Registered Charity Number: 1133499

Sheffield Palestine Women's Scholarship Fund

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS For the year ended 31 March 2026

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Sheffield Palestine Women's Scholarship Fund

Committee Report
For the Year Ending 31 March 2026.

The members of the Trustees during the year were.
Beverley Booker - Chairperson
Sara Gowen - Treasurer/Secretary
Catherine Gaze
Val Johnson
Hilary Smith (resigned August 2025)
Jenny Fortune (appointed August 2025)

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Sheffield
S8 9DN

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independent examiner
ENOVION Ltd
Ashlea,
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Hope Valley,
S32 3XP.

Management committee's responsibilities for the financial statements
The management committee are responsible for preparing financial statements for each financial period which give a true and fair view of the state of affairs of the group and of the surplus and deficit of the group for that period. In preparing those financial statements, the management committee are required to:

a) select suitable accounting policies and apply them consistently; b) make judgements and estimates that are reasonable and prudent.

The management committee are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the group and enable the management committee to prepare financial statements. The management committee are responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention of fraud and other irregularities.

Sheffield Palestine Women's Scholarship Fund

Trustee Report

For the Year Ending 31 March 2026

This year's scholarships

In 2025-6 we are funding **53** scholarships for women in Palestine: **38** in Gaza and **15** in the West Bank. In Gaza all learning is online and we have provided a small number of phones and laptops to students who would otherwise have been unable to access their courses.

Our Gaza students are phenomenal: they command our utmost respect. During 2025, through our Gaza partners, we managed to contact many of the young women we had been supporting before October 7th 2023. What we discovered was that a good number of them had signed up to continue their studies online, or they wanted to, but lacked the funds. In a powerful act of resistance, these young women were refusing to give up on their education. Despite being displaced from their homes, despite suffering the loss of family members and friends and the Israeli army continuing to kill Palestinian men, women and children, they were asserting their right to a future, not only for themselves but for Palestine.

We are immensely proud to have awarded **38** scholarships in Gaza in 2025. We made direct payments to two universities (where 21 of our students are enrolled) and by late autumn our long-standing partner—the non-governmental organisation, Afaq Jadeeda—was up and running again and could distribute the remaining funds.

Very sadly, we have not been able to reach twenty of our Gaza students. They may have been killed, or displaced within Gaza or aboard, or they may simply no longer have access to a phone or laptop. We hope that in time we will be able to trace them.

Eight of our students graduate!

Heartfelt congratulations go to the **8** Scholarship Fund students who **graduated** in Gaza in 2025: a truly remarkable achievement. Malak Al-Daour graduated in law from Al Azhar University. We asked Malak about her plans; this is her reply:

I graduated thanks to you and I now volunteer in the field to help our people in the tents in the north of the Gaza Strip. I am also seeking a scholarship to study for a master's degree abroad and I need to be evacuated to be able to complete my educational journey.
I aspire to work at the highest level and I hope that you will pray for me to achieve my dream of completing my master's degree.

Our West Bank students

We supported 15 students in the West Bank in 2025-26. We work closely with the TEACHER Creativity Centre and a women's committee who nominate and support the students throughout the year. We are very grateful for their support and dedication.

This year the West Bank Scholarship Fund Committee selected 5 new students from the Tubas and Tulkarem areas: areas that have been the target of severe and sustained Israeli military operations. There were intensive raids in Tubas throughout 2025 and large numbers of families were displaced, impacting on the education of tens of thousands. In 2023–2024 repeated incursions into neighbouring Tulkarem, and its refugee camps, resulted in mass displacement and the situation for families and students remains unstable and uncertain.

The new West Bank students provided testimony about why a scholarship is important to them:

Aya Daraghmeh

First year nursing student at the Arab American University, Jenin

For Aya Daraghmeh nursing is a unique profession, combining science, ethics, and humanity. Her passion for nursing stems from a strong desire to ease suffering, to give compassionate care, and to stand beside people in their most difficult moments.

From an early age, Aya saw education as a powerful tool for creating positive change—both in individuals and in society. But Aya's academic journey has not been easy. She comes from a family of ten—all living in a small home—and her father has not been able to work for more than 14 years after he suffered a stroke that caused complete vision loss. Aya's mother earns only a modest income as a teacher, and none of Aya's siblings are working (they are in school or studying at university). So the family often struggles to meet basic needs.

Receiving a scholarship has been transformative for Aya. The financial burden on her family is relieved, and she can focus fully on her education—without the fear that financial hardship might derail her future.

Looking ahead to when she graduates, Aya hopes to work in hospitals and health centres across Palestine, using her knowledge and professionalism and empathy to improve patient care. She also plans to specialise in an area such as critical care, or maternal and child health. In the long term, she envisions herself as a leader in nursing and an advocate for patients' rights, health education, and preventive care within her community.

Above all, Aya aspires to be a role model for young Palestinian women—proof that determination, faith, and education can overcome even the most difficult circumstances.

Jana Salama

First year student at Al Najah University, Nablus, studying computer engineering

Jana was one of the top students in her school and across the whole Tulkarem region. Fascinated by technology from a young age, she's always had a strong desire to understand how computers work with such speed and precision. She believes technology is a vital tool for development and she plans to use her knowledge to help her own community and Palestine as a whole. Even whilst at university, she hopes she'll get the opportunity to engage in hands-on projects, teamwork, and real-world applications.

Jana's family has a limited and irregular income (salaries are not always paid on time) and

with a sibling already enrolled in university and younger siblings still in school, Jana knew she was going to struggle to meet the costs of going to university, especially as these are always rising. Being awarded a scholarship has made a profound difference. Jana can now undertake her studies without financial anxiety and without placing additional burdens on her family.

After she graduates, Jana aspires to build her own technology-based project. She hopes to achieve financial independence and to support her siblings to gain a higher education. At the same time, she plans to continue her own studies and has a long-term goal of completing a master's and a doctoral degree.

Masa Abu Rub

First year student of engineering at the Arab American University in Jenin

From an early age, Masa has been driven by curiosity: a desire to understand how ideas can take physical shape. It was this curiosity that led Masa to pursue engineering.

It was a defining moment for Masa to be offered a place in the Faculty of Engineering at the University of Jenin. The Faculty is known for its research excellence and for its commitment to sustainability and real-world application. These values strongly align with Maya's own. Maya believes education is the foundation for bringing about meaningful change that can empower communities.

Masa has faced significant financial hardship. Her father is currently unemployed and the family has no fixed income. These circumstances made it difficult for Jana at school—she had very limited access to any additional academic support. But through perseverance and self-discipline she excelled academically.

Receiving a scholarship means that economic hardship has not stood in the way of Masa's potential. Once she graduates, Masa hopes to work on engineering projects related to renewable energy, infrastructure improvement, and environmentally sustainable construction—all areas of urgent need in the region. She is also deeply committed to inspiring young girls to pursue science and engineering, serving as a role model for future generations.

Sadeel Ghanem

First year nursing student at the Arab American University in Jenin

Sadeel Ghanem believes nursing is not merely a profession, but a humanitarian mission. She is inspired by the power of compassion—by the ability to ease pain, offer comfort, and bring hope to patients and their families, even in the smallest acts of care. For Sadeel, every patient has a story, and every moment of care truly matters.

At university Sadeel will gain the scientific knowledge and the practical skills she needs to serve her community. She hopes to become a nurse who works not only with expertise, but also from the heart—someone who treats patients with dignity and kindness whilst supporting them during their most difficult moments.

Sadeel's family has a very limited income and Sadeel has two elder sisters already at

university. The family were going to really struggle to meet the financial demands of higher education for a third daughter—with the cost of tuition fees, transportation, and daily living expenses.

Being awarded a scholarship means Sadeel can now focus fully on her education without constant money worries. Her determination and talent— rather than financial limitations— will shape her future.

Looking ahead, Sadeel hopes to use her education to support her family and to serve her community. She is committed to becoming an active, positive presence in society—to be someone who gives back through service, care, and dedication.

Sara Abu Dawas

First year student at the Arab American University in Jenin, studying English Translation

Sara Abu Dawas achieved an average of **97.3%** in her end of school (Tawjihi) exams: an outstanding achievement made even more remarkable by the personal difficulties she had endured during her final year of secondary school.

Within a short period, Sara lost several close family members: two brothers, a cousin, and an aunt. Her home became a place of mourning and Sara was deeply affected. However, with faith, family support, and her own unwavering focus, Sara transformed her grief into strength and emerged as one of the top students in the local area.

Sara has a lifelong passion for language, reading, and learning. Since childhood she has immersed herself in books— novels, science and psychology books, and encyclopaedias, in both Arabic and English.

For Sara, language is more than a skill. It is a bridge between cultures and a tool for understanding the world. In the future she hopes to work with international organizations such as the United Nations, using translation to support dialogue, education, and humanitarian efforts. Sara also has a long-term goal of earning a PhD in translation so she can contribute to academic research that might benefit both her community and society.

Sara's family has only one source of income—her mother's pension. It would have been very difficult for the family to cover Sara's university expenses, and it was a real turning point when Sara was awarded a scholarship. She told us she is seeking not only personal achievement but the ability to make a meaningful contribution to the world.

Congratulations to our West Bank Graduates!

In 2025 **four of our West Bank students graduated**. They face an uncertain future. The war and the displacement of communities have led to a severe economic downturn in the West Bank. Unemployment is high in both the public and private sectors. Nonetheless, we wish our new graduates every success in finding a job, and fulfilment in their professional and personal lives.

Here are the stories of two of our graduates:

Qamar Abu Kharoub graduated in December 2025 with a degree in Information Technology from Al-Quds Open University:

My academic journey was not without challenges. I postponed a semester due to marriage, and it took me four years to complete my degree. But I was determined to continue, and by God's grace, I succeeded.

The scholarship had a deep impact on my life, especially during the difficult times of war. It supported me financially and emotionally and it helped me stay focused on completing my education when things felt most difficult. Because of this support, I was able to finish my studies and graduate successfully. I am truly grateful to everyone who believed in me and supported me. I encourage future students to stay hopeful and persistent—this support can truly make a difference and open the door to a better future, even in the hardest circumstances.

Asma Dakheel graduated with a degree in nursing from Abu Dis University in Jerusalem in 2025:

I completed my studies in September, and I passed the nursing licensing exam in December, so I am now a licensed nurse eligible to work in hospitals, clinics, and medical centres.

I am currently looking for a job opportunity to begin my professional career. I am deeply grateful for your support and for the scholarship that helped me continue my studies. I hope your support will encourage other students in the future.

Fundraising

We have received funds through a range of fundraising activities including regular donations through standing orders to one-off events. We have continued to be supported with fundraising activities and donations by Saddleworth Palestine Women's Scholarship Fund, Bolton Socialist Club, Rotherham Friends of Palestine and the Derbyshire Dales Palestine Women's Scholarship Fund.

The Fund receives regular standing orders each month, which enable it to plan for future scholarships. The Fund is committed to ensuring that we support each student through to the completion of their degree. We have also received funding from a range of community events and one-off celebratory events. In 2025-26, these included:

- Kevin Hanson for continuing to donate the proceeds from the sales of his poetry book *The Olive Tree*.
- Small Park BIG RUN – an annual fundraising in Meersbrook Park, Sheffield.
- Ashram Community Centre for their very generous donation after the closure of the Centre.

How the Fund works

The Scholarship Fund is managed in Sheffield by a small coalition of women working in partnership with the Sheffield Palestine Solidarity Campaign. In Gaza, the Fund has been

managed for many years by a panel drawn from the Board of Directors of the Red Crescent Society and the Union of Health Work Committee. Admin support has been provided by the community organisation, Afaq Jadeeda. In West Bank, we work with a committee of women, who are active around women's education and employment. We route our payments for scholarships through the Teachers Creativity Centre based in Ramallah.

Candidates for scholarships in Gaza usually nominated by their local community centre when they are ready to start university or when they are in later years of a course and unable to continue for financial reasons. There have always been strict selection criteria for the Scholarship Fund in Gaza, which include having attained 65% or above in high school grades, socio-economic background, commitment to the community, and personal and family circumstances such as a recent home demolition, or war injuries.

Our partners in the West Bank adapted these criteria for their own student selection process and, as in Gaza, they keep in contact with the scholarship students and help them overcome problems in completing their courses, i.e. not being able to afford transport, books, equipment etc. Our partners can sometimes access other small amounts of funding to cover these additional costs.

In Britain the Fund's supporters make donations or monthly contributions through a standing order and/or by organising or taking part in fundraising events. Any contribution is much appreciated. Standing orders are particularly welcome as they enable us to estimate our income more accurately and to plan.

Sheffield Palestine Women's Scholarship Fund

Examiners Statement

For the Year Ending 31 March 2026

I report on the accounts for Sheffield Palestine Women's Scholarship Fund which are set out on pages 10-11

Respective responsibilities of the management committee and the examiner
As the management committee you are responsible for the preparation of the accounts. It is my responsibility to state whether matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with general direction given by the Charity Commission. An examination includes a review of the account by the charity and a comparison
of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

independent examiner's statement
In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- Accounting records were not kept in accordance with section 130 of the Charities Act or:
- the accounts did not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date: 15th May 2026

Signed



Andrew Wood
Enovion Ltd – Independent Examiner

Sheffield Palestine Women's Scholarship Fund

Receipts and Payments account

For the Year Ending 31 March 2026

Receipts	notes	Total 2026	Total 2025
	1	£	£
Donations		31784	17780
Fundraising		18447	22271
Legacy			
Total Receipts		50231	40051
Scholarship Payments			
Al-Aqsa University		8118	
Al-Azhar University		9856	
New Afaq Association		6303.	
Teachers Creativity Centre		19107	14255
Other Payments			
Bank Admin Charges	2	175	50
Translation			100
Independent examination		100	100
Newsletter		150	240
Admin & Fees		230	3400
Event Hire		82	235
		44121	18380
Net Receipts/(payments)		6110	21671
Fund balances brought forward		**68462**	**46791**
Fund balances carried forward		**74572**	**68462**

Sheffield Palestine Women's Scholarship Fund

Statement of assets and liabilities

For the Year Ending 31 March 2026

Assets	Total 2026 £	Total 2025 £
Balance of bank account as at March 31	**74572**	**68462**
Liabilities	**£**	**£**
Independent examination	**100**	**100**

Committee member BJBooker **Dated** 25/9/26

Committee member Sara Gowen **Dated** 25/9/26

On behalf of the management committee

Sheffield Palestine Women's Scholarship Fund

Notes to the Accounts

For the Year Ending 31 March 2026

1. Receipts and payments accounts
Because the level of income and expenditure is below £100,000, the group has opted for accounts prepared on a receipts and payments rather than an accruals basis. This is in line with Charity Commissioners guidelines for small charities and is more appropriate for this project

2. Bank Admin Charges
Charges relating to the cost of transferring money for international payments to Palestine.

3. Payment from HMRC for Gift Aid
A Gift Aid payment was received on 10th December 2025 for £4736.83.