REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

for the Year Ended

31st December 2025

FOR

RAMZAN FOUNDATION

Curle & Co
Chartered Accountants
22 Backbrae Street
Kilsyth
G65 0NH

APPENDIX 2

Ramzan Foundation **SC053804**

OSCR
Scottish Charity Regulator

Receipts and payments accounts

For the period from				to			
	25	11	2024		31	12	2025

Section A 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	10,000				10,000	
Legacies	-				-	
Grants	-				-	
Receipts from fundraising activities	-				-	
Gross trading receipts	-				-	
Income from investments other than land and buildings	-				-	
Rents from land & buildings	-				-	
Gross receipts from other charitable activities	-				-	
					-	
A1 Sub total	10,000	-	-	-	10,000	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	10,000	-	-	-	10,000	-
A3 Payments						
Expenses for fundraising activities	-				-	
Gross trading payments	-				-	
Investment management costs	-				-	
Payments relating directly to charitable activities	3,000				3,000	
Grants and donations	-				-	
Governance costs:	-				-	
Audit / independent examination	-				-	
Preparation of annual accounts	-				-	
Legal costs	-				-	
Other	-				-	
					-	
A3 Sub total	3,000	-	-	-	3,000	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	3,000	-	-	-	3,000	-
Net receipts / (payments)	7,000	-	-	-	7,000	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	7,000	-	-	-	7,000	-

APPENDIX 2

Ramzan Foundation **SC053804**

Section 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	-				-	
	Surplus / (deficit) shown on receipts and payments account	7,000				7,000	
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	7,000	-	-	-	7,000	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	None			
		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	None				
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	None			
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	None			
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
	Sehar Ramzan	Sehar Ramzan	28/08/26

Ramzan Foundation **SC053804**

Section C Notes to the Accounts

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

The unrestricted fund comprises donations received to support the charitable purposes of the Foundation and the future establishment and operation of grant-making 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

The charity was registered on 25 November 2024. During the period, no grants were awarded and no direct charitable activities were undertaken. Trustees focused on organisational development, governance arrangements and preparation for future charitable operations. Consultancy expenditure of £3,000 was incurred to support the development of the charity's grant-making infrastructure and associated operational framework. The charity ended the period with unrestricted funds of £7,000 available for future charitable activities.

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts

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Report to the trustees/members of

Charity name

Ramzan Foundation

Registered charity number

SC 053804

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year	to	Day	Month	Year
24	11	2024		31	12	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 (as amended). 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 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 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:** 28/08/2026

Name: Gareth Cutle

Relevant professional qualification(s) or body (if any): Chartered Accountant ICAS

Address: 22 Backbrae Street
Kilsyth
G665 0NH

*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.

**OSCR will accept digital or typed signatures.

OSCR
Scottish Charity Regulator

Office of the Scottish **Charity Regulator**

Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	25	11	2024	To	31	12	2025

Reference and administration details

Charity name	**Ramzan Foundation**
Other names charity is known by	
Registered charity number	**SC053804**
Charity's principal address	
	Postcode

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sehar Ramzan	Chair		
2	Summon Ramzan	Treasurer		
3	Amaan Ramzan	Secretary		
4	Shahida Ramzan	Not Applicable		
5				
6				
7				
8				
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13				
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15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Scottish Charitable Incorporated Organisation (SCIO) Constitution

Trustee recruitment and appointment

The charity is governed by its Constitution. Trustees are appointed in accordance with the provisions of the Constitution. During the period the trustees focused on establishing the charity and developing the governance arrangements necessary for the future operation of the organisation.

Objectives and activities

Charitable purposes

The charity's purposes are those set out in its Constitution and focus on the advancement of charitable activities through the development and delivery of grant-making programmes and other initiatives which provide public benefit.

(a) The prevention or relief of poverty;

(b) The advancement of education;

(c) The advancement of the religion of Islam (Sunni);

(d) The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage;

Summary of the main activities in relation to these objects

The charity was registered as a Scottish Charitable Incorporated Organisation on 25 November 2024. During this first accounting period, the trustees concentrated on establishing the organisational, governance and operational foundations of the charity.

No grants were awarded, and no direct charitable activities were undertaken during the period. Instead, the trustees focused on strategic planning, governance development and preparing the infrastructure required to enable the charity to deliver its charitable objectives in future periods.

To support this work, the charity engaged specialist consultancy support to assist in the design and development of a grant programme framework, including associated policies, procedures and administrative arrangements.

Achievements and performance

Summary of the Main Achievements of the Charity During the Financial Period

As a newly established charity, the trustees considered it essential to first develop an appropriate operational framework before commencing grant-making activities.

The principal achievement during the period was the establishment of the charity's governance and programme infrastructure. Work undertaken included:

- Developing plans for future charitable activities.
- Establishing governance and administrative arrangements.
- Designing a framework for future grant-making programmes.
- Engaging professional consultancy support to assist with programme development.

Whilst no grants were distributed during the period, the trustees believe that significant progress was made in laying the foundations necessary for the charity to fulfil its charitable purposes effectively and sustainably in future years.

Financial review

Brief statement of the charity's policy on reserves

As this is the first accounting period of the charity, the trustees have not yet adopted a formal reserves policy. The trustees will review the need for such a policy as charitable activities develop.

Financial Position

The charity received funding of **£10,000** during the period. Expenditure of **£3,000** was incurred in relation to consultancy services supporting the development of the charity's grant programme infrastructure. The charity therefore generated a surplus of **£7,000**, which will be carried forward to support future charitable activities and programme delivery

Details of any deficit	There was no deficit during the period. The charity recorded a surplus of £7,000.
Donated facilities and services (if any)	No donated facilities or services were received during the period.

Future Plans

The trustees intend to build upon the preparatory work completed during the first accounting period and commence the delivery of charitable activities through the establishment and operation of grant-making programmes aligned with the charity's charitable purposes.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Sehar Ramzan

Sehar Ramzan
Chair

23rd August 2026