

ASKARI & Co. LIMITED.

ACCOUNTANTS & TAX ADVISORS.

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Our Ref: GHA/SN/MWA1

14th May 2026

The Board of Trustees
Muslim Women And family Alliance
26 Burnside Walk
Coatbridge
ML4 1HX

Dear Trustees,

I have completed my review of the financial accounts for the Muslim Women and Family Alliance for the Year Ending 31st March 2026.

Summary of Findings

I am pleased to report that the accounts are in good standing. Following my examination, I have identified no major issues or material concerns regarding the charity's financial records or reporting for this period. Your commitment to transparency is evident, and the figures accurately reflect the organization's activities.

Recommendations for Improvement

While the accounts are sound, I would like to offer two small suggestions to help streamline your internal processes and make future year-end reviews even smoother:

Chronological Record-Keeping:

It would be highly beneficial to organise all physical and digital paperwork into monthly order. Grouping invoices, receipts, and bank statements by month makes it much easier to track the audit trail and reduces the time spent searching for specific documents.

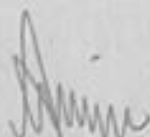
Implementation of a Cash Book:

For better oversight of petty cash, I recommend starting a formal cash book. This should be used to record all cash donations received and any minor expenses paid out in cash. Having a dedicated log ensures that even the smallest transactions are accounted for and provides a clear "paper trail" for funds that don't pass directly through the bank account.

Closing Remarks

Thank you for your cooperation during this review. It is a pleasure to work with an organization so dedicated to its mission. Please feel free to reach out if you have any questions regarding these recommendations or the final accounts.

Yours faithfully



Amir Mahmood MAAT
Askari & Co Limited



North Lanarkshire
Muslim Women and Family Alliance

ANNUAL REPORT 2025 - 2026

Account for the Year Ending 31st March 2026

North Lanarkshire Muslim Women & Family Alliance (NLMWA)

Scottish Charitable Incorporated Organisation (SCIO): SC05588

41 Bell Street, Airdrie, ML6 0EB





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01. Organisational Summary

The North Lanarkshire Muslim Women's Alliance (NLMWA) is a community-led charity based in North Lanarkshire, established to promote equality, inclusion, and empowerment among Muslim and ethnic minority women and their families. Guided by its constitution, NLMWA aims to advance education, improve health and well-being, relieve isolation, and foster greater community cohesion through intercultural understanding and participation.

The organisation operates on principles of equality, respect, and empowerment, providing opportunities for women and family to develop skills, build confidence, and engage actively in their communities. Its charitable purposes include the advancement of education, citizenship, community development, and the relief of those in need by reason of age, ill-health, or socio-economic disadvantage.

Throughout the year, NLMWA has continued to deliver community activities, educational workshops, volunteer development, and well-being initiatives that address local needs and contribute to a more connected and resilient community across North Lanarkshire and beyond.

02. Chair's Report

It is a pleasure to present the Annual Report for 2025–2026 on behalf of the Trustees of the North Lanarkshire Muslim Women and Family Alliance (NLMWA).

This year has been marked by resilience, growth, and a continued commitment to serving our community. Despite an increasingly challenging funding environment, we have successfully delivered a wide range of programmes that empower women, support young people, and strengthen community engagement.

Our daily, weekly, and monthly sessions have played a vital role in creating consistent, safe, and inclusive spaces for women and families. These regular activities are at the heart of our work reducing isolation, building confidence, and fostering a strong sense of belonging within the community. From capacity building and digital inclusion to wellbeing and youth engagement, our programmes continue to make a meaningful and lasting impact.



We are also proud to contribute beyond our organisation. Through involvement in the Community Climate Panel, we have supported community awareness initiatives that highlight the importance of environmental responsibility. This work not only raises awareness but encourages collective action, strengthening community resilience and promoting a more sustainable future at both a social and local level.

We are particularly encouraged by the unity demonstrated by our members through initiatives such as the Bench Project, alongside the strong partnerships we have built to extend our reach and impact.

However, challenges remain. Limited access to sustainable funding continues to affect long-term planning, and the ongoing Community Asset Transfer (CAT) process remains a significant barrier to securing a permanent space an essential step in achieving our vision as a community hub.

Looking ahead, we remain focused on expanding opportunities in health and wellbeing, skills development, youth engagement, and support for older women, while continuing to advocate for equality and access to resources.

I would like to sincerely thank our volunteers, trustees, members, funders, and partners for their continued support and dedication. Together, we move forward with determination to build a stronger, more inclusive, and empowered community.

Bushra Iqbal

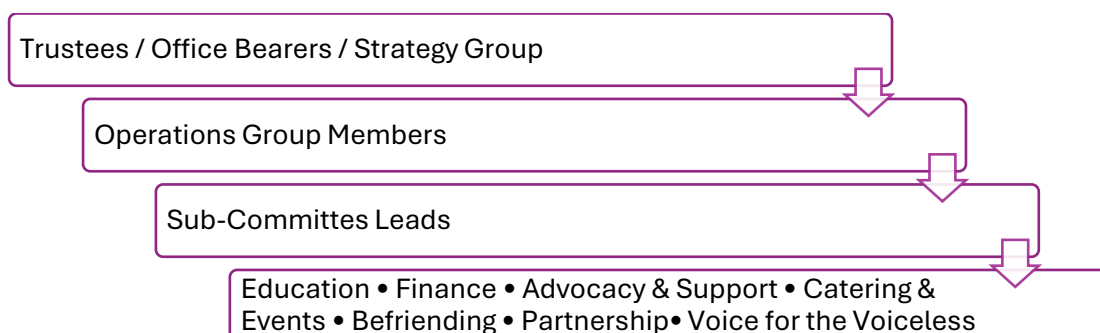
Mrs Bushra Iqbal (MBE)

Chair of North Lanarkshire Muslim Women & Family Alliance (NLMWA)

03. Legal and Administration Information

Charity Name: North Lanarkshire Muslim Women and Family Alliance
SCIO No: SC045588
Contact Address: c/o Mrs Bushra Iqbal MBE
26 Burnside Walk, Coatbridge, Lanarkshire, ML5 1HX

Organisation Structure Flowchart





Trustees / Office Bearers / Strategy Group

Chair	Bushra Iqbal MBE
Secretary	Shazia Aslam
Treasurer	Nasim Hussain
Trustees	Abida Farid Tahira Hamid Samina Chishti Maria Lye Gargar Hurtado Dr. Irfan Jehangir

Board of Trustee Observers

Christina Cassidy
Maryum Khan
Heather Maclean
Tahira Ashraf
Fatima Drammch

Operations Groups

Shazia Ahmed
Robina Iman
Naheed Akhter
Muneera Ghos
Tahira Ashraf
Asia Majeed
Aysha Tasnim

Sub-Committee Leads

Education	Samina Chishti
Finance	Nasim Hussain
Advocacy & Support	Parveen Asghar
Catering & Events	Naheed Mahmood
Befriending	Parveen Asghar
Partnership	Bushra Iqbal MBE

Independent Examiner

Askari & Co. Limited
Chartered Certified Accountants
162 Darnley Street
Glasgow
G41 2LL

Bankers:

Royal Bank of Scotland, 80 Main Street, Coatbridge, Lanarkshire ML5 3DZ



04. Strategy & Operation Structure

The organisation is a Scottish Charitable Incorporated Company (SCIO). It has a 2 tier Strategy and Operational Structure. All members of both the Strategy Group and the Operational Group are appointed by the membership. All posts being appointed from members of the Alliance who are considered to have the appropriate skills necessary to carry out the required tasks. A Monthly Meetings are planned (1st Saturday of the month) and Agendas issued in advance and all meetings are recorded appropriately and chaired effectively. Both Strategy and Operational members can contribute to discussion, and enough information is gathered prior to decisions being made. Board members are delegated specific tasks. There is a trustee's code of conduct in place.

The Trustees are primarily responsible for all strategic planning and work closely with the Operations Group which has several sub-groups, each of these sub-groups includes a member of the Strategy team ensuring continuity in current working and forward planning reported via Strategy Meetings which are held monthly. There is a 5-year plan which contains the mission, vision and aims of the group. The plan is monitored and evaluated by the board and targets measured against plans.

05. Achievements

This year has been one of continued growth, resilience, and meaningful community impact for NLMWA. Through a combination of funded programmes, member-led initiatives, and strategic partnerships, the organisation has strengthened its role as a vital support hub for women, youth, and the wider community in North Lanarkshire.

Despite operating within a challenging funding landscape, NLMWA has remained committed to delivering inclusive, culturally responsive, and community-led services that promote empowerment, participation, and wellbeing.

Key Highlights

- Successfully secured and delivered multiple grant-funded projects supporting operational sustainability, community engagement, and empowerment.
- Continued delivery of monthly awareness and participation sessions, creating consistent engagement opportunities.
- Empowered women through capacity-building initiatives, enhancing confidence, skills, and independence.
- Established a foundation for youth engagement and leadership through targeted empowerment activities.
- Strengthened community unity through member-led initiatives such as the Bench Project.
- Maintained strong partnerships with local and national organisations to expand reach and impact.
- Continued advocacy efforts for Community Asset Transfer (CAT) to secure a permanent community space.



Projects Summary

Grant or Project	Funding Source	Focus Area	Impact & Beneficiaries
GAP (Grant Award Programme)	North Lanarkshire Council	Operational/Core Support	Enabled continuity of services, organisational stability, and support for ongoing activities
Growth Pot Fund	North Lanarkshire Disability Forum	Engagement & Participation	Ongoing monthly sessions (last Saturday of each month) delivering awareness, skills development, and wellbeing activities with positive community impact
The Wee Grant	Robertson Trust	Capacity Building & Empowerment	Empowered 12 women through empower women with language, digital literacy and increased community participation
Micro Fund – Community Empowerment	North Lanarkshire Council	Youth Empowerment	Established a foundation for youth engagement, supporting young people to participate, volunteer, and develop leadership skills
Bench Project	Member Contributions	Community Unity & Ownership	Symbolic and practical initiative demonstrating unity, teamwork, and member-led achievement
Boost Fund	Corra Foundation	Health & Wellbeing	Funding secured to support wellbeing-focused sessions - ongoing (report to reflect 2027)
ESGA Fund	Age Scotland & Scottish Government	Elderly Support & Dementia Awareness	Upcoming delivery of dementia awareness sessions and support for older community members

Impact Summary

Community Reach & Engagement

- Engaged 100+ community members through events, consultations, and activities
- Maintained active partnerships through regular multi-agency meetings and forums
- Responded to 100+ communications to coordinate support and representation

Impact: Stronger community voice and increased trust in services among underrepresented groups.

Health & Wellbeing

- Delivered wellbeing classes and support sessions for women
- Hosted NHS Health Check and Breast Cancer Awareness events
- Provided care packs to 3 care homes
- Supported vulnerable families, including elderly care needs

Impact: Improved physical and mental wellbeing, reduced isolation, and increased health awareness.

Skills, Training & Capacity Building

- Delivered AI, digital safety, and media literacy training
- Hosted business and employability workshops
- Completed Disclosure training (10 checks completed)

Impact: Enhanced confidence, digital inclusion, and employability skills among participants.

Youth Development



- Organised youth engagement activities and trips
- Delivered children's classes (3 days weekly)
- Hosted youth and Eid events

Impact: Provided safe, positive spaces for young people, strengthening identity, confidence, and social skills.

Community Voice & Civic Participation

- Represented community needs in VANL, LOIP, and consortium meetings
- Contributed to Summerlee redevelopment consultations, advocating inclusive spaces

Impact: Increased representation of minority communities in local planning and decision-making.

Improving Community Spaces

- Installed a community bench in Cambusnethan Cemetery following user consultation

Impact: Created a peaceful, accessible space supporting emotional wellbeing, especially for elderly users.

Community Cohesion & Inclusion

- Delivered cultural events, Black History activities, and inter-community engagement
- Supported mosque open days, Ramadan iftars, and Eid celebrations

Impact: Strengthened community cohesion, inclusion, and cross-cultural understanding.

Why Our Work Matters

Many of the women and families we support face language barriers, social isolation, and limited access to mainstream services. Our culturally sensitive approach ensures:

- Accessible support
 - Trusted community engagement
 - Real opportunities for participation and leadership
-

Looking Ahead

We aim to:

- Expand wellbeing and skills programmes
 - Increase youth engagement opportunities
 - Strengthen community-led service design
 - Secure a dedicated community space
-

Challenges and Resilience

While this year has brought significant achievements, NLMWA continues to face structural and financial challenges that impact the sustainability and growth of its services.

A key challenge remains the limited availability of long-term, sustainable funding, particularly for core operational costs. Much of the organisation's work relies on short-term project funding, which creates uncertainty and restricts the ability to plan and expand services in a consistent and strategic manner.

Additionally, the Community Asset Transfer (CAT) process continues to present a major barrier. Securing a permanent, accessible community space is critical to the organisation's long-term vision. Despite ongoing efforts, engagement, and advocacy, progress has been slow and challenging. The lack of a dedicated space limits service delivery, capacity building, and the ability to fully meet the growing needs of the community.



However, NLMWA remains steadfast in its commitment. The organisation will continue to:

- Advocate for equitable access to community assets and resources
- Engage with stakeholders and decision-makers to progress the CAT process
- Seek sustainable funding opportunities to strengthen service delivery
- Champion equality, inclusion, and community empowerment across all its work

The resilience, unity, and determination of NLMWA members, volunteers, and partners continue to drive the organisation forward, ensuring that it remains a strong and trusted voice within the community.

06. Acknowledgements

The Trustees of the North Lanarkshire Muslim Women and Family Alliance (NLMWA) extend their sincere gratitude to everyone who has supported the organisation throughout the year.

We are especially thankful to our dedicated volunteers, whose time, commitment, and passion continue to be the foundation of our work. Their efforts enable us to deliver meaningful programmes and provide vital support to our community.

We would also like to express our appreciation to our funders and partners for their continued trust and investment in our mission. We acknowledge the support of North Lanarkshire Council, Age Scotland, the Scottish Government, North Lanarkshire Disability Forum, the Robertson Trust, and Corra Foundation. Their contributions have been instrumental in enabling us to deliver a wide range of initiatives, from community engagement and capacity building to health, wellbeing, and empowerment programmes.

We also recognise the invaluable support of our members, whose contributions both financial and voluntary continue to strengthen the organisation. Initiatives such as the Bench Project reflect the unity, ownership, and shared vision that define NLMWA.

Finally, we extend our thanks to our wider community, participants, and partner organisations for their ongoing engagement, collaboration, and feedback. Your involvement ensures that our work remains relevant, responsive, and impactful.

Together, we will continue to build stronger, more inclusive, and empowered communities across North Lanarkshire and beyond.

07. Financial Report



North Lanarkshire Muslim Women and Family Alliance

RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

	2026	2026	2026	2025
RECEIPTS	Unrestricted Funds	Restricted Funds (see notes)	Total	
Grants & donations				
NLC Grants	£ 7,745.44	£ 2,000.00	£ 9,745.44	
Age Scotland	£ -	£ 16,000.00	£ 16,000.00	
Robertson Trust	£ 1,250.00	£ 5,000.00	£ 6,250.00	
Corra Foundation	£ -	£ 3,000.00	£ 3,000.00	
Donations	£ 610.00	£ 1,660.00	£ 2,270.00	
Bank Interest/compensation	£ 148.81	£ -	£ 148.81	
Other	£ -	£ -	£ -	
Total Receipts	£ 9,754.25	£ 27,660.00	£ 37,414.25	£ 12,878.00
PAYMENTS for Activities				
Lets	£ 5,250.00	£ 2,775.00	£ 8,025.00	
Insurance	£ 248.80	£ -	£ 248.80	
Project: Robertson Trust (Empowerment Language & Digital Inclusion)	£ -	£ 3,635.53	£ 3,635.53	
Project: NLDF (Growth Pot Fund - Empowerment)	£ -	£ 1,041.85	£ 1,041.85	
Project: NLC (Community Empowerment)	£ -	£ 1,904.16	£ 1,904.16	
Project: NLMWA Bench	£ -	£ 1,587.60	£ 1,587.60	
General Admin Cost & Volunteer Reimbursement	£ 1,297.98	£ -	£ 1,297.98	
Techonology (Website Hosting, Set-ups, HTML, etc.)	£ 431.52	£ -	£ 431.52	
Cleaning Service	£ 170.00	£ -	£ 170.00	
Event Cost Children & Youth	£ 70.00	£ -	£ 70.00	
Notes Payable	£ 437.46	£ -	£ 437.46	
Other: Miscellaneous	£ 51.94	£ -	£ 51.94	
Total Payments	£ 7,957.70	£ 10,944.14	£ 18,901.84	£ 8,004.00
SUPPLUS / (DEFICIT)	£ 1,796.55	£ 16,715.86	£ 18,512.41	£ 4,874.00

STATEMENT OF BALANCES FOR THE YEAR ENDED 31st MARCH 2026

Funds Reconciliation	2026	2025
Cash at Bank and in hand - 31 March 2025	£ 33,085.82	£ 28,211.82
Surplus/(Deficit) for year	£ 18,512.41	£ 4,874.00
Cash at Bank and in hand - 31 March 2026	£ 51,598.23	£ 33,085.82

Bank and Cash Balances	2026	2025
Bank Account	£ 51,598.23	£ 33,085.82
Cash	£ -	£ -
Total	£ 51,598.23	£ 33,085.82

c/f Carried Forward - NLMWA's List of Assets (at cost price)

Filling Cabinet	£ 174.00
Laptop	£ 419.97
Projector	£ 389.23
Roller Banner	£ 81.54
Printer	£ 44.99
2 x Fryer	£ 179.88
Rice Cooker	£ 184.20
Portable PA Speaker & Microphone	£ 979.89
Total	£ 2,453.70
Minus Absolute Asset	
Printer	£ 44.99
Filling Cabinet	£ 174.00
Total Asset	£ 2,234.71

NOTES:

Restricted Funds & Balances

	Timeline	Balance b/f	Reserved & Restricted	Unrestricted	Balance	Description
The Robertson Trust - Wee Grant	5/05/25 - 27/04/26	£ 1,250.00	£ 1,000.00	£ 250.00	£ 1,250.00	Reserved - Participants learning journey celebration event.
NLC - Community Empowerment Micro	1/12/25 - 28/02/26	£ 95.84	£ 95.84		£ 95.84	Reserved - Funds to Pay Owed Fund of the Project
Age Scotland - ESGA Fund	6/04/26 - 29/03/27	£ 16,000.00	£ 16,000.00		£ 16,000.00	Reserved - Golden Memory Dementia Project Delivery
Corra - Boost Fund	4/04/26 - 27/03/27	£ 3,000.00	£ 3,000.00		£ 3,000.00	Reserved - Part Fund Health & Wellbeing Project Delivery - Saturday class (equipment, refreshments & travel reimbursement)
NLMWA - CAT (Community Asset Transfer)	N/A	£ 30,000.00	£ 30,000.00		£ 30,000.00	Reserved - b/f balance towards CAT buy out (ongoing)
Reserved Towards Running Cost	N/A	£ 1,252.39	£ -	£ 1,252.39	£ 1,252.39	Balance remaining to go towards running cost
		£ 51,598.23	£ 50,095.84	£ 1,502.39	£ 51,598.23	



08. Authorised Signatures

Bushra Iqbal

Bushra Iqbal MBE (Chair)

1st May 2026

Nasim H.

Nasim Hussain (Treasurer)

3rd May 2026

Maria Hurtado

Maria Hurtado (Board Member)

29th April 2026

Amir

Name: Amir Mahmood MAAT

Date 14th May 2026

Askari & Co. Limited

Chartered Certified Accountants

162 Darnley Street

Glasgow

G41 2LL