as a funding conduit. The prolonged and deteriorating humanitarian crisis has also contributed to donor fatigue among parts of the supporter base, particularly as the scale of need continues to grow while access for aid organisations remains severely constrained by the Israeli authorities. Finally, instability across the wider MENA region has created competing humanitarian demands, affecting fundraising conditions more broadly.

Expenditure

Total expenditure for the year was approximately £1.4 million (an approximately 30% decrease from 2024), of which approximately £1.1 million was directed towards charitable activities (compared to £1.8 million in 2024). The largest single area of spend was the support of orphans in Palestine, accounting for over £800,000. The remainder of charitable expenditure was applied to education, emergency relief operations, principally the provision of food parcels to families in Gaza.

The Trustees remain committed to ensuring that the maximum proportion of funds raised is directed to those most in need and mainly towards Orphan support via the Noor program, Education via Isnad Program, and health & Wellbeing via different programs. The trustees will continue to review operational costs to uphold this commitment

In 2025, the charity continued spending on its core activities where circa £553,000 was spent on an orphans' programme in the West Bank, circa £45,000 for higher education to support students at Birzeit University, circa £80,000 on food distribution for displaced families in Gaza, 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), and spent circa £263,000 for this programme. In 2025, a large proportion of expenditure was channelled to support orphaned children through the provision of food parcels, access to healthcare and education.

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 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 are 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. On 31 December 2025 unrestricted funds amounted to £327,774 (2024: £525,025) and restricted funds for ongoing programmes was £217,237 (2024: £260,976).

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 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:

Treasurer/Trustee **Date** 21 September 2026

Tamara Ben-Halim



Manal Mitri



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 2025 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 2025, 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. 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 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 revieing 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 September 2026

The Welfare Association

(A Company Limited by Guarantee)

Charity No: 1020238
Company No: 2809950

Report and Financial Statements
For the year ended
31 December 2025

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The Welfare Association
Statement of Financial Activities
For the year ended 31 December 2025

		2025			2024		
	Note	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
Income and endowments from:							
Donations and legacies	3	131,158	292,001	423,159	167,994	-	167,994
Charitable activities – grants receivable	4	-	757,060	757,060	-	2,016,311	2,016,311
Investments – interest		2,074	-	2,074	2,335	-	2,335
Total income		**133,232**	**1,049,061**	**1,182,293**	**170,329**	**2,016,311**	**2,186,640**
Expenditure on:							
Raising funds	7	56,236	-	56,236	48,893	-	48,893
Charitable activities	5	293,379	1,073,668	1,367,047	170,649	1,797,759	1,968,408
Total expenditure		**349,615**	**1,073,668**	**1,423,283**	**219,542**	**1,797,759**	**2,017,301**
Net income/(expenditure)		**(216,383)**	**(24,607)**	**(240,990)**	**(49,213)**	**218,552**	**169,339**
Transfers between funds	11	19,131	(19,131)	-	25,684	(25,684)	-
Net movement in funds		**(197,252)**	**(43,738)**	**(240,990)**	**(23,529)**	**192,868**	**169,339**
Reconciliation of funds:							
Total funds brought forward		525,026	260,975	786,001	548,555	68,107	616,662
Total funds carried forward		**327,774**	**217,237**	**545,011**	**525,026**	**260,975**	**786,001**

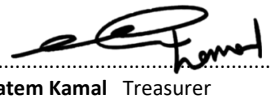
All incoming resources and resources expended derive from continuing activities. There are no recognised gains or losses other than those passing through the Statement of Financial Activities.

The Welfare Association
Balance Sheet
As at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	1,287	1,607
Total fixed assets		**1,287**	**1,607**
Current assets			
Debtors	13	35,686	38,162
Cash at bank and in hand		575,924	765,389
		611,610	**803,551**
Creditors: amounts falling due within one year	14	(67,886)	(19,157)
Net current assets		**543,724**	**784,394**
Total assets less current liabilities		**545,011**	**786,001**
Total net assets		**545,011**	**786,001**
Funds of the charity			
Restricted income funds	11	217,237	260,975
Unrestricted funds		327,774	525,026
Total funds		**545,011**	**786,001**

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and FRS 102.

Approved by the Board of Trustees and authorised for issue on 21 September 2026 and signed on their behalf by:



.....

Hatem Kamal Treasurer



.....

Chair

Company Registration Number: 02809950

The Welfare Association
Statement of Cash Flows
For the year ended 31 December 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income/(expenditure) for the reporting period	(240,990)	169,339
Adjustments for:		
Depreciation charges	321	435
Investment income	(2,074)	(2,335)
(Increase)/decrease in debtors	2,475	(23,869)
(Decrease)/increase in creditors	48,729	5,957
Net cash provided by/(used in) operating activities	**(191,539)**	**149,527**
Cash flows from investing activities		
Purchase of tangible fixed assets	-	(1,852)
Interest received	2,074	2,335
Net cash provided by/(used in) investing activities	**2,074**	**483**
Increase/(decrease) in cash and cash equivalents	**(189,465)**	**150,010**
Cash and cash equivalents at the beginning of the year	765,389	615,379
Cash and cash equivalents at the end of the year	**575,924**	**765,389**

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 the relevant note. 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.

Tangible fixed assets and depreciation

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

Office equipment – 33.33% straight line

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

Fund accounting

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

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

Foreign currency translation

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

Critical accounting estimates and areas of judgement

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

2 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.

3 Donations and legacies

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
General donations	60,224	-	60,224	23,536	-	23,536
Gift Aid – tax reclaim	10,477	-	10,477	27,279	-	27,279
Gift in kind – rental of office space	-	-	-	8,592	-	8,592
Legacy income	5,064	-	5,064	13	-	13
Operational costs from Welfare Association Geneva	55,393	-	55,393	108,574	-	108,574
Shirin's Fund for Children with Special Needs	-	240	240	-	-	-
ACT-for-Pal – Learning Hubs & Scholarships	-	4,136	4,136	-	-	-
Shelter and rehabilitation for refugees in Lebanon	-	250	250	-	-	-
WA UK – Gaza Emergency Appeal	-	55,935	55,935	-	-	-
WA UK – Orphans, Gaza	-	209,650	209,650	-	-	-
WA UK – Ramadan Appeal, Gaza	-	18,255	18,255	-	-	-
ISNAD Education Programme	-	3,535	3,535	-	-	-
Total	**131,158**	**292,001**	**423,159**	**167,994**	**-**	**167,994**

4 Charitable activities – grants receivable

	2025	2024
	£	£
	Restricted	*Restricted*
ALIPH – OCJ Restoration Project	11,279	-
Amos Trust – Gaza Food Parcels	40,000	-
FOBZU – Education	44,960	-
Goldman Sachs – Lebanon Education Programme	15,024	-
IDRF Ramadan Lebanon	36,844	-
IR – Childcare, West Bank	556,442	549,585
IR – Emergency Services Support, Jenin	10,386	-
Makassed Hospital	17,125	-
Salfit – Leaders of Tomorrow	25,000	-
Distribution of Emergency Food Parcels, Rafah, South Gaza	-	196,087
Emergency Appeal, Distribution of Fresh Food Parcels, Gaza	-	166,288
Emergency Appeal, Orphans, Gaza	-	167,204
Emergency Appeal, Winter Support, Lebanon	-	11,370
Emergency Distribution of Food Parcels, Middle & South Gaza	-	164,614
Emergency Food Aid for IDPs, Gaza (Amos Trust & Sunbird)	-	100,000
Emergency Food and NFIs Programme, Lebanon	-	52,110
Emergency Food Parcels, Middle & South Gaza	-	179,487
Emergency Interventions, Al Quds University Community Action Centre	-	47,762
Emergency Support for Olive Farmers' Livelihoods, West Bank	-	2,315
ISNAD Education Programme, Gaza	-	200
Learning Hubs and Scholarships Programme, Gaza	-	200
Olive Farmers' Livelihoods, West Bank	-	234
Ramadan Appeal for Food Packages, Khan Younis, Gaza	-	8,455
Ramadan Food Packages Distribution, Khan Younis & Rafah, Gaza	-	342,713
Shirin's Fund for Children with Special Needs, Jerusalem	-	200
Supporting Higher Education in the West Bank	-	27,487
Total	**757,060**	**2,016,311**

5 Charitable activities

	Note	2025	2024
		£	£
Grants payable	6	1,073,668	1,797,759
Indirect project costs	7	158,413	137,182
Information, public awareness and advocacy	7	134,966	33,467
Total		**1,367,047**	**1,968,408**

6 Grants payable

	2025	2024
	£	£
ALIPH – OCJ Restoration Project	10,321	-
Amos Trust – Gaza Food Parcels	80,517	-
FOBZU – Grants for Education	43,956	-
Goldman Sachs – Lebanon Education Programme	14,588	-
IDRF – Makassed Hospital, Jerusalem	13,130	-
IDRF Ramadan Lebanon	36,656	-
IR – Childcare, West Bank	553,079	535,050
IR – Emergency Services Support, Jenin	7,925	-
IR – Emergency Support for Olive Farmers' Livelihoods, WB	1,663	-
WA UK – Orphans, Gaza	297,467	-
WA UK Lebanon Emergency	14,366	-
Distribution of Emergency Food Parcels, Rafah, South Gaza	-	191,468
Emergency Appeal – Distribution of Fresh Food Parcels, Gaza	-	169,279
Emergency Distribution of Food Parcels, Middle & South Gaza	-	164,460
Emergency Food Aid for IDPs, Gaza (Amos Trust & Sunbird)	-	100,000
Emergency Food Parcels, Middle & South Gaza	-	168,775
Emergency Food and NFIs Programme, Lebanon	-	52,349
Emergency Support for Olive Farmers' Livelihoods, West Bank	-	1,339
Ramadan Food Packages Distribution, Gaza	-	336,135
Emergency Interventions, Al-Quds University Community Action Centre	-	47,474
Shirin's Fund for Children with Special Needs, Jerusalem	-	4,453
Supporting Higher Education in the West Bank	-	26,977
Total	**1,073,668**	**1,797,759**

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

7 Total expenditure

	Information & advocacy	Raising funds	Project activity	Total 2025	Total 2024
	£	£	£	£	£
Direct costs					
Direct project costs	-	-	1,073,668	1,073,668	1,797,759
Salary costs	16,500	23,542	75,324	115,366	114,206
Exchange rate variance	-	-	1,583	1,583	5,602
Support costs – governance					
Accountancy and payroll	3,398	4,247	9,343	16,988	10,800
Audit	3,548	4,055	9,293	16,896	13,897
Salaries	3,350	6,500	25,967	35,817	22,841
Other support costs					
Advertising and subscriptions	278	463	1,111	1,852	812
Annual review brochure costs	34	-	-	34	464
Bank charges	-	2,699	2,699	5,398	4,010
Computer and IT support	658	1,096	2,631	4,385	4,735
Depreciation	48	70	203	321	435
Fundraising appeals	-	-	-	-	688
Office cleaning	225	500	775	1,500	300
Office expenses	488	1,000	1,766	3,254	4,275
Postage and stationery	-	-	-	-	2,029
Rent in kind	-	-	-	-	8,592
Rent and service charges	3,259	5,431	13,034	21,724	9,024
Rates	177	294	706	1,177	621
Salaries	1,902	3,804	6,974	12,680	15,227
Telephone	318	743	1,061	2,122	985
Trustee expenses	34	150	42	226	-
Insurance	91	182	334	607	-
Legal fees	47,212	-	-	47,212	-
Recruitment costs	129	214	515	858	-
Service charges (JustGiving/PayPal/Facebook)	-	-	160	160	-
Streamline and SumUp charges	-	-	2,076	2,076	-
Capital restrictions write-off	52,601	-	-	52,601	-
Sundries	29	100	66	195	-
Website maintenance	687	1,146	2,750	4,583	-
Total	**134,966**	**56,236**	**1,232,081**	**1,423,283**	**2,017,301**

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

Details of expenditure (prior year)

	Information & advocacy	Raising funds	Project activity	Total 2024
	£	£	£	£
Direct costs				
Direct project costs	-	-	1,797,759	1,797,759
Salary costs	17,131	26,267	70,808	114,206
Exchange rate variance	-	-	5,602	5,602
Support costs – governance				
Accountancy and payroll	1,620	2,484	6,696	10,800
Audit	3,474	1,390	9,033	13,897
Salaries	3,426	5,253	14,162	22,841
Other support costs				
Advertising and subscriptions	122	187	503	812
Annual review brochure costs	232	232	-	464
Bank charges	-	2,005	2,005	4,010
Computer and IT support	710	1,089	2,936	4,735
Depreciation	65	100	270	435
Fundraising appeals	234	227	227	688
Office cleaning	45	69	186	300
Office expenses	641	983	2,651	4,275
Postage and stationery	304	467	1,258	2,029
Rent – gift in kind	1,289	1,976	5,327	8,592
Rent and service charges	1,354	2,076	5,594	9,024
Rates	93	143	385	621
Salaries	2,284	3,502	9,441	15,227
Telephone	443	443	99	985
Total	**33,467**	**48,893**	**1,934,942**	**2,017,301**

8 Staff costs

	2025	2024
	£	£
Gross pay	130,291	132,273
Employer's national insurance	5,632	10,743
Pension (defined contribution scheme)	7,049	9,259
Redundancy payment	20,851	-
Total	**163,823**	**152,275**

The average number of full-time equivalent employees during the year was 2.5 (2024: 2).

One employee earned between £90,001 – £100,000 during the year (2024: one £90,001 – £100,000).

Key management personnel include the Trustees and the Director. The total employee benefits (including employers' national insurance contributions and employers' pension contributions) of the charity's key management personnel were £111,094 (2024: £113,185). No trustees received remuneration for their services during the year.

9 Net income/(expenditure) for the year

This is stated after charging:

	2025	2024
	£	£
Depreciation of tangible assets	321	435
Auditor's remuneration	16,896	13,897
Exchange loss/(gain)	1,583	5,602

10 General fund

	2025	2024
	£	£
Balance at 1 January	525,026	548,555
Net movement for the year	(216,383)	(49,214)
Transfers	19,131	25,685
Balance at 31 December	**327,774**	**525,026**

11 Restricted funds

	Balance 1 Jan 2025	Income	Expenditure	Transfers	Balance 31 Dec 2025
	£	£	£	£	£
Community based rehabilitation	60	-	-	(60)	-
Education support, Gaza	4,286	-	-	(4,286)	-
Emergency Appeal, fresh food parcels, Gaza	16,775	40,000	(80,517)	23,742	-
Emergency Appeal, Orphans, Gaza	203,249	209,650	(297,467)	(5,256)	110,176
Emergency intervention, Al Quds University	11,322	-	-	(11,322)	-
Emergency support for olive farmers	2,315	-	-	(2,315)	-
Emergency Appeal, Winter Appeal, Lebanon	11,370	-	(14,366)	2,996	-
Information, advocacy and awareness raising	10,742	-	-	(10,742)	-
ISNAD Education Programme	200	3,535	-	-	3,735
Learning hubs and scholarships	200	-	-	(200)	-
Olive farmers' livelihoods, West Bank	239	-	(1,663)	1,424	-
Shirin's Fund for Children with Special Needs, Jerusalem	217	240	-	(457)	-
ALIPH – OCJ Restoration Project	-	11,279	(10,321)	(958)	-
FOBZU – Education	-	44,960	(43,956)	(1,004)	-
Goldman Sachs – Lebanon Education Programme	-	15,024	(14,588)	(436)	-
IDRF Ramadan Lebanon	-	36,844	(36,655)	(189)	-
IR – Childcare, West Bank	-	556,442	(553,080)	(3,362)	-
IR – Emergency Services Support, Jenin	-	10,386	(7,925)	(2,461)	-
Makassed Hospital	-	17,125	(13,130)	(3,995)	-
Salfit – Leaders of Tomorrow	-	25,000	-	-	25,000
ACT-for-Pal – Learning Hubs & Scholarships	-	4,136	-	-	4,136
Shelter and rehabilitation for refugees, Lebanon	-	250	-	(250)	-
WA UK – Gaza Emergency Appeal	-	55,935	-	-	55,935
WA UK – Ramadan Appeal, Gaza	-	18,255	-	-	18,255
Total	**260,975**	**1,049,061**	**(1,073,668)**	**(19,131)**	**217,237**

Transfers between funds relate to monies allocated between projects as agreed with funders, monies moved from general funds into specific projects, and management fees recharged from restricted funds to general funds.

Details of restricted funds (prior year)

	Balance 1 Jan 2024	Income	Expenditure	Transfers	Balance 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, Middle & South Gaza	-	164,614	(164,460)	(154)	-
Emergency Food and NFIs Programme, Lebanon	-	52,110	(52,349)	239	-
Emergency Food Aid for IDPs, Gaza (Amos Trust & Sunbird)	-	100,000	(100,000)	-	-
Emergency Food Parcels, Middle & South Gaza	-	179,487	(168,775)	610	11,322
Emergency Interventions, Al Quds University 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)	-
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)	-
Total	**68,107**	**2,016,312**	**(1,797,759)**	**(25,684)**	**260,975**

Transfers between funds relate to monies allocated between projects as agreed with funders, monies moved from general funds into specific projects, and management fees recharged from restricted funds to general funds.

12 Tangible fixed assets

	2025	2024
Office equipment	£	£
Cost		
At 1 January and 31 December	7,162	7,162
Depreciation		
At 1 January	5,554	5,120
Charge for the year	321	435
At 31 December	**5,875**	**5,555**
Net book value		
At 31 December	**1,287**	**1,607**

13 Debtors

	2025	2024
	£	£
Office rental deposit	5,283	5,283
Other debtors	-	27,279
Prepayments	5,403	5,600
Accrued income	25,000	-
Total	**35,686**	**38,162**

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	-	922
PAYE	2,271	-
Accruals	61,639	18,235
Pension liability	3,467	-
Creditors control account	509	-
Total	**67,886**	**19,157**

15 Payments to trustees

No trustee, nor any person connected with a trustee, received any remuneration for services to the charity during the year (2024: £nil).

Two trustees (2024: none) were reimbursed expenses during the year totalling £521 – £401 for office supplies and £120 for subscriptions.

16 Related party transactions

Donations from trustees totalling £14,275 (2024: £21,630) were made to the charity during the year.

17 Taxation

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

18 Write-off of bank balances

Amounts held in Lebanese banks totalling £52,601 were written off as the balances were not accessible due to capital restrictions in the country and it is not expected that these amounts will be accessible in the near future.

19 Legal case

An ongoing legal case with an ex-employee is expected to be concluded post year end. No liability against the charity is expected as a result of the ongoing legal action.

20 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 was nine.

21 Operating lease commitments

At the year end the charity had the following total future minimum lease payments under non-cancellable operating leases:

	2025	2024
	£	£
Not later than one year	11,667	20,000
Later than one year and not later than five years	-	11,667
Total	**11,667**	**31,667**

22 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Fund balances at 31 December 2025 are represented by:			
Tangible fixed assets	1,287	-	1,287
Current assets	394,373	217,237	611,610
Creditors: amounts falling due within one year	(67,886)	-	(67,886)
Total net assets	**327,774**	**217,237**	**545,011**
Fund balances at 31 December 2024 are represented by:			
Tangible fixed assets	1,607	-	1,607
Current assets	542,576	260,975	803,551
Creditors: amounts falling due within one year	(19,157)	-	(19,157)
Total net assets	**525,026**	**260,975**	**786,001**