

**REGISTERED CHARITY NUMBER: SC049350**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 December 2025  
FOR  
INVERCLYDE MUSLIM CENTRE LTD**

Chas Leigh Brown & Son  
Chartered Certified Accountants  
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Glasgow  
G72 7EP

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Scottish Charity number: SC049350

### **Current Trustees**

|                 |          |
|-----------------|----------|
| Mohammad Akhtar | Director |
| Hamid Ali       | Director |
| Abdul W Karim   | Director |

### **Recruitment and appointment of Trustees**

All of the organisation's office bearer/trustees were elected at Annual General Meetings.

### **Governing Document**

Inverclyde Muslim Centre LTD is a charitable incorporated association and the purposes and administration arrangements are set out in the constitution, memorandum and article of association.

### **Charitable Purposes**

The charitable purposes, as recorded in the constitution, are to promote and facilitate the advancement of Muslim Culture and its ethos, within the members and the rest of the community at large, thereby providing better understanding of Muslim culture to other communities and promoting integration of other diverse communities. We aim to teach Arabic, English and Urdu to the members of the group and others to promote better knowledge and understanding of Muslim culture.

### **Activities and Achievements**

Inverclyde Muslim Centre LTD has been set up to facilitate religious needs of Muslims living and working in Greenock, Gourock and surrounding areas. To this end it has catered for compulsory prayers on daily and weekly basis, where possible, regularly. Friday Prayer Sessions are arranged in order to facilitate Friday prayers for the Muslims in the local vicinity. Organised and held nightly prayer sessions during the month of Ramadan. Eid prayers were also arranged twice in the year for two main Muslim Festivals Eid ul Fitr and Eid ul Adha. Food is provided to community members inclusive of all faiths or no faith on regularly basis at the charity's premises in order to promote social harmony in the community.

During most of the gatherings various imams and visiting speakers delivered sermons and provided guidelines and teachings, based on Quranic and Ahadees (Prophet Muhammad's sayings) knowledge, on numerous topics in order to help make attendees better Muslims and citizens in all spheres of life.

Inverclyde Muslim Centre LTD holds "learning to read the Holy Quran" classes for children. Some upgradation and renovation work has been and will be carried out to maintain and create extra habitable space for current and future use.

### **Trustee Remuneration and Expenses**

The Trustees did not receive any remuneration for their services as trustees and/or office bearers.

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## **Reserves**

Whilst all funds held by the charity are unrestricted in the terms of the legislation, the trustees have designated some reserves to assist with financial management and budgeting of the various activities. The trustees are of the opinion that the reserves are sufficient to enable the charity to maintain its activities at a normal level for the ensuing financial year.

For and on behalf of INVERCLYDE MUSLIM CENTRE LTD

*A. W. Karim*

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Abdul W Karim  
*Director*

30 September 2026

# INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF INVERCLYDE MUSLIM CENTRE LTD

We report on the accounts for the year ended 31 December 2025 set out on pages four to eight.

## **Respective responsibilities of trustees and examiner**

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

## **Basis of the independent examiner's report**

Our examination was 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 seeking explanations from you as 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 connection with our examination, no matter has come to our 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 to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Asrar Ahmad  
Chartered Certified Accountant  
64 Main Street, Cambuslang  
Glasgow  
G72 7EP

30 September 2026

INVERCLYDE MUSLIM CENTRE

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2025

|                                                                |       | Unrestricted<br>Funds | Restricted<br>Funds | 31.12.25<br>Total<br>Funds | 31.12.24<br>Total<br>Funds |
|----------------------------------------------------------------|-------|-----------------------|---------------------|----------------------------|----------------------------|
|                                                                | Notes | £                     | £                   | £                          | £                          |
| <b>INCOMING RESOURCES</b>                                      |       |                       |                     |                            |                            |
| <b>Incoming resources from generated funds</b>                 |       |                       |                     |                            |                            |
| Voluntary income                                               | 2     | 25,540                | -                   | 25,540                     | 27,785                     |
| Investment income                                              |       | 171                   | -                   | 171                        | 53                         |
| Other incoming resources - grants                              | 3     | 0                     | -                   | 0                          | 1,875                      |
| <b>Incoming resouces from charitable activities</b>            |       |                       |                     |                            |                            |
| Fee income                                                     |       | 0                     | -                   | 0                          | 0                          |
| <b>Total incoming resources</b>                                |       | 25,711                | 0                   | 25,711                     | 29,713                     |
| <b>RESOURCES EXPENDED</b>                                      |       |                       |                     |                            |                            |
| <b>Costs of generating funds</b>                               |       |                       |                     |                            |                            |
| Costs of generating voluntary income and charitable activities | 4     | 30,074                | -                   | 30,074                     | 24,591                     |
| Governance Costs                                               | 5     | 995                   | -                   | 995                        | 995                        |
| <b>Total Resources Expended</b>                                |       | 31,069                | 0                   | 31,069                     | 25,586                     |
| <b>NET INCOMING/(OUTGOING) RESOURCES</b>                       |       | -5,358                | -                   | -5,358                     | 4,127                      |
| <b>RECONCILIATION OF FUNDS</b>                                 |       |                       |                     |                            |                            |
| Funds brought forward                                          |       | 130,024               | -                   | 130,024                    | 125,897                    |
| <b>TOATL FUNDS CARRIED FORWARD</b>                             |       | 124,666               | -                   | 124,666                    | 130,024                    |

INVERCLYDE MUSLIM CENTRE

BALANCE SHEET  
AT 31 December 2025

|                                              |       | Unrestricted<br>Funds | Restricted<br>Funds | 31.12.25<br>Total<br>Funds | 31.12.24<br>Total<br>Funds |
|----------------------------------------------|-------|-----------------------|---------------------|----------------------------|----------------------------|
| <b>FIXED ASSETS</b>                          | Notes | £                     | £                   | £                          | £                          |
| Tangible assets                              | 7     | 109,065               | -                   | 109,065                    | 106,755                    |
| <b>CURRENT ASEETS</b>                        |       |                       |                     |                            |                            |
| Debtors and prepayments                      | 8     | 2,508                 | -                   | 2,508                      | 2,508                      |
| Cash at bank and in hand                     |       | 14,785                | -                   | 14,785                     | 22,028                     |
|                                              |       | <u>17,293</u>         | <u>-</u>            | <u>17,293</u>              | <u>24,536</u>              |
| <b>CREDITORS</b>                             |       |                       |                     |                            |                            |
| Amounts falling due within one year          | 9     | <u>1,692</u>          | <u>-</u>            | <u>1,692</u>               | <u>1,267</u>               |
| <b>NET CURRENT ASSETS</b>                    |       | <u>15,601</u>         | <u>-</u>            | <u>15,601</u>              | <u>23,269</u>              |
| <b>TOTAL ASSETS LESS LIABILITIES</b>         |       | 124,666               | -                   | 124,666                    | 130,024                    |
| <b>CREDITORS</b>                             |       |                       |                     |                            |                            |
| Amounts falling due after more than one year |       | -                     | -                   | -                          | -                          |
| <b>NET ASSETS</b>                            |       | <u>124,666</u>        | <u>-</u>            | <u>124,666</u>             | <u>130,024</u>             |
| <b>FUNDS</b>                                 | 10    |                       |                     |                            |                            |
| Unrestricted funds                           |       |                       |                     | 124,666                    | 130,024                    |
| Restricted funds                             |       |                       |                     | <u>-</u>                   | <u>-</u>                   |
| <b>TOTAL FUNDS</b>                           |       |                       |                     | <u>124,666</u>             | <u>130,024</u>             |

The financial statements were approved by the Board of Trustees on 30 September 2026.  
and were signed on its behalf by:

A W Karim  
Director

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025

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1. ACCOUNTING POLICIES

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2009), the Charities and Trustees Investment (Scotland) Act 2005 and the requirements of the Statement of Recommended Practice, 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 accruals basis and has been classified under headings that aggregate all costs 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.

**Taxation**

The charity is exempt from 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 objects 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. Voluntary Income

|                       |               |               |
|-----------------------|---------------|---------------|
|                       | 31.12.25      | 31.12.24      |
|                       | £             | £             |
| Collections/Donations | <u>27,785</u> | <u>27,785</u> |

3. Other incoming resources

|                                         |              |              |
|-----------------------------------------|--------------|--------------|
|                                         | 31.12.25     | 31.12.24     |
|                                         | £            | £            |
| Local council grants – Restricted funds | <u>1,875</u> | <u>1,875</u> |

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED  
FOR THE YEAR ENDED 31 DECEMBER 2025

4. COSTS OF GENERATING VOLUNTARY INCOME AND CHARITABLE ACTIVITIES

|                                                                      | 31.12.25      | 31.12.24      |
|----------------------------------------------------------------------|---------------|---------------|
|                                                                      | £             | £             |
| Employees cost                                                       | 17,600        | 14,347        |
| Premises costs including insurance                                   | 2,936         | 3,392         |
| Repairs and maintenance                                              | 2,225         | 2,240         |
| Ramadhan festivities and class supplies-Restricted and general funds | -             | 1,175         |
| Food distributed and served - Restricted and general funds           | 3,584         | 1,606         |
| Charitable activities and donations                                  | -             | -             |
| Administration and sundry expenses                                   | 1,945         | 664           |
| Depreciation                                                         | 1,290         | 520           |
| Website and IT                                                       | 494           | 647           |
|                                                                      | <u>24,591</u> | <u>24,591</u> |

5. GOVERNANCE COSTS

|                            | 31.12.25   | 31.12.24   |
|----------------------------|------------|------------|
|                            | £          | £          |
| Accountancy and legal fees | <u>995</u> | <u>995</u> |

6. TRUSTEES’ REMUNERATION AND BENEFITS

Trustees’ Remuneration

There were no trustees and/or management committee members received any remuneration and benefits for the year ended 31 December 2025 and nor for the year ended 2024.

Trustees’ Expenses

There were no trustees’ expenses paid for the year ended 31 December 2025 and nor for the year ended 2024.

INVERCLYDE MUSLIM CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS – CONTINUED  
FOR THE YEAR ENDED 31 DECEMBER 2025

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                                    | 31.12.25     | 31.12.24     |
|------------------------------------|--------------|--------------|
|                                    | £            | £            |
| Sundry debtors and prepaid charges | <u>2,508</u> | <u>2,508</u> |

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                     | 31.12.25     | 31.12.24     |
|---------------------|--------------|--------------|
|                     | £            | £            |
| PAYE and NIC, wages | 697          | 271          |
| Other creditors     | 995          | 995          |
| Loans               | <u>-</u>     | <u>-</u>     |
|                     | <u>1,692</u> | <u>1,266</u> |

10. MOVEMENT IN FUNDS

|                              | At 1.1.25      | Net movement<br>in funds | At 31.12.25    |
|------------------------------|----------------|--------------------------|----------------|
|                              | £              | £                        | £              |
| <b>Unrestricted funds</b>    |                |                          |                |
| General and designated funds | 130,024        | (5,358)                  | 124,666        |
| <b>Restricted funds</b>      | <u>-</u>       | <u>-</u>                 | <u>-</u>       |
| <b>TOTAL FUNDS</b>           | <u>130,024</u> | <u>(5,358)</u>           | <u>124,666</u> |

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

|                              | Incoming<br>Resources | Resources<br>expended | Movement<br>in funds |
|------------------------------|-----------------------|-----------------------|----------------------|
|                              | £                     | £                     | £                    |
| <b>Unrestricted funds</b>    |                       |                       |                      |
| General and designated funds | 25,711                | (31,069)              | (5,358)              |
| <b>Restricted funds</b>      | <u>-</u>              | <u>-</u>              | <u>-</u>             |
| <b>TOTAL FUNDS</b>           | <u>25,711</u>         | <u>(31,069)</u>       | <u>(5,358)</u>       |