AHMADIYYA MUSLIM JAMAAT (SCOTLAND) LIMITED

Trustees' Annual Report and Financial Statements

For the year ended 31 December 2025

Administrative information:

Charity name	Ahmadiyya Muslim Jamaat (Scotland) Limited
Scottish charity number	SC050163
Company number	SC649886
Registered office	8 Haugh Road, Glasgow, Scotland, G3 8TR
Legal form	Company limited by guarantee without share capital; registered Scottish charity
Independent examiner	Wisei Chartered Certified Accountants Muddssar Shahzad FCCA www.wiseiaccountants.co.uk 14 Morden Court Parade, London Road, Morden, SM4 5HJ

Charity trustees and directors:

The charity trustees are also directors of the charitable company for the purposes of company law. The following served during the year or at the date of approval of these accounts:

Name	Status
Mr. Abdul Ghaffar Abid	Director
Mr. Mo-Az Ahmad	Director
Mr. Mubashar Ahmad	Director
Mr. Muhammad Ahsan Ahmad	Director
Dr. Abdul Hayee	Director
Mr. Naeem Amer Sattar	Director and Company Secretary
Mr. Naseh Ahmad	Director - resigned 20 December 2025
Mr. Usman Saeed	Director - resigned 20 December 2025

Trustees' Annual Report:

The trustees present their annual report and the financial statements of Ahmadiyya Muslim Jamaat (Scotland) Limited for the year ended 31 December 2025. The report explains how the charity pursued its purposes for the public benefit, how it was governed, the principal activities undertaken across Scotland and the financial resources used to support those activities.

Objectives and charitable purposes:

The charity's purposes include the advancement of the Ahmadiyya Muslim faith, the advancement of religious and secular education and learning, the relief of people in financial need, hardship or distress, the relief of sickness and poor health, and relief and assistance for people affected by conflict, disaster, trouble or catastrophe. The trustees apply the charity's resources to worship, faith education, community service, welfare and constructive engagement with wider society.

Public benefit:

In planning and reviewing activities, the trustees have regard to the public benefit requirement under Scottish charity law. The charity's work during 2025 combined religious worship and education with practical community service. Public-facing work included food-bank and homeless support, environmental volunteering, engagement with civic representatives, support for older people, inter-community contact and programmes intended to promote peace and social cohesion.

Structure, governance and management:

AMJ Scotland is a charitable company limited by guarantee. It is governed by its Memorandum and Articles of Association. The trustees are responsible collectively for strategy, financial stewardship, safeguarding the charity's assets and ensuring that activities remain within the charity's purposes. Activities are delivered through local Jama'ats and volunteer-led departments in Glasgow, Edinburgh/Fife and Dundee. Local office-holders organise programmes within the wider governance and financial framework of the charity.

The charity is volunteer-led and had no paid employees during the year. Volunteers provide religious, educational, welfare, administrative, hospitality and community-service support. No monetary value is recognised for general volunteer time because it cannot be measured reliably on a basis consistent with the SORP.

Funding and financial model:

The trustees confirm that AMJ Scotland is funded by Ahmadiyya Muslim Association UK ("AMA UK"), the principal UK Ahmadiyya charity which is itself substantially supported by members. AMJ Scotland does not present receipts in its local branch bank accounts as direct member donations in these financial statements. Based on the trustees' representation, credits routed through local accounts by office-holders are treated as AMA UK funding or related funding transfers, rather than

donations from the individuals making the bank deposit. A separate receipt-review schedule has been retained in the accounting file to preserve the transaction trail.

Activities and achievements during 2025

The charity maintained an extensive programme of worship, education, youth development, welfare and community engagement throughout 2025. The principal themes and examples below are drawn from the branch activity reports supplied for the year.

Glasgow North and Bait ur Rahman Mosque:

Bait ur Rahman Mosque continued to operate as a major centre for worship, education and community life. Daily prayers, Friday prayers, Ramadan programmes, Eid prayers, Qur'an and Taleem/Tarbiyyat classes, Waqf-e-Nau (Dedicated Youth) classes and monthly meetings provided regular opportunities for worship and learning. The mosque library and volunteer-led homeopathy dispensary continued to support members with educational resources and community well-being services.

Religious and educational programmes included Jalsa Yaume Musleh Maud in February, Jalsa Yaume Messiah Maud in March, Salat-ul-Kusuf during the March solar eclipse, daily Ramadan Iftar provision, Eid-ul-Fitr attended by approximately 400 people, Jalsa Yaume Khilafat in May, and Eid-ul-Adha attended by approximately 410 people. A Tarbiyyat session in October addressed contemporary cultural questions from an Islamic perspective.

Glasgow South - welfare, outreach and community service:

Glasgow South maintained weekly Qur'an classes, daily and Friday prayers, general meetings, Lajna meetings, religious commemorations and Tarbiyyat activities. Members supported food banks across Glasgow, prepared and delivered hot food and food parcels for homeless people, assisted neighbours and participated in social-media and civic outreach.

Members welcomed visiting guests during Jalsa Salana in August 2025, providing accommodation, food service and volunteer support. Members also supported charitable fundraising through activities and maintained engagement with MPs, MSPs, councillors and other public representatives. Season's greetings and community gifts were shared with local dignitaries, schools and neighbours in December 2025.

Edinburgh and Fife:

Edinburgh and Fife Jama'at combined regular worship with a strong programme of public engagement and local service. During 2025 members used the James Allan Community Centre for community activities while work continued towards its proposed acquisition. The Jama'at held Ramadan prayers, Eid activities and regional programmes, and supported the wider regional Peace Symposium arrangements.

Public-facing activities included a park clean-up in Dunfermline in April, an Eid lunch at the James Allan Centre in June, a visit to a veterans' residence in July, engagement at an Edinburgh Sikh temple on VJ Day in July, a visit to a local homeless home in October, and meetings with police, councillors, the British Army and other community representatives.

Dundee:

Dundee Jama'at remained active in worship, youth development, community welfare and outreach. Khilafat Day was held in June and Eid-ul-Adha was celebrated collectively. Members supported Albert Street Food Bank in July and also provided essential items for asylum seekers in Dundee. During September the Jama'at took part in the charity walk, distributed faith literature in Longforgan and Invergowrie and organised sporting activities for members.

Following a vandalism incident at the mosque in October 2025, the matter was reported to Police Scotland and the Jama'at engaged constructively with local representatives. A Member of Parliament and Councillor Heather Anderson subsequently visited the mosque, where they were briefed on the community and its work. In December the Jama'at arranged an educational visit to Stirling Castle and made a further donation to the local food bank.

Youth, education and spiritual development:

Across Scotland, children, young people and adults took part in Qur'an classes, religious education, Waqf-e-Nau programmes, Atfal and Khuddam activities, sporting events and educational visits. These programmes are intended to deepen religious understanding, encourage good citizenship, strengthen family and community bonds, and provide structured opportunities for service and personal development.

Community cohesion and civic engagement:

The charity continued to build constructive relationships with elected representatives, police, schools, veterans' organisations, faith communities and local charities. The trustees consider this work important in promoting mutual understanding, peaceful coexistence and practical cooperation across diverse communities in Scotland.

Financial review

Income for the year was £77,480.17 (2024: £82,372.00). After recognising year-end accruals of £53.50 for December 2025 activity costs and £1,000.00 for the independent examination, total expenditure was £68,665.77 (2024: £79,825.00). Net income and the net movement in funds was therefore £8,814.40 (2024: £2,547.00). Cash at bank at 31 December 2025 was £25,829.83 and creditors were £1,053.50, giving closing unrestricted funds of £24,776.33.

The year-end bank review covered the charity's material bank accounts and reconciled the statement activity to the accounting records. The only unsupported residual bank amount was a calculated Dundee expenses balance of £0.19 where the year-end statement folder supplied was empty. This amount is clearly immaterial and does not affect the trustees' assessment of the financial statements as a whole.

Reserves policy:

The trustees aim to maintain unrestricted reserves sufficient to meet ordinary operating commitments, support continuity of worship and community programmes and provide a buffer against unforeseen premises or welfare costs. At 31 December 2025 unrestricted funds were £24,776.33. The trustees consider this level reasonable in the context of the charity's volunteer-led operating model and continued support from AMA UK, and will keep the policy under annual review.

Principal risks and financial controls:

The trustees have identified financial control, supporting documentation, funding dependence, premises expenditure, safeguarding of cash and continuity of volunteer capacity as the principal operational risks. During the 2025 year-end process the accounting records were subjected to a transaction-level senior review, internal transfers were eliminated, bank accounts were reconciled and year-end cut-off was reviewed. The trustees will continue to strengthen supporting documentation and the timely identification of expenditure and funding routed through local accounts.

Going concern:

The charity had positive net current assets at the year end and continues to receive financial support from AMA UK. The trustees have considered available cash resources and the expected continuation of activities and are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the going-concern basis.

Plans and developments after the year end:

Activities continued during 2026, including environmental volunteering, community welfare, youth and religious programmes and a regional Peace Symposium. Edinburgh/Fife also continued work in relation to the James Allan Community Centre. These 2026 activities are not included as achievements of the 2025 reporting period. No asset or liability has been recognised at 31 December 2025 in respect of the proposed community-centre acquisition because the information supplied does not evidence a completed acquisition or binding obligation at that date.

Statement of trustees' responsibilities:

The trustees, who are also directors of the charitable company, are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom accounting standards. They are responsible for selecting suitable accounting policies, making reasonable and prudent judgements, preparing the accounts on a going concern basis where appropriate, keeping adequate accounting records, safeguarding the charity's assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are also responsible for ensuring compliance with Scottish charity law and company law and for submitting the annual return, financial statements, Trustees' Annual Report and external scrutiny report within the statutory filing period.

Approval of the Trustees' Annual Report

Approved by the trustees and signed on their behalf:

Namee Amer Sattar

Name: Naeem Amer Sattar
Trustee / Director

Date: 23-September-2026

Independent Examiner's Report to the Trustees

I report on the financial statements of Ahmadiyya Muslim Jamaat (Scotland) Limited for the year ended 31 December 2025, which are set out in the following pages.

Responsibilities of trustees and examiner:

The trustees, who are also directors for company-law purposes, are responsible for preparing the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The trustees consider that the statutory audit requirements do not apply for this year. My responsibility is to carry out an independent examination under section 44(1)(c) of the 2005 Act and report the matters required by the 2006 Regulations.

Basis of independent examination:

The examination has been performed in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and OSCR's guidance for independent examiners. It includes reviewing the accounting records, agreeing the financial statements to those records, considering unusual items and disclosures and obtaining explanations from the trustees where necessary. An independent examination is not an audit and does not provide the evidence required for an audit opinion.

Independent examiner's statement:

Based on my examination, no matter has come to my attention that gives me reasonable cause to believe that, in any material respect, adequate accounting records have not been kept, the accounts do not agree with those records, or the accounts do not comply with the requirements applicable to fully accrued accounts under Regulation 8 of the 2006 Regulations. No other matter has come to my attention which, in my opinion, should be drawn to attention in order to enable a proper understanding of the accounts to be reached.

The £73.40 difference identified in the prior-year internal consolidation working paper is immaterial and does not represent a material misstatement of the filed 2024 financial statements. The 2024 filed figures have therefore not been restated.

Muddssar Shahzad FCCA
Independent Examiner
Wisei Chartered Certified Accountants
14 Morden Court Parade London Road Morden SM4 5HJ



Date:23-September-2026

Statement of Financial Activities

(including the income and expenditure account)

Year ended 31 December 2025

	2025 Unrestricted £	2025 Total £	2024 Total £
Income from:			
Funding from AMA UK and related funding transfers	77,478.49	77,478.49	82,372.00
Other income - bank charge refund	1.68	1.68	-
Total income	77,480.17	77,480.17	82,372.00
Expenditure on:			
Charitable activities	68,665.77	68,665.77	79,825.00
Total expenditure	68,665.77	68,665.77	79,825.00
Net income / net movement in funds	8,814.40	8,814.40	2,547.00
Funds brought forward	15,961.93	15,961.93	13,414.93
Funds carried forward	24,776.33	24,776.33	15,961.93

All activities derive from continuing operations. All funds are unrestricted.

Balance Sheet

As at 31 December 2025

	2025 £	2024 £
Current assets		
Cash at bank and in hand	25,829.83	15,961.93
Total current assets	25,829.83	15,961.93
Creditors: amounts falling due within one year	(1,053.50)	-
Net current assets / net assets	24,776.33	15,961.93
Funds of the charity		
Unrestricted funds	24,776.33	15,961.93
Total charity funds	24,776.33	15,961.93

For the year ended 31 December 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required an audit under section 476. The directors acknowledge their responsibilities for complying with the Companies Act 2006 requirements concerning accounting records and the preparation of accounts. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the trustees/directors and authorised for issue on: 23 September 2026

Naeem Amer Sattar

Name: **Naeem Amer Sattar**
Trustee / Director

Notes to the Financial Statements

1. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with FRS 102, the Charities SORP (FRS 102) second edition 2019 applicable to reporting periods beginning before 1 January 2026, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006. The charity constitutes a public benefit entity as defined by FRS 102.

Going concern

The trustees have considered the charity's cash resources, its volunteer-led operating model and continuing financial support from AMA UK. They consider there are no material uncertainties that cast significant doubt on the charity's ability to continue as a going concern for at least twelve months from the date the financial statements are approved.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the charity's purposes. The trustees have confirmed that no donor-imposed restricted funds were held at 31 December 2025.

Income recognition

Income is recognised when the charity has entitlement to the income, receipt is probable and the amount can be measured reliably. Based on trustee representations, funding received in 2025 through central and local bank accounts is funding from AMA UK or funding routed through local office-holders on AMA UK's behalf and is not treated as direct donations from the individuals making the bank deposits. A £1.68 bank-charge refund is recognised separately as other income.

Expenditure and liabilities

Expenditure is recognised once there is a legal or constructive obligation to make a payment, settlement is probable and the amount can be measured reliably. Expenditure includes irrecoverable VAT where applicable. Costs are classified according to the activity to which they relate. Support and governance costs are included within charitable activities because the charity has no separate fundraising operation.

Financial instruments

The charity has basic financial assets and liabilities comprising cash at bank and trade or expense accruals. These are initially recognised at transaction value and subsequently measured at settlement value where the effect of discounting is immaterial.

Tangible fixed assets

No tangible fixed assets are recognised at 31 December 2025. Boiler, extractor, electrical and other premises works incurred during the year have been expensed because the available evidence does not establish that AMJ Scotland obtained a separately identifiable asset under its control with future service potential beyond the current premises arrangements.

Taxation

As a registered charity, the company is generally exempt from taxation on income and gains to the extent that they are applied for charitable purposes and the relevant statutory conditions are met.

Cash flow statement

No statement of cash flows has been prepared because the charity is not a larger charity for SORP purposes and qualifies for the relevant exemption.

2. Income

Income source	2025 £	2024 £
Funding from AMA UK and related funding transfers	77,478.49	82,372.00
Bank charge refund	1.68	-
Total income	77,480.17	82,372.00

The 2025 amount includes £32,794.20 of credits whose bank narrative expressly identifies AMA UK and £44,684.29 of net local and other funding credits which the trustees have confirmed form part of the AMA UK funding arrangements rather than donations from the individuals' depositing funds. The detailed bank receipt schedule is retained with the accounting records.

3. Expenditure on charitable activities

Category	2025 £
Payments/remittances to AMA UK for central charitable activity and settlements	30,375.28
Premises, utilities, cleaning and property costs	6,119.78
Repairs, maintenance and premises works	13,756.60
Community, religious and member activity costs	14,709.90
Bank charges	2,072.86
Telephone and communications	561.60
Postage and stationery	69.75
Independent examination and accounts scrutiny	1,000.00
Total expenditure	68,665.77

Community, religious and member activity costs include a £53.50 year-end accrual for expenditure incurred on 30 and 31 December 2025 and reimbursed after the reporting date. The independent examination fee of £1,000 includes VAT and has been accrued at the year end.

4. Creditors: amounts falling due within one year

	2025 £	2024 £
Accrued community activity expenses	53.50	-
Independent examination fee	1,000.00	-
Total creditors	1,053.50	-

5. Trustees and related party transactions

No trustee remuneration was paid or is payable for the year. Payments to, or payments made through, six trustees totalling approximately £6,430.18 represented reimbursement or settlement of costs incurred for the charity and were supported by the charity's expense-claim and bank-review process. No other trustee benefits have been identified.

The charity has significant financial dealings with Ahmadiyya Muslim Association UK. AMA UK is the principal UK Ahmadiyya charity and provides funding to AMJ Scotland. During 2025 the charity received or recognised £77,478.49 of AMA UK funding and related funding transfers and made £30,375.28 of payments/remittances to AMA UK in connection with central charitable activity and settlements (Premises cost). These amounts are presented gross on the basis of the trustees' representation that AMJ Scotland had entitlement to the incoming funding and responsibility for the outgoing payments, rather than acting solely as agent.

6. Employees and volunteers

	2025	2024
Average number of employees	Nil	Nil

The charity relies extensively on volunteers. No value is recognised for general volunteer time.

7. Cash at bank and in hand

	2025 £	2024 £
Cash at bank and in hand	25,829.83	15,961.93

The year-end bank reconciliation agreed the material bank accounts to the statements supplied. The Dundee expenses account had a calculated closing balance of £0.19 for which the year-end statement was not included. The amount is immaterial to these financial statements.

8. Analysis of charitable funds

Fund	1 Jan 2025 £	Income £	Expenditure £	31 Dec 2025 £
Unrestricted funds	15,961.93	77,480.17	(68,665.77)	24,776.33
Total funds	15,961.93	77,480.17	(68,665.77)	24,776.33

9. Prior-year immaterial working-paper difference

During preparation of the 2025 accounts, a £73.40 difference was identified between the 2024 internal consolidation working paper and the income reported in the approved and filed 2024 statutory accounts. The difference arose within the underlying bookkeeping/classification working papers. Having considered both its size and nature, the trustees and independent examiner regard it as immaterial. The filed 2024 statutory accounts remain the authoritative comparative figures and no prior-year restatement has been made.

10. Company limited by guarantee

The company is limited by guarantee and has no share capital. Members' liability is limited in accordance with the company's governing document.

11. Events after the reporting period

Following the reporting date, the charity continued to undertake its religious, educational, community and environmental activities across Scotland. During the year, work had also progressed in Edinburgh and Fife in connection with the proposed acquisition and use of the James Allan Community Centre. After the year end, and prior to the approval of these financial statements, the charity completed the acquisition of these premises.

The acquisition took place after 31 December 2025 and, accordingly, no adjustment has been made to the figures reported in these financial statements. The transaction and the related property asset will be recognised and disclosed in the charity's financial statements for the year ending 31 December 2026.

Certificate of signing

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Number of pages: 14

Document size (bytes): 203945

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Issuer

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Wisei Chartered Certified Accountants (accounts@wiseiaccountants.co.uk)

Electronic signature

Signer: Naeem Sattar (naeem.sattar@ahmadiyya.scot)

Signature: "naeem sattar"

Browser: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/153.0.0.0 Safari/537.36

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