

STIRLING ISLAMIC CENTRE

Annual Report & Financial Statements

For the year ended

31 March 2025



Scottish Charity No SC053063

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE PERIOD ENDING 31 MARCH 2025

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TRUSTEES' ANNUAL REPORT

FOR THE PERIOD ENDING 31 MARCH 2025

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name	Stirling Islamic Centre	
Charity Number	SC053063	
Principal Address	Central Scotland Islamic Centre Burghmuir Road Stirling FK7 7NZ	
Current Trustees	<div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div>	
Trustees Resigned	<div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div>	<div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div>
Bankers	Co-operative Bank P.O. Box 240 Skelmersdale WN8 6WT	Bank of Scotland Edinburgh Head Office P.O. Box17235 Edinburgh EH1 1YH
Independent Examiner	<div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div> <div>[REDACTED]</div>	

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Charity is Scottish Charitable Incorporated Organisation (SCIO). It is governed by its constitution which was registered with OSCR on the 15th January 2024.

Appointment of Trustees

Trustees are either elected by the membership at the AGM or can be appointed at other times throughout the year.

Organisational Structure

The structure of the organisation consists of:-

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FOR THE PERIOD ENDING 31 MARCH 2025

MEMBERS - who have the right to attend members' meetings (including any annual general meeting) and have important powers under the constitution; in particular, the members appoint people to serve on the board and take decisions on changes to the constitution itself;

BOARD - who hold regular meetings, and generally control the activities of the organisation; the board is responsible for monitoring and controlling the financial position of the organisation.

The people serving on the board are referred to as CHARITY TRUSTEES.

Risk Assessment

The Trustees regularly review the risks to which the charity is exposed. They do not consider that there are any substantial risks beyond the liabilities disclosed in the financial statement. The charity holds public liability insurance.

OBJECTS & ACTIVITIES

The organisation's purposes are:

The advancement of religion through activities such as helping people to practice their beliefs, raising awareness of Islam, and undertaking duties and activities, such as outreach work.

The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage through the provision of funds and services that will alleviate those disadvantages across the Forth Valley, the UK and abroad.

Activities of the Charity

The charity's activities encompass a wide range of religious, educational, and community initiatives. These include:

- **Religious Services:** Holding congregational prayers and Islamic religious activities at appropriate times, and providing services relating to Islamic marriages, births, deaths, and burials in accordance with Islamic teachings and Scots Law.
- **Education and Guidance:** Delivering Islamic education to all and supporting activities arising from the Quran and Sunnah.
- **Community Support:** Fundraising for disaster relief both in Scotland and abroad, as well as organising health and wellbeing programmes, youth group activities, open days, and social events.
- **Interfaith and Community Relations:** Promoting good and harmonious relations between the Stirling Muslim community and other communities across the Forth Valley and beyond, while encouraging unity and joint action among multi-faith groups.
- **Social Inclusion:** Organising activities and events within the Islamic Centre that foster cultural exchange, religious understanding, and social inclusion.
- **Local Community Contribution:** Supporting wider community needs by participating in initiatives such as food banks, providing temporary shelter, and other charitable services.
- **Partnership Working:** Collaborating with other charities, voluntary groups, and organisations to deliver joint initiatives, share resources, and strengthen community impact both locally and internationally.

ACHIEVEMENTS & PERFORMANCE

During the accounting period the charity has delivered a range of activities aligned with its charitable purposes:

Youth Engagement:

- Boys' Youth Club held every fortnight, fostering Islamic identity and brotherhood.

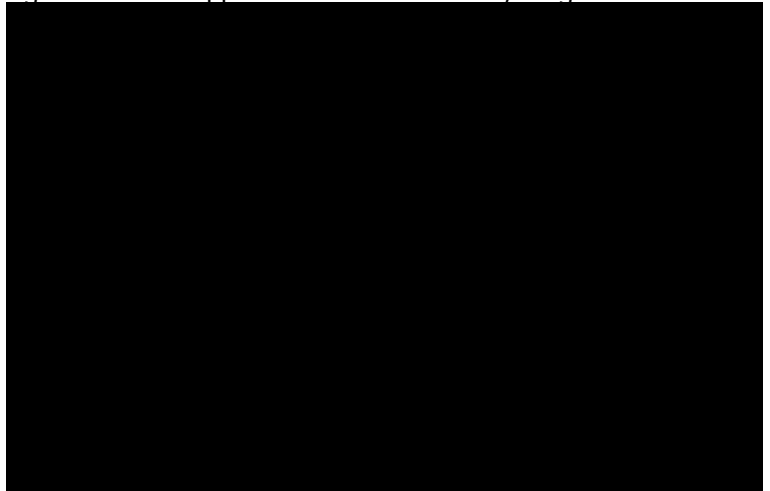
TRUSTEES' ANNUAL REPORT

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- Girls' Club held every second Friday, providing a safe and supportive environment for young sisters.

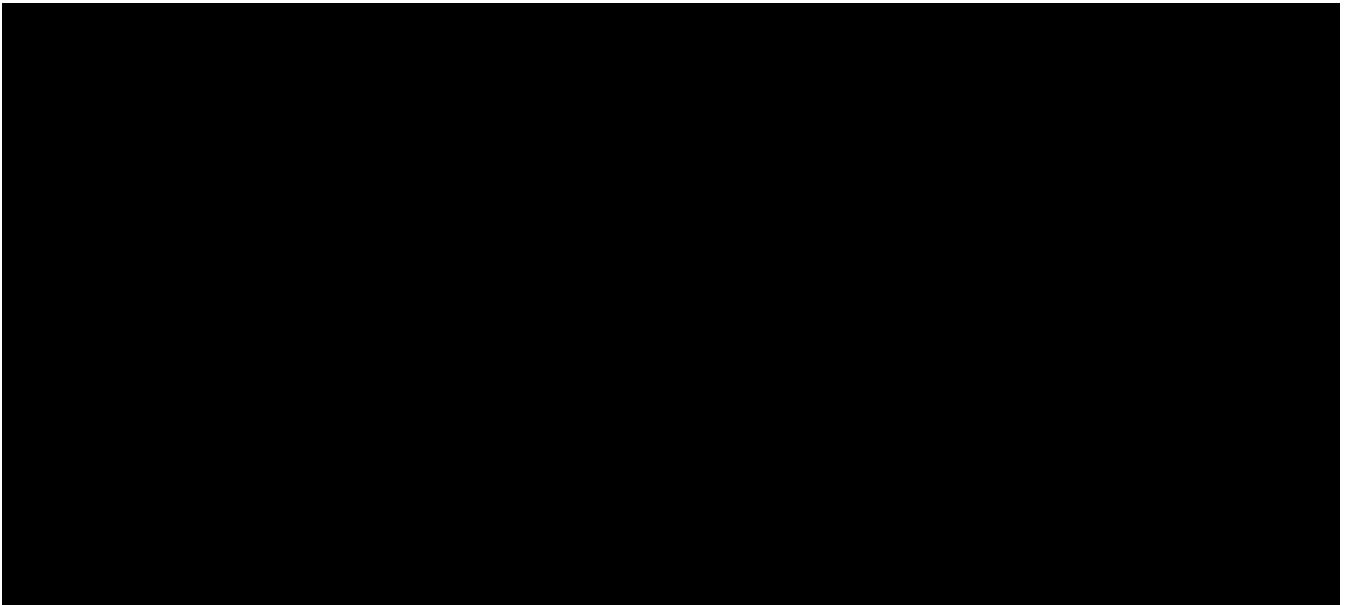
Educational Outreach:

- Regular school visits to promote understanding of Islam and community cohesion.
- Support for Madrassa classes, with plans to integrate Madrassa funds under the charity for transparency.

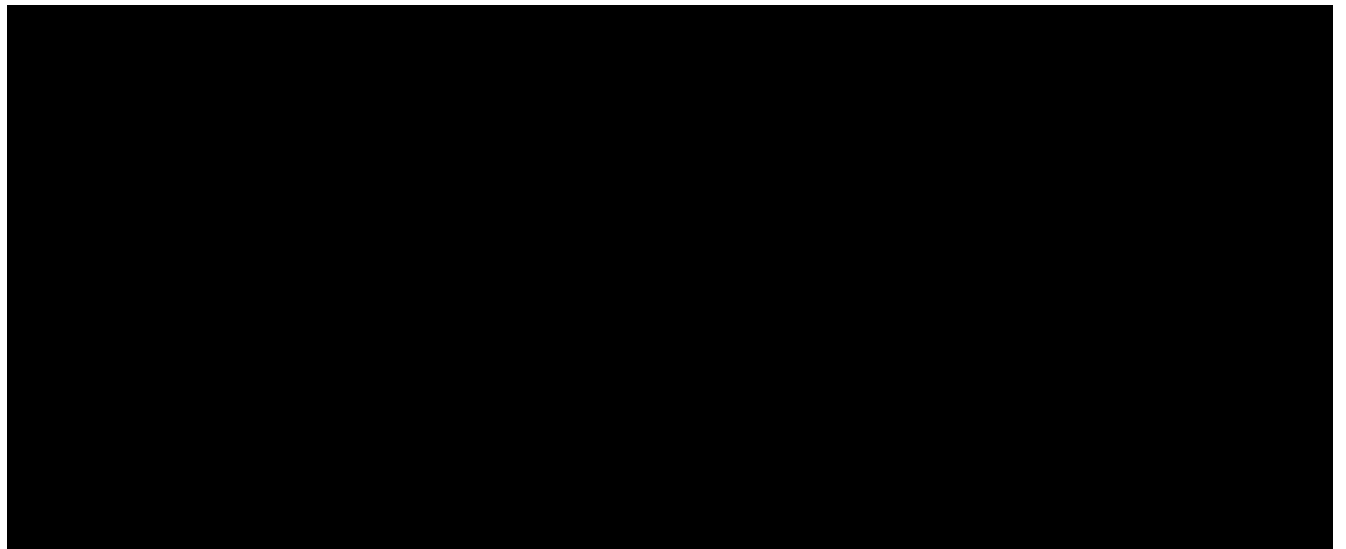


Community Events:

- Open Days to welcome the wider community and encourage interfaith dialogue.



- Ramadhan Iftar Programme, averaging 100 attendees nightly, including outreach to Stirling University students.



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Facility Improvements:

- Refurbishment of the community hall (roof repairs, new lighting and flooring).
- Installation of a Defibrillator, upgraded kitchen, and improved shower facilities.
- Electrical Installation Condition Report (EICR) completed for compliance.

ACKNOWLEDGEMENTS

The Trustees express sincere gratitude to volunteers, donors, and community members whose support has enabled these achievements.

FINANCIAL REVIEW

Overall, the income received in the accounting year ending was £98,799. Our main sources of income are from generous donations from our members. Restricted income received during the accounting year was £15,702 see Note 9.

Expenditure for the year amounted to £90,795 with the main expenditure being spent on salaries. The year ended with a surplus of £8,004.

Reserves Policy

Our reserves (unrestricted funds) as of the 1st April 2025 are £8,004. Trustees try to maintain £11,000 for normal day to day running of the charity for a three-month period. Overheads include staff costs, utility costs, maintenance and admin costs. The trustees will actively look at increasing the reserves going forward.

FUTURE PLANS

The charity has identified several key priorities to strengthen its operations and better serve the community:

- Upgrade Wudu facilities to ensure improved accessibility and enhanced hygiene standards.
- Formalise employment contracts and establish a structured payroll system to support staff and compliance.
- Optimise Gift Aid claims to maximise available funding and increase financial sustainability.
- Explore opportunities for a larger centre that can accommodate the growing needs of the community and provide expanded services.

APPROVAL

This report was approved by the trustees on 16 December 2025 and signed on their behalf by:


Chair

INDEPENDENT EXAMINER'S REPORT

FOR THE PERIOD ENDING 31 MARCH 2025

Independent Examiner's Report to the Trustees of Stirling Islamic Centre

I report on the accounts of the charity for the period ending 31 March 2025, which are set out on pages 8 to 12.

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) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The trustees consider that the audit requirement of Regulation (10)(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section (44)(1)(c) of the 2005 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 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 connection with my examination, no matter came 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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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17 December 2025

STATEMENT OF RECEIPTS & PAYMENTS

FOR THE PERIOD ENDING 31 MARCH 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025
		£	£	£
Receipts				
Donations	5	58,940	9,107	68,047
Membership Fees		6,700	-	6,700
Funerals		14,439	-	14,439
Donation from old account		3,018	6,595	9,613
		<u>83,097</u>	<u>15,702</u>	98,799
Payments				
Cost of Charitable Activities	6	74,631	-	74,631
Donations Made	7	620	15,544	16,164
Governance Costs		-	-	-
Equipment	8	-	-	-
		<u>75,251</u>	<u>15,544</u>	90,795
Net movement in funds		7,846	158	8,004
Transfers between funds		-	-	-
Surplus/(Deficit) for year		<u>7,846</u>	<u>158</u>	<u>8,004</u>

The Notes on pages 10 to 12 form an integral part of these accounts.

STATEMENT OF BALANCES

AS AT 31 MARCH 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025
Funds Reconciliation		£	£	£
Balance at the 15 January 2024		-	-	-
Surplus/(Deficit) for year		7,846	158	8,004
Balance as at 31 March 2025		7,846	158	8,004

Liabilities

Independent Examiner Fees	350	350
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Contingent Liabilities

The charity has no contingent liabilities

The Notes on pages 10 to 12 form an integral part of these accounts.

These accounts were approved by the trustees on 16 December 2025 and signed on their behalf by:


Chair


Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDING 31 MARCH 2025

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Designated funds are unrestricted funds that the trustees have set aside for particular purposes. The designation is administrative only and does not restrict the trustees' ability to apply the funds.
- (c) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (d) The purposes of the funds are shown in Note 9.

3. Taxation

- (a) The charity is not liable to income tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees or any persons connected with them during the year.
- (b) No expenses were reimbursed to the trustees during the year.
- (c) The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

5. Donations Received

	Unrestricted Funds	Restricted Funds	Total 2025
	£	£	£
APPEAL: Gaza, Palestine	-	5,865	5,865
INTENTION: Zakat	-	647	647
INTENTION: Sadaqah al-Fitr (Fitrana)	-	1,955	1,955
Designated Charities	-	640	640
Friday Cash Collections	32,651	-	32,651
EID day Cash Collections	3,658	-	3,658
Bank Transfers	2,113	-	2,113
Box Monies	5,325	-	5,325
Card Takings	8,156	-	8,156
Donations towards Ramadhan Iftars	5,242	-	5,242
Donations towards use of Community Hall	400	-	400
Other	1,395	-	1,395
	58,940	9,107	68,047

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDING 31 MARCH 2025

6. Cost of Charitable Activities

	Unrestricted	Restricted	Total
	Funds	Funds	2025
	£	£	£
Maintenance and Repairs	8,895	-	8,895
Consumables and Supplies	1,760	-	1,760
Electricity	4,393	-	4,393
Gas	9,561	-	9,561
Cleaner	2,360	-	2,360
Insurance	2,665	-	2,665
Tel & Broadband	379	-	379
Bank Charges	104	-	104
Accounting & Donation platforms	511	-	511
Admin Costs	154	-	154
Salary Costs	23,839	-	23,839
Sessional Imam	6,120	-	6,120
Guest Speakers	500	-	500
Funeral Costs	12,079	-	12,079
Iftar Costs	1,311	-	1,311
	74,631	-	74,631

7. Donations given

	Unrestricted	Restricted	Total
	Funds	Funds	2025
	£	£	£
Al-Khair Foundation	-	747	747
Edhi Foundation	-	270	270
Imran Khan Cancer Appeal	-	500	500
Imran Nadeem	-	488	488
One Ummah Charity	-	273	273
Real Vision	620	190	810
Ummah Welfare Trust	-	561	561
World Care Foundation	-	12,515	12,515
	620	15,544	16,164

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDING 31 MARCH 2025

8. Movements in Funds

	As at 31/03/2024	Receipts	Payments	As at 31/03/2025
	£	£	£	£
<u>Unrestricted Funds</u>				
General Fund	-	83,097	(75,251)	7,846
<u>Restricted Funds</u>				
Zakat	-	647	(639)	8
Sadaqah al-Fitr (Fitrana)	-	1,955	(1,805)	150
Donations / Collections for 3rd Parties	-	640	(640)	-
Gaza - Palestine	-	12,460	(12,460)	-
Pakistan Floods	-	-	-	-
	-	15,702	(15,544)	158
Total Funds	-	98,799	(90,795)	8,004

9. Purpose of Funds

General Fund	An unrestricted fund that can be expended at the discretion of the trustees in furtherance of the objects of the charity.
Zakat	Restricted funding raised through donations with the intention of Zakat, which is to raise funds for causes that will help reduce poverty.
Sadaqah al-Fitr (Fitrana)	Restricted funding raised through at the end of Ramadan that will help reduce poverty.
3 rd Party Donations	Restricted funding raised to provide funding for specific charities nominated by trustees. Donations were collected on behalf of Edhi Foundation, Imran Khan Cancer Appeal and Real Vision.
Gaza – Palestine	Restricted funding raised to help fund aid for the people of Palestine.

Going forward, any funding that is raised for external appeal and charities will not go through the Stirling Islamic Centre Charity Accounts. The monies will however, be explained in the Notes.