

APPENDIX 1



GAMBIANS AND FRIENDS
IN SCOTLAND COMMUNITY
ASSOCIATION

Trustees' Annual Report for the period							
Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
From	01	01	2025	To	31	12	2025

Reference and administration details

Charity name	GAMBIANS AND FRIENDS IN SCOTLAND COMMUNITY ASSOCIATION		
Other names charity is known by			
Registered charity number	SC052339		
Charity's principal address	22 BRASSAY GROVE		
	GLASGOW		
	Postcode: G33 4UR		

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Lamin Sanneh	Chairman		
2	Ebrima Sawaneh	Secretary		
3	Muhammed Fatty	Treasurer		
4				
5	Sulayman M. Sanyang			
6				
7	Fatou Sanyang	Youth Coordinator		
8				
9				
10				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
Jalang Kinteh	
Mansatang Camara	

Structure, governance and management

Type of governing document	The charity is governed by its Constitution and managed by the Board of Trustees. Trustees are responsible for setting the strategic direction of the charity, overseeing financial management, ensuring compliance with legal obligations, and safeguarding the charity's assets.
Trustee recruitment and appointment	Trustees are elected by members at the Annual General Meeting (AGM). This process ensures transparency, accountability, and member participation in the governance of the charity.

Objectives and activities

Charitable purposes	Our Core Objectives The charity exists to advance the following purposes: 1. Advancement of citizenship and community development 2. Advancement of education 3. Advancement of arts, heritage and culture 4. Promotion of equality, diversity and racial harmony
Summary of the main activities in relation to these objects	GAMSCA Community Activities and Highlights: January 2025 – December 2025 1. February 2025: 60th Independence Celebration GAMSCA organised The Gambia's 60th Independence Celebration in Glasgow, bringing the community together to celebrate culture, unity, and heritage. 2. Throughout 2025: Youth Development and Training GAMSCA continued to support its Youth Group through leadership activities, youth engagement, and the Youth Open Art Project. Volunteer training sessions in youth work were also delivered with support from Youth Link Scotland. 3. April – August 2025: Summer Football Programme Weekly football sessions were held at Glasgow Green, promoting health, teamwork, and positive engagement for young people. 4. Throughout 2025: Community Support and Information Sessions GAMSCA hosted regular meetings and delivered useful sessions on eVisa processes, benefits support, travel vaccinations, gambling awareness, substance use, and anti-racism. 5. Throughout 2025: Arts and Cultural Activities Through the National Lottery-funded ACEP project, GAMSCA delivered arts workshops, creative activities, and a museum visit to encourage creativity and inclusion. GAMSCA took part in Refugee Festival Scotland with music, storytelling, dance, and refreshments, promoting inclusion and community unity.

	6. July 2025: Annual Cultural Festival GAMSCA hosted its three-day Annual Cultural Festival in Glasgow, celebrating diversity through food, music, sports, and community activities. 7. November 2025: NHS Vaccinations Awareness via Art Workshops GAMSCA partnered with Public Health Scotland and NHS services to deliver a Travel Vaccination Awareness Workshop, providing essential information on safe travel, vaccinations, and access to healthcare services..
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Achievements and performance

Summary of the main achievements of the charity during the financial period	GAMSCA remains committed to supporting those in need, improving educational opportunities, promoting wellbeing, and encouraging cultural understanding among Gambians and the wider African community in Scotland. Achievements and Performance From January 2025 to December 2025, GAMSCA delivered a wide range of successful programmes and events that supported children, young people, families, and the wider community. Key achievements included the successful organisation of The Gambia's 60th Independence Celebration, the Annual Cultural Festival, Eid celebrations, Refugee Festival Scotland, and International Women's Day. The charity continued to deliver the National Lottery-funded Artistic Community Engagement Programme (ACEP), offering creative workshops and activities that improved confidence, wellbeing, and social inclusion. GAMSCA also strengthened its Youth Group through leadership opportunities, arts projects, and sports programmes such as the summer football sessions. Further achievements included delivering workshops and advice sessions on immigration, benefits, travel health, gambling awareness, substance use, and anti-racism through partnerships with public bodies and community organisations. Public Benefit GAMSCA's activities created safe and welcoming spaces for learning, celebration, support, and community connection. These programmes promoted diversity, health, confidence, and inclusion, benefiting the Gambian and wider African community across Glasgow and Scotland.
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Financial review

Appendix 1

Brief statement of the charity's policy on reserves	Financial Overview Total income received during the year amounted to £29,761 (2024: £55,326). Total payments during the year amounted to £34,536 (2024: £36,956). This resulted in a net deficit for the year of £4,775 (2024 surplus: £18,370). The deficit arose mainly due to charitable project expenditure and a £2,000 payment from the Emergency Fund. The charity closed the year with cash funds of £35,195. Reserves Policy The trustees aim to maintain sufficient unrestricted reserves to cover short-term operational needs and unexpected costs. Restricted reserves are held separately and used only for their intended charitable purposes, including emergency support, welfare assistance, and funded project delivery. The trustees review reserve levels regularly to ensure the charity remains financially sustainable. Future During 2026, trustees intend to: • Strengthen governance and financial controls • Grow recurring income through subscriptions and fundraising • Expand youth and family support programmes • Continue delivery of funded arts and community projects • Build long-term financial resilience
Details of any deficit	The charity recorded a net deficit of £4,775 during the year. This was mainly due to planned charitable expenditure and restricted fund payments
Donated facilities and services (if any)	N/A

Other optional information

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) OSCR will accept digital or typed signatures	<i>laminsanneh</i>	<i>muhammedfatty</i>
Full name(s)	Lamin Sanneh	Muhammed Fatty
Position (e.g. Chair)	Chairman	Treasurer
Date	05 th April 2026	05 th April 2026

Gambians and Friends in Scotland Community Association (SC052339)

Receipts and Payments Accounts For the period from 01 January 2025 to 31 December 2025

Section A: Statement of Receipts and Payments

	Unrestricted Funds (£)	Restricted Funds (£)	Expendable Endowment (£)	Permanent Endowment (£)	Total Current Period (£) 31/12/2025	Total Last Period (£) 31/12/2024
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A1 Receipts

Donations	1,405				1405	2,663
Emergency Contributions		4,025			4,025	3,335
Membership Subscription		805			805	
Grants	1,000	15,620			16,620	38,688
Hall Contribution Fund		1,010			1,010	2,430
Fundraising Activities	5,298				5,298	6,242
Other Charitable Activities	597				597	1,969
A1 Sub total	8,300	21,461			29,761	55,326

A3 Payments

Fundraising Expenses	3,498	16,369			19,867	6,725
Charitable Activities	4,544	10,125			14,669	29,882
A3 Sub total	8,042	26,494			34,536	36,607

A4 Payments relating to asset and investment movements

Purchases of fixed assets						349
Purchase of investments						
A4 Sub total						349

Total payments	8,042	26,494			34,536	36,956
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Net receipts / (payments)	258	-5,033			-4,775	18,370
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A5 Transfers to / (from) funds						
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Surplus / (deficit) for year	258	-5,033			-4,775	18,370
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Section B: Statement of Balances

B1 Cash funds

Cash and bank balances at start of year	2,518	37,452			39,970	21,604
Surplus / (deficit) shown on receipts and payments account	258	-5,033			-4,775	18,370
Total Cash Funds	2,776	32,419			35,195	39,974

	Signature	Print Name	Date of approval
Signed by one or two trustees on behalf of all the trustees	<i>laminsanneh</i>	Lamin Sanneh	5 th April 2026
	<i>muhammedfatty</i>	Muhammed Fatty	5 th April 2026



Registered Address: **22 Brassey Grove, Glasgow, G33 4UR**

Email: gamscaemail@gmail.com

Charity Number: **SC052339**

GAMBIANS & FRIENDS IN SCOTLAND COMMUNITY ASSOCIATION (GAMSCA) FINANCIAL REPORT

For the Period 01 January 2025 to 31 December 2025 (With Comparison to 2024)

Financial Review Overview

Throughout 2025, the Gambians & Friends in Scotland Community Association (GAMSCA) managed its finances with exceptional care and diligence. The charity's income was primarily sourced from donations, grants, subscriptions, and a variety of fundraising events. Expenditures were focused on supporting charitable activities, with ongoing efforts to closely monitor and contain administrative costs. Detailed financial figures are available in Section A of the Statement of Receipts and Payments.

Receipts

Donations

Donations were received mainly from Eid celebrations and other community events held throughout the year, including cultural gatherings. Total donations received for 2025 amounted to £1,405, compared with £2,663 in 2024.

This represents a decrease of £1,258, equivalent to a 47% reduction in donation income compared with the previous year.

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Emergency Contributions

Emergency contributions were made through monthly member payments of £5. In 2025, total contributions amounted to **£4,025**, compared with **£3,335** received in 2024.

This represents an **increase of £690**, equivalent to a **21% rise** compared with the previous year.

Membership Subscriptions

Membership subscriptions were introduced in **September 2025** as an annual contribution scheme for members. Total income received from subscriptions during 2025 amounted to **£805**.

As this was the first year of implementation, there is no prior year comparison. From **January 2026**, the membership subscription scheme will replace the previous emergency contribution model, providing GAMSCA with a more structured and sustainable recurring income stream to support its charitable activities and ongoing operations.

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Grants

GAMSCA secured £16,620 in grant funding from key funders during 2025, compared with £38,688 received in 2024.

This represents a decrease of £22,068. The reduction was mainly due to major funding secured in 2024 for a multi-year artistic project, which continued to be delivered during 2025. As the funding had already been awarded in the previous year, no equivalent grant income was received from the same funders in 2025.

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Fundraising and Other Charitable Activities

Fundraising activities in 2025 focused on major cultural events such as Tanabirr, club nights, and the Independence Celebration. These events generated £5,895, compared with £6,242 raised in 2024.

This represents a decrease of £347, equivalent to a 6% reduction. Despite the slight decline, the results continue to highlight the strength and effectiveness of GAMSCA's community-led fundraising efforts.

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Total Funds Raised

The total income raised by GAMSCA in 2025 amounted to £29,761, compared with £55,326 in 2024. This represents a decrease of £25,565, equivalent to a 46% reduction in total income.

The reduction was mainly due to significant long-term project funding secured in 2024, particularly for the two-year Artistic project, which did not recur at the same level in 2025.

Payments / Expenses

GAMSCA's total expenditure for the year ended **31 December 2025** was **£34,536**, compared with **£36,956** in 2024.

This represents a **decrease of £2,420**, equivalent to a **7% reduction** in overall expenditure. Spending during the year remained focused on the delivery of charitable projects, community activities, and services aligned with the charity's objectives.

Closing Balance

At the end of the 2025 financial year, GAMSCA's cash balance stood at **£35,195**.

The charity remains in a strong financial position, with healthy reserves available to support ongoing programmes, future community initiatives, and the continued delivery of its charitable objectives.

Details of Any Deficit

The charity recorded a net deficit of **£4,775** during the year. Trustees are satisfied that adequate reserves remain available.

Conclusion

Despite this deficit, GAMSCA closed the year with a healthy cash balance of **£35,195**, placing the charity in a stable financial position with sufficient reserves to support future activities and commitments.

The trustees remain committed to maintaining strong financial governance, careful budgeting, diversifying income streams, and ensuring that all resources continue to deliver public benefit in line with the **Charities and Trustee Investment (Scotland) Act 2005** and **OSCR guidance**.



**Report to the trustees/members of
Registered charity number**
**On the accounts of the charity for the
period**

Set out on pages

Independent examiner's report on the accounts

Gambians and Friends in Scotland Community Association

SC 052339

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	01	2025	to	31	12	2025
2 to 6			(remember to include the page numbers of additional sheets)			

**Respective
responsibilities of
trustees and examiner**

The charity 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 (as amended). 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 2006 Accounts Regulations. 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 view given by the accounts.

**Independent examiner's
statement**

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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 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.

Signed:**

Date:

18/05/2016

Name: Fatou Ceesay

**Relevant professional
qualification(s) or body
(if any):**

ACCA

FCCA – Registration number 1601828

Address:

20 Steelworks Road
Walsall
WS2 8EU

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

**OSCR will accept digital or typed signatures

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