APPENDIX 3

OSCR

Office of the Scottish **Charity Regulator**

Independent examiner's report on the accounts V2

Report to the trustees/members of

Charity name
S.H.A.D SHAD Human Welfare and Development

Registered charity number

SCO48423

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	12	2024	to	30	11	2025

Set out on pages

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's 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. 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 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 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 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: 05/10/2026

Name: MUHAMMAD NASIR SIDDIQUE

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

Address:

GLOBAL ACCOUNTANCY PRACTICE
10 ALLISON STREET
GLASGOW
G42 8NN

*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.

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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

N/A

APPENDIX 2

S.H.A.D SHAD Human Welfare and Development

SC048423

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date: Day	Month	Year	to	Period end date: Day	Month	Year
	01	12	2024		30	11	2025

Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities	55,575	107,809			163,384	102,379
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings	10,676				10,676	22,500
Gross receipts from other charitable activities					-	
Bank Interest Received	401				401	205
A1 Sub total	66,652	107,809	-	-	174,461	125,084
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	
Proceeds from sale of investments	-				-	
A2 Sub total	-	-	-	-	-	-
Total receipts	66,652	107,809	-	-	174,461	125,084
A3 Payments						
Expenses for fundraising activities	20,029				20,029	12,148
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2,200	106,065			108,265	72,838
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	200
Preparation of annual accounts					-	
Legal costs/Bank Charges					-	
Repair & Maintenance	3,800				3,800	33,730
					-	
A3 Sub total	26,029	106,065	-	-	132,094	118,916
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	26,029	106,065	-	-	132,094	118,916
Net receipts / (payments)	40,622	1,744	-	-	42,366	6,168
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	40,622	1,744	-	-	42,366	6,168

APPENDIX 2

S.H.A.D SHAD Human Welfare and Development

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on B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	71,951	-			71,951	65,783
	Surplus / (deficit) shown on receipts and	40,622	1,744			42,366	6,168
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	112,573	1,744	-	-	114,317	71,951

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Flat 0/1, 19 Dixon Avenue	31/10/2018			35,000
	Shop (275 Maxwell Road)	17/02/2020			60,720
	Mosque (2 Hall Street)	01/04/2023			200,000
		Total	-	-	295,720

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		TALGT MAHMOOD	05/10/26
		TAHIRA JABEEN	05/10/26

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

Charitable Activities

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	*

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	*

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donation For Charitable Purposes	55,575	107,809			163,384	102,379
Rents from land & buildings	10,676				10,676	22,500
Interest Recived	401				401	205
					-	
Total	66,652	107,809	-	-	174,461	125,084

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
other charitable activities					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Payments relating directly to charitable activities	2,200	106,065			108,265	72,838
Independent Examiner					-	200
Expenses for fundraising activities	20,029				20,029	12,148
Repair & Maintenance	3,800				3,800	33,730
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	26,029	106,065	-	-	132,094	118,916

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Additional analysis (2)

5 Breakdown of unrestricted funds

							Total unrestricted funds	Total unrestricted funds last period
Receipts								
Donations							-	
Legacies							-	
Grants							-	
Receipts from fundraising activities	55,575						55,575	59,336
Gross trading receipts							-	
buildings							-	
Rents from land & buildings	10,676						10,676	22,500
Gross receipts from other charitable activities							-	
Bank Interest Received	401						401	205
Sub total	66,652	-	-	-	-		66,652	82,041
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-		-	-
Total receipts	66,652	-	-	-	-		66,652	82,041
Payments								
Expenses for fundraising activities	20,029						20,029	12,148
Gross trading payments							-	
Investment management costs							-	
Payments relating directly to charitable activities	2,200						2,200	24,203
Grants and donations							-	
Governance costs:							-	
Audit / independent examination							-	200
Preparation of annual accounts							-	
Legal costs/Bank Charges							-	
Repair & Maintenance	3,800						3,800	33,730
							-	
Sub total	26,029	-	-	-	-		26,029	70,281
Payments relating to asset and investment movements							-	
Purchases of fixed assets							-	200,000
Purchase of investments							-	
Sub total	-	-	-	-	-		-	200,000
Total payments	26,029	-	-	-	-		26,029	270,281
Net receipts / (payments)	40,622	-	-	-	-		40,622	(188,240)
Transfers to / (from) funds							-	
Surplus / (deficit) for year	40,622	-	-	-	-		40,622	(188,240)

Nature and purpose of funds
Charitable Activities

S.H.A.D SHAD Human Welfare and Development

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Additional analysis (3)

6 Breakdown of restricted funds

	Qurbani	Water Project	Sadqa	Zakat			Total restricted funds	Total restricted funds last period
Receipts								
Donations							-	
Legacies							-	
Grants							-	
Receipts from fundraising activities	83,115	7,940	7,746	9,008			107,809	43,043
Gross trading receipts							-	
Income from investments other than land and buildings							-	
Rents from land & buildings							-	
Gross receipts from other charitable activities							-	
Sub total	83,115	7,940	7,746	9,008	-	-	107,809	43,043
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total receipts	83,115	7,940	7,746	9,008	-	-	107,809	43,043
Payments								
Expenses for fundraising activities							-	
Gross trading payments							-	
Investment management costs							-	
Payments relating directly to charitable activities	83,115	6,196	7,746	9,008			106,065	48,635
Grants and donations							-	
Governance costs:							-	
Audit / independent examination							-	
Preparation of annual accounts							-	
Legal costs							-	
							-	
							-	
Sub total	83,115	6,196	7,746	9,008	-	-	106,065	48,635
Payments relating to asset and investment movements								
Purchases of fixed assets							-	
Purchase of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total payments	83,115	6,196	7,746	9,008	-	-	106,065	48,635
Net receipts / (payments)	-	1,744	-	-	-	-	1,744	(5,592)
Transfers to / (from) funds							-	
Surplus / (deficit) for year	-	1,744	-	-	-	-	1,744	(5,592)

Nature and purpose of funds
Charitable Activities