

REGISTERED CHARITY NUMBER: SC037043

Reports of the Trustees and
Unaudited Financial Statements for the Year Ended
31 March 2025
Bearsden Muslim Association

AMS ACCOUNTING SERVICES LIMITED
13 Corrie Crescent
Maidenhill, Newton Mearns
Glasgow
G77 5XP

Bearsden Muslim Association

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for the Year Ended 31 March 2025**

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Bearsden Muslim Association

Report of the Trustees **for the Year Ended 31 March 2025**

The trustees present their annual report and financial statements of the charity for the year ended **31 March 2025** and confirm they comply with the charities and Trust Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC037043

Principal Address

1 Speirs Road
Bearsden
Scotland
G61 2LX

Trustees

Dr Hafiz Sadiq
Mr Saleem Sadiq
Dr Sikander Siddiki

Independent examiner

AMS ACCOUNTING SERVICES LIMITED
13 Corrie Crescent
Maidenhill, Newton Mearns
Glasgow
G77 5XP

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is an unincorporated association and was registered on 2 December 2005. The Charity is administered in accordance with the terms of the Charity Constitution. The trustees were those appointed on the establishment of the charity and represent the minimum number required. Appointment and removal is in accordance with the Charity Constitution which requires that appointment is approved by unanimous agreement of the existing trustees and removal of any trustee by the unanimous agreement of the others.

Objectives

Bearsden Muslim Association objectives are:

1. To advance the education of the public in Asian culture by the teaching of Urdu and Arabic to the residents of Bearsden and the surrounding area, thereby promoting the understanding of other cultures by the community at large and promoting the integration of diverse communities.
2. To promote the benefit of the inhabitants of Bearsden and its environs without distinction of sex, sexuality, political, religious or other opinions by providing facilities, or assisting in the provision of facilities, in the interest of social welfare for recreation and other leisure-time
3. The principal activity of the Charity to the year ended 31 March 2025 was the continuation of children's education and to provide a place for the community to learn and practice its faith.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Bearsden Muslim Association

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006;. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on its behalf by:

Mr Saleem Sadiq



Date: 15/03/2026

Bearsden Muslim Association

Independent Examiner’s Report to the Trustees of Sadco Foundation

AMS Accounting Services Ltd report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 6 to 10.

Basis of independent examiner’s statement

My examination was carried out in accordance with Regulation 11 of Charity 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 no opinion is given to as whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have 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.



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AMS ACCOUNTING SERVICES LIMITED

13 Corrie Crescent
Maidenhill, Newton Mearns
Glasgow
G77 5XP

Date: 14.03.2026

Bearsden Muslim Association

Statement of Financial Activities
for the Year Ended 31st March 2025

	Unrestricted fund	Restricted fund	31.03.25 Total funds	31.03.24 Total funds
	£	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntry income	292,891	-	292,891	291,545
Activities for generating funds	-	-	-	-
Investment income	14,400	-	14,400	14,400
Incoming resources from charitable activities				
Charitable activity	-	-	-	-
Total incoming resources	307,291	-	307,291	305,945
RESOURCES EXPENDED				
Cost of generating funds				
Fundraising trading:cost of goods sold and other cost	-	-	-	15,497
Charitable activities				
Charitable activity	185,453	-	185,453	272,197
Governance Costs	70,415	-	70,415	-
Total resources expended	255,868	-	255,868	287,694
NET INCOMING RESOURCES	51,423	-	51,423	18,251
RECONCILIATION OF FUNDS				
Total funds brought forward	391,934	-	391,934	373,683
TOTAL FUNDS CARRIED FORWARD	<u>443,357</u>	<u>-</u>	<u>443,357</u>	<u>391,934</u>

Bearsden Muslim Association

Balance Sheet

for the Year Ended 31st March 2025

	Unrestricted fund	Restricted fund	31.03.25 Total funds	31.03.24 Total funds
Notes	£	£	£	£
FIXED ASSETS				
Tangible assets	250,000	-	250,000	250,000
Investment Property	<u>167,500</u>	<u>-</u>	<u>167,500</u>	<u>167,500</u>
	417,500	-	417,500	417,500
CURRENT ASSETS				
Stocks	-	-	-	-
Debtors	12,900	-	12,900	25,550
Cash at bank and in hand	<u>81,838</u>	<u>-</u>	<u>81,838</u>	<u>51,411</u>
	94,738	-	94,738	76,961
CREDITORS				
Amount falling due within one year	6 <u>881</u>	<u>-</u>	<u>881</u>	<u>25,527</u>
NET CURRENT ASSETS	93,857	-	93,857	51,434
TOTAL ASSETS LESS CURRENT LIABILITIES	511,357	-	511,357	468,934
CREDITORS				
Amount falling more than one year	68,000	-	68,000	77,000
NET ASSETS	<u>443,357</u>	<u>-</u>	<u>443,357</u>	<u>391,934</u>
FUNDS				
Unrestricted funds			443,357	391,934
Restricted funds			-	-
TOTAL FUNDS			<u>443,357</u>	<u>391,934</u>

15/03/2026

The financial statements were approved by the Board of Trustees onand were signed on its behalf by:

M Saleem Sadiq



Bearsden Muslim Association

Notes to the Financial Statements **for the Year Ended 31st March 2025**

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the companies Act 2006 and the requirements of the Statement of Recommended Practise, Accounting and Reporting by Charities

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accrual basis and has been classified under the headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets and depreciation

Tangible assets are included at cost less depreciation and impairment. Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Fixture and fittings etc	15% on reducing balance
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Taxation

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

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objectives of the charity, Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	31.03.25	31.03.24
	£	£
Depreciation - owned assets	-	-

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st Macrh 2025.

Bearsden Muslim Association

**Notes to the Financial Statements
for the Year Ended 31st March 2025**

	Fixture and fittings
4. TANGIBLE FIXED ASSETS	£
COST	
BMACC Premises	250,000
	<u>250,000</u>
DEPRICIATION	
At 1st April 2024	-
Charge for year	<u>-</u>
At 31st March 2025	<u>-</u>
NET BOOK VALUE	
At 31st March 2025	<u>250,000</u>
At 31st March 2024	<u>250,000</u>

5. FIXED ASSETS INVESTMENTS	£
Investment on Property	167,500

	31.03.2025	31.03.2024
6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
Other creditors	<u>881</u>	<u>25,527</u>

	31.03.2025	31.03.2024
7. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR		
Other creditors	<u>68,000</u>	<u>77,000</u>

	At 31.03.2024 £	Net movement in funds £	At 31.03.2025 £
8. MOVEMENT IN FUNDS			
Unrestricted funds			
General fund	391,934	51,423	443,357
Restricted funds			
Restricted	-	-	-
TOTAL FUNDS	<u>391,934</u>	<u>51,423</u>	<u>443,357</u>

Net movement in funds, included in the above are as follows.

	Incoming Resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	307,291	(255,868)	51,423
Restricted funds			
Restricted	-	-	-
TOTAL FUNDS	<u>307,291</u>	<u>(255,868)</u>	<u>51,423</u>

Net movement in funds, included in the above are as follows.

Bearsden Muslim Association

Detailed Statement of Financial Activities **for the Year Ended 31st March 2025**

INCOMING RESOURCES	31.03.25	31.03.24
	£	£
Voluntary income		
Grants, charity & donations	292,891	291,545
Incoming resources from charitable activities		
Income from Charitable Activities	-	-
Sundries receipts	-	-
Investment Income	14,400	14,400
	<u>14,400</u>	<u>305,945</u>
Total incoming resources	307,291	305,945
RESOURCES EXPENDED		
Fundraising trading: cost of goods sold and other costs		
Purchases	-	-
Charitable activities		
Charitable goods	333	425
Donations - Charitable payouts	183,125	195,722
Web Development & mgmt	-	476
Events & food	1,995	2,472
Travel and Subsistence	-	-
Advertisement	-	-
	<u>185,453</u>	<u>199,095</u>
Governance costs		
Light and heat	6,544	4,841
Rent & Rates	429	1,258
Wages	58,731	56,685
Paye & NI	483	3,308
Printing, Stationery	-	-
Subscriptions	297	-
Premises Hire	467	530
Telephone & Internet	363	274
Consultancy fee	-	-
Advertising & PR	-	-
Accountancy fee	150	120
Legal fees	-	-
Cleaning	422	1,339
Insurance	1,294	1,199
Sundries	-	-
Repairs & maintenance	956	3,038
Credit Card Charges	9	270
Bank charges	270	240
	<u>70,415</u>	<u>73,102</u>
Other resources expended	-	15,497
Total resources expended	255,868	287,694
Net Income	51,423	18,251