

# Bearsden Muslim Association

Scotland · Charity number SC037043

## Details

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Known as	BMACC
Status	Active
Legal form	Unincorporated association
Registered	2005-12-02
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Bmacc 1 Spiers Road Bearsden Glasgow G61 2LX
Website	<a href="http://www.bmacc.org">www.bmacc.org</a>

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations','It carries out activities or services itself'

**Purposes:** 'the advancement of education','the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended','any other purpose that may reasonably be regarded as analogous to any of the preceding purposes'

**What the charity does:** To promote Muslim culture and ethos, provide night classes for children aged 5-18, arrange youth activities, promote health and well being, arrange sports activities.

**Beneficiaries:** 'Children or young people','Older People','People with disabilities or health problems','People with a particular ethnic or racial origin','Other defined groups','No specific group, or for the benefit of the community','Other charities or voluntary bodies'

**Objectives:** 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 by 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. To promote the benefits of the residents of Bearsden, Milngavie and the surroundings within the cultural background without distinction of age, sex, religious, political or other opinions by providing facilities in the interest of social welfare for recreation and other leisure-time occupation so that their conditions of life

may be improved.

## Geography

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- **Main operating location:** East Dunbartonshire
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£307,291	£255,868	-	6
2024-03-31	£305,945	£287,694	-	4
2023-03-31	£298,700	£305,135	-	6
2022-03-31	£211,878	£197,815	-	8
2021-03-31	£206,098	£200,104	-	8

**Bearsden Muslim Association**

Scotland - Charity number SC037043

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# Accounts

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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**

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

**Bearsden Muslim Association**

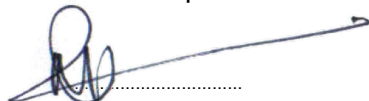
**Balance Sheet**  
**for the Year Ended 31st March 2025**

	Unrestricted fund	Restricted fund	31.03.25 Total funds	31.03.24 Total funds
Notes	£	£	£	£
<b>FIXED ASSETS</b>				
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
<b>CURRENT ASSETS</b>				
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
<b>CREDITORS</b>				
Amount falling due within one year	6 <u>881</u>	<u>-</u>	<u>881</u>	<u>25,527</u>
<b>NET CURRENT ASSETS</b>	93,857	-	93,857	51,434
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	511,357	-	511,357	468,934
<b>CREDITORS</b>				
Amount falling more than one year	68,000	-	68,000	77,000
<b>NET ASSETS</b>	<u>443,357</u>	<u>-</u>	<u>443,357</u>	<u>391,934</u>
<b>FUNDS</b>				
Unrestricted funds			443,357	391,934
Restricted funds			-	-
<b>TOTAL FUNDS</b>			<u>443,357</u>	<u>391,934</u>

15/03/2026

The financial statements were approved by the Board of Trustees on .....and 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
<b>4. TANGIBLE FIXED ASSETS</b>	<b>£</b>
<b>COST</b>	
BMACC Premises	250,000
	<u>250,000</u>
<b>DEPRICIATION</b>	
At 1st April 2024	-
Charge for year	<u>-</u>
At 31st March 2025	<u>-</u>
<b>NET BOOK VALUE</b>	
At 31st March 2025	<u>250,000</u>
At 31st March 2024	<u>250,000</u>

<b>5. FIXED ASSETS INVESTMENTS</b>	<b>£</b>
Investment on Property	167,500

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

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

	At 31.03.2024 £	Net movement in funds £	At 31.03.2025 £
<b>8. MOVEMENT IN FUNDS</b>			
<b>Unrestricted funds</b>			
General fund	391,934	51,423	443,357
<b>Restricted funds</b>			
Restricted	-	-	-
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	307,291	( 255,868)	51,423
<b>Restricted funds</b>			
Restricted	-	-	-
<b>TOTAL FUNDS</b>	<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**

<b>INCOMING RESOURCES</b>	<b>31.03.25</b>	<b>31.03.24</b>
	<b>£</b>	<b>£</b>
<b>Voluntary income</b>		
Grants, charity & donations	292,891	291,545
<b>Incoming resources from charitable activities</b>		
Income from Charitable Activities	-	-
Sundries receipts	-	-
<b>Investment Income</b>	14,400	14,400
	<u>14,400</u>	<u>305,945</u>
<b>Total incoming resources</b>	<b>307,291</b>	<b>305,945</b>
<b>RESOURCES EXPENDED</b>		
<b>Fundraising trading: cost of goods sold and other costs</b>		
Purchases	-	-
<b>Charitable activities</b>		
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>
<b>Governance costs</b>		
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>
<b>Other resources expended</b>	-	15,497
<b>Total resources expended</b>	<b>255,868</b>	<b>287,694</b>
<b>Net Income</b>	<b>51,423</b>	<b>18,251</b>