

Islamic Education Trust Cumbernauld		Charity No (if any)	SCO32693
Annual accounts for the period			
Period start date	01/04/2024	To	Period end date 31/03/2025

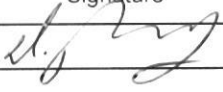
Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
Voluntary income	150204	S01	54,045	96,159	-	150,204	118,576
Activities for generating funds	31874	S02	26,447	5,427	-	31,874	34,490
Investment income	0	S03	-	-	-	-	-
Incoming resources from charitable activities							
	0	S04	-	-	-	-	-
Other incoming resources	11951	S05	2,413	9,538	-	11,951	11,915
Total incoming resources			82,905	111,124	-	194,029	164,981
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income	0	S07	-	-	-	-	-
Fundraising trading costs	0	S08	-	-	-	-	-
Investment management costs	0	S09	-	-	-	-	-
Charitable activities	27264	S10	-	27,264	-	27,264	28,277
Governance costs	119697	S11	66,106	53,591	-	119,697	92,541
Other resources expended	0	S12	-	-	-	-	-
Total resources expended			66,106	80,855	-	146,961	120,818
Net incoming/(outgoing) resources before transfers			16,799	30,269	-	47,068	44,163
Gross transfers between funds							
Net incoming/(outgoing) resources before other recognised gains/(losses)			16,799	30,269	-	47,068	44,163
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds			16,799	30,269	-	47,068	44,163
Total funds brought forward			159,108	1,483,194	-	1,642,302	1,598,139
Total funds carried forward			175,907	1,513,463	-	1,689,370	1,642,302

Section B Balance sheet

	Note	Restricted			Total this year £	Total last year £
		Unrestricted funds	income funds	Endowment funds		
		£ F01	£ F02	£ F03		
Fixed assets						
Tangible assets (Note 9)	B01	-	1,543,373	-	1,543,373	1,552,535
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	1,543,373	-	1,543,373	1,552,535
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	-	-	-	-	-
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	120,250	102,179	-	222,429	196,200
Total current assets	B09	120,250	102,179	-	222,429	196,200
Creditors: amounts falling due within one year (Note 12)	B10	700	-	-	700	700
Net current assets/(liabilities)	B11	119,550	102,179	-	221,729	195,500
Total assets less current liabilities	B12	119,550	1,645,552	-	1,765,102	1,748,035
Creditors: amounts falling due after one year (Note 12)	B13	-	75,732	-	75,732	105,732
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	119,550	1,569,820	-	1,689,370	1,642,303
Funds of the Charity						
Unrestricted funds	B16	124,095			124,095	91,983
	B17	-			-	-
Restricted income funds (Note 13)	B18		1,565,275		1,565,275	1,550,320
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	124,095	1,565,275	-	1,689,370	1,642,303

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Mr M Razaq	09/08/2025

Section C**Notes to the accounts****Note 1 Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act 1993.

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM THOSE
ABOVE**

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Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income		150,204	118,576
		-	-
		-	-
		-	-
	Total	150,204	118,576
Activities for generating funds		-	-
		31,874	34,490
	Other Income	11,951	11,915
		-	-
	Total	43,825	46,405
Investment income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C	Notes to the accounts	(cont)
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Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total		-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total		-
Investment management costs		-	-
		-	-
	Total		-
Charitable activities		28,277	36,190
		-	-
		-	-
		-	-
	Total		28,277
Governance costs	Networking seminars, Events, Education & Administrative Costs	65,894	31,208
	Travel & Subsistence Costs	-	-
	Premises Costs	26,647	16,561
	Total	92,541	47,769

Section C

Notes to the accounts

(cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
1	
Travel & Subsistence	Travel & Subsistence
0.00	0.00

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
700	700

Section C **Notes to the accounts** **(cont)**

Note 7 **Paid employees**
Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	29,000	29,000
Employer's National Insurance costs	-	-
Pension costs	-	-
Total staff costs	29,000	29,000

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	Nil	Nil
Charitable Activities	-	-
Governance	1	-
Other	-	-
Total	1	-

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme	N/A
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	This year £	Last year £
The costs of the scheme to the charity for the year	Nil	Nil
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 9 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	1,497,559	-	-	72,743	-	1,570,302
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	1,497,559	-	-	72,743	-	1,570,302

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	RB	SL or RB
** Rate					

Balance brought forward	-	-	-	17,767	-	17,767
Depreciation charge for year	-	-	-	9,162	-	9,162
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	26,929	-	26,929

9.3 Net book value

Brought forward	1,497,559	-	-	54,976	-	1,552,535
Carried forward	1,497,559	-	-	45,814	-	1,543,373

9.4 Revaluation*If any fixed assets have been revalued please give details of the valuer and method of valuation*

N/A

* The "transfers" row is for movements between fixed asset categories.

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	Nil	Nil
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held

Market Value

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	-	-	-	-
Total	-	-	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	700	700	75,732	105,732
Accruals and deferred income	-	-	-	-
Total	700	700	75,732	105,732

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
		Nil	Nil

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties			Nil	Nil
Due from trustees and related parties			Nil	Nil

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C**Notes to the accounts****(cont)****Note 15****Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

N/A

Trustees' Annual Report for the period

	Period start date	Period end date	
From	01 April 2024	31 March 2025	To

Section A Reference and administration details

Charity name	Islamic Education Trust Cumbernauld
Other names charity is known by	I E T C
Registered charity number (if any)	SCO 32693
Charity's principal address	5 Craighalibert Way CRAIGMARLOCH Cumbernauld Postcode G68 0LS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mohammed Razaq	Chairman		
2	Ibrahim El Farargi	Treasurer		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountants	Shields Associates	215 Albert Drive, Glasgow, G41 2NB
Solicitors	Pieri Graham	40 Mitchell Street, Glasgow, G1 3NQ

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg trust deed, constitution)

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How the charity is constituted
(eg trust, association, company)

Through the Trust Deed

Trustee selection methods
(eg appointed by, elected by)

By appointment method with the consensus agreement of all the existing trustees with a view of the clear benefits to the community as a whole.
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Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To organise and deliver the Islamic Education to the young Muslim children in and around Cumbernauld area as well as to set up, provide, establish and maintain the Centre for worshipping and other community activities for the Muslims (children, men and women, both old and young) in the said District of Cumbernauld in the Greater Glasgow area.
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Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trust through the help and assistance provided by the local people has been able to complete the construction work for the Mosque and the Community Centre to provide the essential educational and social needs of the local Muslim Community in the Cumbernauld area.

The Centre is now fully completed and the community is now fully enjoying the benefits of the facilities provided by this Institute for the enhancement and enrichment of the lives of all the Muslim members of the Society living in the Cumbernauld area of Glasgow.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The project of the construction of the Mosque and the purpose built Community Centre has now been accomplished and the phase of most importance of running the centre successfully and maintaining the building as well as providing the social and educational needs of the community are now the main focus. A Qualified Imam is now appointed in the leading role on full time basis to deliver the necessary education and guide the trustees to deliver the religious and educational facilities to the Community so very much deserves.

Further tasks are being now looked at are the making provision for better and quality teaching to youth and providing other community services, such as elderly care and youth activities, with particular focus on safety and security issues of the participants and the congregation as well as the community as a whole.

Section E

Financial review

Brief statement of the charity's policy on reserves

The main funds and donations are being provided by the local community for its young children and families to be provided with the opportunity to seek and avail the educational and social facilities the Centre is now able to offer. In the post completion period the reserves are to be used to repair, maintain and run the Mosque and the Centre appropriately, for the benefit of all the age and gender groups of the ethnic community at large.

Details of any funds materially in deficit

This position does not normally arise, however if it does the funds will be transferred from non restricted to restricted and not otherwise.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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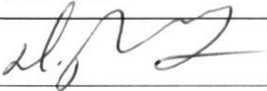
Section F Other optional information

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mohammed Razaq	
Position (eg Secretary, Chair, etc)	Chairman	
Date	09/08/2025	

Islamic Education Trust Cumbernauld

Charity Regd. Number SC032693

Accounts

31 March 2025

**Islamic Education Trust Cumbernauld
Business Information**

Chairman of the Trust

Mr Mohammed Razaq

Treasurer

Ibrahim El Farargi

Accountants

Shields Associates UK LLP
215 Albert Drive
Pollokshields
Glasgow
Scotland
G41 2NB

Islamic Centre Address

5 Craighalibert Way
Craigmarloch
Cumbernauld
Glasgow
G68 0LS

Islamic Education Trust Cumbernauld

Approval statement

I approve the accounts which comprise of the Profit and Loss Account, the Balance Sheet and the related notes. I acknowledge my responsibility for the accounts, including the appropriateness of the applicable financial reporting framework as set out in note 1, and for providing Shields Associates UK LLP with all information and explanations necessary for their compilation.



M Razaq

9 August 2025

Islamic Education Trust Cumbernauld

**Accountants' report on the unaudited accounts
to Islamic Education Trust Cumbernauld**

You have approved the accounts for the year ended 31 March 2025 which comprise the Profit and Loss Account, the Balance Sheet and the related notes. In accordance with your instructions, we have compiled these unaudited accounts from the accounting records and information and explanations supplied to us.

Shields Associates UK LLP
Chartered Certified Accountants

215 Albert Drive
Pollokshields
Glasgow
Scotland
G41 2NB

9 August 2025

SHIELDS ASSOCIATES UK LLP
Chartered Certified Accountants
215 Albert Drive
GLASGOW, G41 2NB, Scotland

**Islamic Education Trust Cumbernauld
Profit and Loss Account
for the year ended 31 March 2025**

	2025	2024
	£	£
Sales	122,606	106,889
Cost of sales	-	-
Construction industry - payments to subcontractors	-	-
Gross profit	<u>122,606</u>	<u>106,889</u>
Other business income	61,885	58,092
Expenses		
Wages, salaries and other staff costs	29,000	29,000
Car, van and travel expenses	-	-
Rent, rates, power and insurance costs	27,754	23,135
Repairs and renewals of property and equipment	5,103	1,967
Telephone, fax, stationery and other office costs	42,828	31,352
Advertising and business entertainment costs	-	-
Interest on bank and other loans	-	-
Bank, credit card and other finance charges	1,437	960
Irrecoverable debts written off	-	-
Accountancy, legal and other professional fees	25,492	21,464
Depreciation and loss/(profit) on sale	9,162	10,995
Other business expenses	6,185	1,945
	<u>146,961</u>	<u>120,818</u>
Profit	<u>37,530</u>	<u>44,163</u>

Islamic Education Trust Cumbernauld
Balance Sheet
as at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Equipment, machinery and motor vehicles	3	45,814	54,976
Other fixed assets	4	1,497,559	1,497,559
		<u>1,543,373</u>	<u>1,552,535</u>
Current assets			
Stock and work in progress		-	-
Trade debtors		-	-
Bank/building society balances		172,278	195,986
Cash in hand		151	213
Other current assets and prepayments	5	50,000	-
		<u>222,429</u>	<u>196,199</u>
Current liabilities			
Trade creditors		-	-
Loans and overdrawn bank accounts		75,732	105,732
Other liabilities and accruals		700	700
		<u>76,432</u>	<u>106,432</u>
Net current assets		145,997	89,767
Loans due after more than one year		-	-
Net assets		<u>1,689,370</u>	<u>1,642,302</u>
Capital account			
Balance at start of period		1,642,302	1,598,139
Net profit		37,530	44,163
Capital introduced		-	-
Drawings		-	-
		<u>1,679,832</u>	<u>1,642,302</u>

Islamic Education Trust Cumbernauld
Notes to the Accounts
for the year ended 31 March 2025

1 Accounting basis

The accounts have been compiled on a basis that enables profits to be calculated in accordance with UK Generally Accepted Accounting Practice and that provides sufficient and relevant information to enable the completion of a tax return.

2 Profit and loss account analysis

	2025	2024
	£	£
Sales		
Funds Raised	122,606	106,889
	<u>122,606</u>	<u>106,889</u>
Cost of sales		
Purchases	-	-
Decrease in stocks	-	-
Direct labour	-	-
Discounts allowed	-	-
Commissions payable	-	-
Other direct costs	-	-
	<u>-</u>	<u>-</u>
Construction industry - payments to subcontractors		
Subcontractor costs	-	-
	<u>-</u>	<u>-</u>
Other business income		
Other Income: Interest and or Giftaid Received	2,413	2,573
Other Income: Various Cash Donations	54,045	53,177
Funeral and Burial Fees Received	5,427	2,342
	<u>61,885</u>	<u>58,092</u>
Wages, salaries and other staff costs		
Wages and salaries	29,000	29,000
Pensions	-	-
Bonuses	-	-
Employer's NI	-	-
Temps and recruitment	-	-
Staff training and welfare	-	-
	<u>29,000</u>	<u>29,000</u>
Car, van and travel expenses		
Motor expenses	-	-
Travel and subsistence	-	-
	<u>-</u>	<u>-</u>
Rent, rates, power and insurance costs		
Rent	-	-
Rates	-	-
Light and heat	20,593	19,412
Property insurance	3,618	3,249
Service charges	-	-
Cleaning	3,543	474
Use of home	-	-
	<u>27,754</u>	<u>23,135</u>

Islamic Education Trust Cumbernauld
Notes to the Accounts
for the year ended 31 March 2025

Repairs and renewals of property and equipment		
Repairs and maintenance	5,103	1,967
	<u>5,103</u>	<u>1,967</u>
Telephone, fax, stationery and other office costs		
Telephone and fax	722	674
Postage	-	-
Books, Stationery and printing	868	-
Courier services	-	-
Distribution to other Charities	27,264	28,277
Fundraising Costs	13,974	-
Hire of equipment	-	-
Software	-	-
Other I / T costs	-	2,401
	<u>42,828</u>	<u>31,352</u>
Advertising and business entertainment costs		
Advertising and PR	-	-
Entertaining	-	-
	<u>-</u>	<u>-</u>
Interest on bank and other loans		
Interest	-	-
	<u>-</u>	<u>-</u>
Bank, credit card and other finance charges		
Bank charges	1,437	960
Hire purchase and lease interest	-	-
	<u>1,437</u>	<u>960</u>
Irrecoverable debts written off		
Bad debts	-	-
	<u>-</u>	<u>-</u>
Accountancy, legal and other professional fees		
Accountants fees	900	750
Solicitors fees	-	-
Other Consultancy Fees	19,816	18,572
Contingency Fees: Funeral Costs	-	-
Burial Costs	4,776	2,142
Professional indemnity insurance	-	-
	<u>25,492</u>	<u>21,464</u>
Depreciation and loss/(profit) on sale		
Depreciation	9,162	10,995
Amortisation of goodwill	-	-
Profit/loss on sale of fixed assets	-	-
	<u>9,162</u>	<u>10,995</u>
Other business expenses		
Subscriptions	150	400
Sundry expenses: Security Cost	6,035	1,545
	<u>6,185</u>	<u>1,945</u>

Islamic Education Trust Cumbernauld
Notes to the Accounts
for the year ended 31 March 2025

3 Plant, machinery and motor vehicles

	Plant and machinery £	Motor vehicles £	Spare £	Total £
Cost				
At 1 April 2024	72,743	-	-	72,743
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2025	<u>72,743</u>	<u>-</u>	<u>-</u>	<u>72,743</u>
Depreciation				
At 1 April 2024	17,767	-	-	17,767
Charge for the year	9,162	-	-	9,162
On disposals	-	-	-	-
At 31 March 2025	<u>26,929</u>	<u>-</u>	<u>-</u>	<u>26,929</u>
Net book value				
At 31 March 2025	<u>45,814</u>	<u>-</u>	<u>-</u>	<u>45,814</u>
At 31 March 2024	<u>54,976</u>	<u>-</u>	<u>-</u>	<u>54,976</u>

4 Other fixed assets

	2025 £	2024 £
Premises	1,497,559	1,497,559
Goodwill	-	-
Investments	-	-
	<u>1,497,559</u>	<u>1,497,559</u>

5 Debtors & Other Current Assets

	2025	2024
Gift Aid HMRC Claim	50,000.00	-
Prepayments	-	-

Independent examiner's report on the accounts

Report to the trustees/members of Charity name
Islamic Education Trust Cumbernauld

Registered charity number SCO 32693

On the accounts of the charity for the period Period start date to Period end date

Day	Month	Year	to	Day	Month	Year
01	04	2024		31	03	2025

Set out on pages 1 - 15 (remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept 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 seeks 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, I do not express an audit opinion on the accounts.

Independent examiner's statement In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 
Name: Mushtaq Mohammad BA FCCA

Date: 09/08/2025

Relevant professional qualification(s) or body (if any): Chartered Certified Accountant

Address: Shields Associates UK LLP
215 Albert Drive
Glasgow
G41 2NB

SHIELDS ASSOCIATES UK LLP
Chartered Certified Accountants
215 Albert Drive
GLASGOW, G41 2NB, Scotland

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose