GLASGOW COMMUNITY WELFARE (SCIO)

Registered Charity Number: SC053683

REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS

For the year ended 31 October 2025

Principal address: 97 Burnfoot Drive, Glasgow, G52 2JB

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Report of the Trustees
For the year ended 31 October 2025

The trustees present their report together with the financial statements of the charity for the year ended 31 October 2025.The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP FRS 102) and in compliance with applicable law and regulations.

Reference and administrative details

Detail	Information
Registered charity number	SC053683
Principal address	97 Burnfoot Drive, Glasgow, G52 2JB
Email	glasgowcommunitywelfare@hotmail.com
Telephone	07598216288
Trustees	1-Afzal Ahmed Muhammad Bibi (Chairperson) 2-Faisal Ijaz 3-Safdar Iqbal Bibi
Independent examiner	**Independent examiner** Sheraz Ahmed FCCA Sheraz & Co Chartered Certified Accountants 5 North Gower Street Glasgow G51 1PW

Structure, governance and management

Glasgow Community Welfare is a Scottish Charitable Incorporated Organisation (SCIO) registered with the Office of the Scottish Charity Regulator (OSCR). The charity is governed by its constitution. The trustees are responsible for the overall management and control of the charity, including setting its strategic direction, monitoring activities and ensuring compliance with applicable legal and regulatory requirements.

Trustees during the period:

Name	Role
Afzal Ahmed Muhammad Bibi	Chairperson
Faisal Ijaz	Trustee
Safdar Iqbal Bibi	Trustee

Charitable purposes

The charity's purposes, as recognised under the Charities and Trustee Investment (Scotland) Act 2005, are:

- The prevention or relief of poverty.
- The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Objectives and activities

The charity's objective is to provide relief and assistance to those in need within the Glasgow City area and surrounding communities. The trustees seek to ensure that activities are aligned with the charity's purposes and are carried out for the public benefit.

Achievements and performance

During the year ended 31 October 2025, the charity was in its initial set-up phase. Having registered on 1 October 2024, the trustees focused on establishing the governance and financial framework of the organisation. No charitable activities were undertaken during this first reporting period. The charity received no donations or other charitable income and incurred no charitable expenditure.

Public benefit statement

The trustees confirm that they have had due regard to the public benefit guidance published by OSCR. As no charitable activities were carried out during the period, no direct public benefit arose from activities in the year. The trustees intend to deliver public benefit in future periods in accordance with the charity's purposes.

Financial review

During the year, the charity received no donations or other charitable income and incurred no expenditure.The trustees advanced an unsecured, interest-free loan of £13,700. The loan remained outstanding at 31 October 2025 and the corresponding amount was held as cash at bank at that date. The loan is borrowing and is not treated as donation income. The trustees intend to seek donations and other funding to enable the charity to commence its planned charitable activities.

Reserves policy

At 31 October 2025, the charity held cash at bank of £13,700, financed by an outstanding trustee loan of the same amount. On the information provided, the charity therefore had no net assets or accumulated funds at the year end. The trustees will review the charity's reserves requirements as activities and funding develop.

Risk management

The trustees recognise their responsibility to identify and manage risks. Principal risks include reliance on donations as a future source of income, operational risks associated with delivering projects and the risk of financial mismanagement.

Plans for future periods

The trustees intend to commence the charity's work, including increasing access to essential resources for people experiencing poverty; assisting vulnerable groups, including older people, disabled people and people experiencing financial hardship; and promoting sustainable development projects within the local community.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and regulations. They are responsible for maintaining adequate accounting records, safeguarding the charity's assets and taking reasonable steps to prevent and detect fraud and other irregularities.

Approval

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

Afzal Ahmed Muhammad Bibi

Chairperson

Signature: 

Date: 19.10.2026

Independent Examiner's Report to the Trustees of Glasgow Community Welfare (SCIO)

I report on the accounts of Glasgow Community Welfare (SCIO) for the year ended 31 October 2025.

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 and the Charities

Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 the independent examiner's report

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts 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 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, and
- to prepare accounts which accord with the accounting records, comply with the 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.

Sheraz Ahmed FCCA

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A Sheraz & Co Ltd (SC780597)

Date: 19 · 10 · 2026

Glasgow Community Welfare (SCIO)

Statement of Financial Activities

For the year ended 31 October 2025

	Unrestricted funds (£)	Restricted funds (£)	Total 2025 (£)	Total 2024 (£)
Income from donations and legacies	–	–	–	–
Other income	–	–	–	–
Total income	–	–	–	–
Expenditure on charitable activities	–	–	–	–
Other expenditure	–	–	–	–
Total expenditure	–	–	–	–
Net income/(expenditure)	–	–	–	–
Transfers between funds	–	–	–	–
Net movement in funds	–	–	–	–
Funds brought forward	–	–	–	–
Funds carried forward	–	–	–	–

Glasgow Community Welfare (SCIO)

Balance Sheet at 31 October 2025

	Note	Unrestricted funds (£)	Restricted funds (£)	Total 2025 (£)	Total 2024 (£)
Fixed assets					
Tangible fixed assets	4	–	–	–	–
Investments	5	–	–	–	–
Current assets					
Cash at bank and in hand		13,700	–	13,700	–
Total current assets		13,700	–	13,700	–
Creditors: amounts falling due within one year	6	(13,700)	–	(13,700)	–
Net current assets/(liabilities)		–	–	–	–
Total assets less current liabilities		–	–	–	–
Net assets/(liabilities)		–	–	–	–
Funds	7	–	–	–	–
Total funds		–	–	–	–

The financial statements were approved by the Board of Trustees on:

Signed on behalf of the Board by:

Afzal Ahmed Muhammad Bibi — Chairperson

Signature: AK

19. 10. 2026

Notes to the Financial Statements
For the year ended 31 October 2025

1. Accounting policies

Basis of preparation

The financial statements have been prepared on the receipts and payments basis under the historical cost convention, in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Income

Income is recognized when the charity has entitlement to the income, receipt is probable and the amount can be measured reliably. Amounts received as loans are recognized as liabilities rather than income where there is an obligation to repay them.

Expenditure

Expenditure is recognized on an accruals basis when there is a legal or constructive obligation to make a payment, settlement is probable and the amount can be measured reliably. Expenditure is classified under headings that aggregate costs relating to the relevant activity.

Tangible fixed assets

Tangible fixed assets are recognized at cost where applicable and depreciated over their estimated useful lives. No tangible fixed assets were reported at 31 October 2025. The trustees should confirm that no capital items were acquired during the period.

Taxation

The charity is generally exempt from corporation tax on income applied for its charitable purposes, subject to the applicable tax rules.

Fund accounting

Unrestricted funds are available for the trustees to apply in furtherance of the charity's general charitable purposes. Restricted funds can be used only for the purposes specified by the donor or fundraising appeal. No restricted funds were reported at the year end.

2. Net income/(expenditure)

No depreciation or other charges were reported for the year ended 31 October 2025. This must be checked against the accounting records.

3. Trustees' remuneration, benefits and expenses

No trustees' remuneration, other benefits or expenses were reported for the year ended 31 October 2025. Confirm this against the accounting records and declarations by the trustees.

4. Tangible fixed assets

	Fixtures and fittings (£)
Cost at 1 November 2024	–
Additions	–
Cost at 31 October 2025	–
Depreciation at 1 November 2024	–
Charge for the year	–
Depreciation at 31 October 2025	–
Net book value at 31 October 2025	–
Net book value at 31 October 2024	–

5. Investments

No fixed asset investments or investment property were reported at 31 October 2025.

6. Creditors: amounts falling due within one year

	31 October 2025 (£)	
Trustee loan	13,700	
Total	13,700	

The trustee loan is stated to be unsecured and interest-free and repayable on demand. The amount was advanced by the trustees and remained outstanding at 31 October 2025. The corresponding cash is included in cash at bank.

7. Movement in funds

	Unrestricted funds (£)	Restricted funds (£)	Total (£)
Funds at 1 November 2024	–	–	–
Net movement in funds	–	–	–
Funds at 31 October 2025	–	–	–