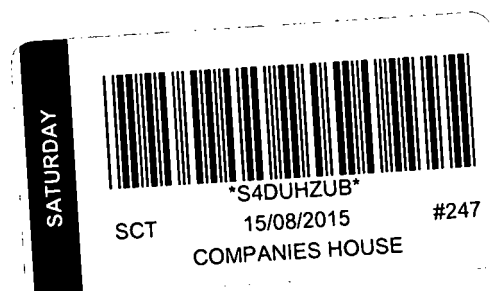


REGISTERED COMPANY NUMBER: SC432921 (Scotland)  
REGISTERED CHARITY NUMBER: SC027690

**Report of the Trustees and**  
**Financial Statements For The Year Ended 31 March 2015**  
**for**  
**Amina - The Muslim Women's Resource**  
**Centre**



Robb Ferguson  
Chartered Accountants & Statutory Auditors  
5 Oswald Street  
Glasgow  
G1 4QR

**Amina - The Muslim Women's Resource  
Centre**

**Contents of the Financial Statements  
For The Year Ended 31 March 2015**

	Page
Report of the Trustees	1 to 7
Statement of Trustees Responsibilities	8
Report of the Independent Auditors	9 to 10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 to 17

**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2015. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

SC432921 (Scotland)

**Registered Charity number**

SC027690

**Registered office**

Citywall House  
32 Eastwood Avenue  
Glasgow  
G41 3NS

**Trustees**

A Khand

Dr H Al-Jubouri

F Thomas

F Nasir

S Fraz-Khan

F Hameed

B Younas

F Shabbir

T Begum

R Khan

J A Hassan

Y Ely

Chair

Vice Chair

Treasurer

Secretary

- resigned 04.09.14

- appointed 04.09.14

**Company Secretary**

F Nasir

**Auditors**

Robb Ferguson

Chartered Accountants & Statutory Auditors

5 Oswald Street

Glasgow

G1 4QR

**Banker**

The Co-operative Bank

P.O. Box 250

Delf House

Southway

Skelmersdale

WN8 6WT

**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is regulated by its Memorandum and Articles of Association, as adopted in 2012 and amended in 2013.

The purpose of the charity is:

To promote any charitable purpose for the benefit of Muslim women and their family members where relevant, in particular the advancement of citizenship and community development, the promotion of religious and racial harmony, the promotion of equality and diversity, the advancement of education, the relief of poverty and distress, the furtherance of health and the provision or assistance in the provision of facilities of recreation or other leisure-time occupation in the interests of social welfare with the object of improving the conditions of life of the aforementioned persons.

In furtherance thereof, but not otherwise, Amina will seek:-

- to enable Muslim women of all ethnic minorities to access sensitive counselling, support and advice which meets their needs, both through provision of service and supported referral mechanisms.

- to establish a helpline to reach Muslim women across Scotland including isolated women from rural communities, to access facilities and services to help meet their needs and provide confidential advice, support and counselling.

- to enable and empower Muslim women to develop self-confidence.

- to develop training and volunteering skills to increase self-confidence, enhance employment opportunities and create further resources for community development.

- to initiate outreach work in order to encourage "housebound" women to participate in local/community based activities.

- to create links, supported referral mechanisms, and network effectively with voluntary organisations, statutory agencies and local authorities in furtherance of the objectives detailed above.

- to undertake community development work within the Muslim community and to support community integration and community cohesion.

**Recruitment and appointment of new trustees**

The Board consists of up to 12 elected members plus up to 3 additional persons appointed by the Board. Board members are elected at the AGM and entitled to serve for 3 years. Retiring Board members are entitled to stand for election.

A person shall not be eligible for election as a director unless she is a member of the company. An appointed Director need not be a member of the company but must agree to adhere to the Memorandum and Articles and promote the interests of the company.

The quorum for Board meetings shall be four members, at least two of whom shall be elected.

**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

Amina - The Muslim Women's Resource Centre has changed its legal form from an unincorporated charity to an incorporated charity effective from 1 October 2012. OSCR consent was received regarding the change of legal form. The company limited by guarantee was incorporated on the 19 September 2012, and undertook the charity's aims from 1 October 2012. All the assets and liabilities of the unincorporated charity as at 30 September 2012 were transferred to the incorporated charity on 1 October 2012.

**Governance and Management**

The overall control of the Centre lies with the Board who have the power to decide on all matters concerning Amina - the Muslim Women's Resource Centre, subject to the memorandum and articles, and policy made at the AGM. The Centre Director has overall responsibility for the operational management of the organisation and line manages project managers who manage their own projects, project staff and volunteers.

The Chairperson is responsible for the management of the Board and the Centre Director is responsible for the day to day management of the Centre. Both the Chairperson and the Centre Director report directly to the Board, with the Centre Director being line managed by the Chairperson. The Centre Director line manages the officers employed by the Centre, who in turn manage sessional staff and volunteers.

Volunteers form a major asset of Amina - the Muslim Women's Resource Centre. Once trained for the role, they are involved in all aspects of service user support, assist with administration, and have become involved in development work. Amina - the Muslim Women's Resource Centre has a fully developed volunteer policy which identifies recruitment, and support and supervision arrangements for volunteers.

**Risk management**

The Board have examined the major strategic and operational risks, which the Centre faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

As with all voluntary sector organisations, Amina - the Muslim Women's Resource Centre is vulnerable to changes in public policy affecting statutory funding. The Trustees are highly aware that funding for two main statutory funded projects currently runs until end March 2015, and that there is severe financial pressure on statutory sources.

Amina - the Muslim Women's Resource Centre has developed a fundraising strategy designed to diversify the sources of funding, and increase sustainable fundraising streams, for the period beyond 2015. In addition to applications to a range of statutory and charitable trust funds, the plans for community based fundraising and individual donations will bring in increased levels of funding from this stream during the forthcoming financial years. In furtherance of this Amina - the Muslim Women's Resource Centre continues to invest in fundraising training for staff and volunteers.

Amina - the Muslim Women's Resource Centre is aware of the potential risks attached to the provision of advice, counselling and befriending. To counter this, the Centre invests in training for staff and volunteers, has robust supervision and risk management procedures, and in case of a claim, professional indemnity insurance to cover such eventualities.

To protect against financial fraud, Amina - the Muslim Women's Resource Centre has financial policies that require two authorised signatures on all accounts, identifies levels of financial liability that can be entered into by staff members, and ensures checks on cash handling.

**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objectives of Amina - the Muslim Women's Resource Centre are met through the range of services and activities offered.

These can be divided into 3 strands:

- 1) Provision of direct helping services to Muslim women via face to face information and advice sessions, telephone helpline; counselling services; advocacy and befriending.
- 2) Development activities designed to build the confidence and capacity of Muslim women, and promote wider community integration.
- 3) Strategic work with policy makers and mainstream organisations to ensure that the needs of Muslim women are taken into account in the mainstreaming agenda.

The work of Amina - the Muslim Women's Resource Centre is regularly reviewed, with quarterly statistical monitoring of a range of variables relating to service user origin and need, and an annual review of targets and effectiveness. This process is used to identify unmet needs and monitor continued requirements for existing services.

New and expanded projects stem from this analysis of service user need, and successful funding applications to meet this need.

**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

This report spans 12 months to end of March 2015. This was a period of consolidation as the organisation had received less Scottish Government funding than had been hoped and plans were put in place to increase our income to meet any funding shortfalls with a stronger structure as a result of becoming an unincorporated charity to a company limited by guarantee, which was achieved on 19 September 2012 and became effective from 1 October 2012.

Our fundraising efforts began to pay off with us securing funds from Scottish Government's People and Communities Fund in May and later in August we secured funds from the Climate Challenge Fund. Both funds allowed us to change the structure of the organisation from a very flat structure to a tiered management structure, which was very much necessary given the increased number of staff.

Over 3,900 Muslim & BME women and their families have benefited from the work the organisation does and we have recruited more than 50 volunteers from diverse backgrounds. The proficiency of 12 different spoken languages by staff and volunteers has helped to meet the needs of a diverse Muslim population. The time devoted by volunteers has saved money; the monetary value of their time would be £62,000.

Our presence in the media increased with very positive coverage on BBC TV and radio and both local and national newspapers. Additionally our social media (Twitter and Facebook) presence and activity soared to 5,400 followers for our campaigns and our main organisation.

The Amina Helpline has continued to provide free phone support services for Muslim women, calls are answered by staff and trained volunteers between the hours of 10am and 4pm on weekdays. The Helpline primarily provides a faith and culturally sensitive listening ear service via the helpline, promoting gender equality and tackling sexual discrimination by redressing the lack of take up of mainstream services by Muslim women through directly assisting Muslim women and providing information about rights and services. The Helpline received 764 calls. Top issues arising on the helpline in order, domestic abuse, children, marital, family, Sharia law, mental health and divorce. This year it was noted there has been a rise in calls about family related issues. The helpline continues to operate as a Hate Crime 3rd party reporting service for Police Scotland. "Imam on the Helpline" has expanded the reach of the Helpline and this year we introduced "Alima on Helpline" which gives callers an opportunity to speak to a female Islamic scholar, we have found that women have welcomed and used this service extensively as it gives callers an opportunity to discuss intimate issues which they feel uncomfortable doing with a male scholar.

The Helpline project includes development work as well as a national helpline. Development activities include training on Islamophobia and hate crime to external organisations as well as the police. The schools work has grown from strength to strength this year. The staff recruited 14 volunteers to engage with school pupils in religious education classes to address stereotypes and misconceptions related to Muslim women. The project is in its 4th year, with it proving popular with teachers, pupils and volunteers. From October 2014 - March 2015, 20 different schools, 74 classrooms and 2,200 pupils were visited. Some schools were visited in partnership with Interfaith Scotland and Islam Awareness Week. 20 volunteers undertook the training and delivered workshops. The schools work revealed that a great proportion of young people held negative stereotypes and inaccurate perceptions of Muslim women. The "I Speak for Myself" campaign is continuing with civic receptions held in both Glasgow and Dundee.

The aim of the Violence against Women Project in 2014-15 was to provide change attitudes about Violence Against Women issues amongst Muslim communities. We continued to pursue the "You Can Change This" campaign aimed at recruiting "Changemakers" to commit to spreading the VAW message.

The project is successfully engaging with the generic VAW campaign in Scotland by participating in key national and local VAW strategic partnerships and is represented on the Scottish Parliament Cross Party grouping on Violence against Women.

Trained volunteers dealt with calls on the Helpline and supported these clients who were experiencing domestic abuse. The Violence against Women work also involves engaging with Muslim men to change attitudes towards VAW. The VAW project took on a creative methodology to engage with women, with three radio plays developed in Urdu and English and aired on Radio Awaz. Self-care and storytelling workshops were attended by women who had experienced abuse and these will be developed into a play in the next financial year. A total of 630 individuals have been engaged with throughout the year.

**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The Dundee befriending project ended in November 2014, it had focused on providing befriending to carers and cared for and is in partnership with Dundee Carers Centre. The service provided telephone befriending, face to face befriending and group activities. The Befriending Project had 85 clients and 16 volunteer befrienders.

We subsequently continued the project with a small amount of funding from Dundee Reshaping Care for Older People Fund and in March 2015 we were pleased to hear that our funding application to the Rank foundation had been successful, this new fund will provide befriending to Muslim women over 50 living in Dundee.

Our Women into Enterprise Project with funding from Oxfam began its second phase of working to encourage Muslim women to start their own businesses and establish social enterprises with an emphasis on co-operative organisation, engaging with over 100 women.

Our new Employability Project funded by the People and Communities fund supported 5 Muslim/ME women to set up businesses, and over 33 participants from our employability programmes progressing to apply for employment or further education/training opportunities, as a direct result of increased confidence, understanding and tailored support. Our bespoke workshops around confidence and goal setting have supported an additional 162 women to realise their potential and feel more able to pursue positive destinations.

Saving energy saves money project engages with Muslims and ethnic minority communities, especially women in the South and North areas of Glasgow, on issues surrounding climate change and its relationship with energy efficiency. Funded by the Scottish Government's climate challenge fund (CCF), this project has already engaged with more than 300 individuals including 60 households, by offering free energy efficiency support through one to one consultations, home visits and workshops.

Counselling: We received a total of 27 referrals this year. A total of 75 sessions took place with 39 clients. Most of them were relationship counselling. Currently we have 4 volunteer counsellors in Amina.

Our funders during the year were: Scottish Government – VAW & Gender Equality, People and Communities Fund, Climate Challenge Fund; Oxfam; South East Integration Network; NHS Tayside Cash4Communities; Scottish Sadaqa Charitable Trust; Clydesdale Bank; Reshaping Care for Older People; Rationalist Society of Pakistan; to whom we give thanks.

A wide range of organisations have worked in partnership with us this year, some have donated their resources and shown their approved support towards Amina - the Muslim Women's Resource Centre. These include organisation such as Voluntary Action Fund; Dundee Voluntary Centre; Dundee Carers Centre; Glasgow City Council; Dundee City Council; Perth Council; Glasgow Regeneration Agency; Glasgow Women's Library; REACH Community Health Project; Multicultural Elderly Care Centre; Castlemilk Law & Money Advice Centre; British Red Cross Society; Poverty Alliance; Business Gateway Glasgow; Police Scotland; Dundee Citizens Advice Bureau; Dundee Violence Against Women Partnership; East Renfrewshire Council; West Lothian Council; CAB; CAD; RNIB Scotland; Befriending Network; International Women's Group; Unity Family Services; Karibu; White Ribbon campaign; Al-Maktoum Institute; Muslim Council of Scotland; Learning Link Scotland; Glasgow City College; Backbone; Shakti Women's Aid; Beyond the Veil Women's Group; Maryhill Integration Network; YYI; Rape Crisis Centre; Dundee Central Library; Dundee Central Mosque; Al-Waleed Centre; Rainbow Women's Group Falkirk; NHS Tayside; Dundee Healthy Living Initiative; Skills Development Scotland; the Forestry Commission; Job Centre Dundee; Dundee & Abertay Universities; Dundee and Angus College; Mitchell Street Adult Learning Centre; Dundee Women's Aid; Hemat Gryffe Women's Aid and Shakti Women's Aid; WEA; Oxfam Scotland; Universities of West of Scotland, Strathclyde, Glasgow and Caledonian; Job Centres in Glasgow and Dundee; Ghea; Home Energy Scotland; CEMVO Scotland; Cifal Scotland; Citrus Energy; South East Integration Network; North Glasgow Integration Network; International Women's Group; Saheliya.

The Board would like to take this opportunity to thank all the funders, volunteers, individual donors and corporate bodies for their significant and valued contributions and support to the charity.



**Amina - The Muslim Women's Resource  
Centre**

**Report of the Trustees  
For The Year Ended 31 March 2015**

**FINANCIAL REVIEW**

The net incoming resources, after operational expenses of £368,715, for the period were £4,582.

At the end of the financial period reserves were £26,744.

The principal funding sources for the charity are currently by way of grant income from the Scottish Government and other charitable Trusts. The charity also relies on voluntary donations and community fundraising to meet their day to day financial commitments. These funds have been utilised to meet the operational expenses of the charity.

The Board recognises that the Centre is a "not for profit" organisation and are cognisant of the position to ensure that the organisation is managed in a manner, which acknowledges the inherent responsibilities, demands and structures, which form the reality of operating in the Scottish economy.

Amina - the Muslim Women's Resource Centre is working towards a reserves policy that allows current work to continue post the funding date for projects where funders may not notify of decision to continue funding until after the end of the financial year. To this end the intention is to develop reserves for 3 months budgeted expenditure of all potential ongoing costs to the organisation. The reserves will be generated from unrestricted revenue as all restricted funds require to be spent within that funding year, unless particular permission has been given to extend the period of grant.

**FUTURE DEVELOPMENTS**

Priorities for the future include ensuring that the newly developed Strategic Plan is followed and revised as appropriate and implementation of the associated fundraising strategy to ensure continuity and development for the organisation. The charity also intends to invest in developing its governance mechanisms and to undertake a major review of all policies and procedures to take the organisation forward into the next decade.

**AUDITORS**

The auditors, Robb Ferguson, will be proposed for re-appointment at the forthcoming Annual General Meeting.

**ON BEHALF OF THE BOARD:**

Approved by order of the board of trustees on .....11.8.2015..... and signed on its behalf by:

.....FJ Thomas.....  
F Thomas - Trustee

**Amina - The Muslim Women's Resource  
Centre**

**Statement of Trustees Responsibilities  
For The Year Ended 31 March 2015**

The trustees (who are also the directors of Amina - The Muslim Women's Resource Centre for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**Report of the Independent Auditors to the Trustees and Members of**  
**Amina - The Muslim Women's Resource**  
**Centre**

We have audited the financial statements of Amina - The Muslim Women's Resource Centre for the year ended 31 March 2015 on pages eleven to seventeen. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As explained more fully in the Statement of Trustees Responsibilities set out on page eight, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

**Scope of the audit of the financial statements**

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

**Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2015 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

**Opinion on other matter prescribed by the Companies Act 2006**

In our opinion the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

**Report of the Independent Auditors to the Trustees and Members of**  
**Amina - The Muslim Women's Resource**  
**Centre**

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the charitable company has not kept proper and adequate accounting records or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

*Janice Alexander*

Janice Alexander (Senior Statutory Auditor)  
for and on behalf of Robb Ferguson  
Chartered Accountants & Statutory Auditors  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
5 Oswald Street  
Glasgow  
G1 4QR

Date: 13.08.15

**Amina - The Muslim Women's Resource  
Centre**

**Statement of Financial Activities  
For The Year Ended 31 March 2015**

		Unrestricted fund £	Restricted funds £	Total 2015 funds £	Total 2014 funds £
	Notes				
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income	2	1,401	366,693	368,094	259,897
Activities for generating funds	3	5,089	-	5,089	4,279
Other incoming resources		<u>114</u>	<u>-</u>	<u>114</u>	<u>108</u>
<b>Total incoming resources</b>		6,604	366,693	373,297	264,284
<b>RESOURCES EXPENDED</b>					
<b>Costs of generating funds</b>					
Costs of generating voluntary income	4	13	-	13	157
<b>Charitable activities</b>					
Salaries and running costs	5	2,009	364,833	366,842	257,840
Governance costs	7	<u>-</u>	<u>1,860</u>	<u>1,860</u>	<u>1,836</u>
<b>Total resources expended</b>		2,022	366,693	368,715	259,833
<b>NET INCOMING RESOURCES</b>		4,582	-	4,582	4,451
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>22,162</u>	<u>-</u>	<u>22,162</u>	<u>17,711</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>26,744</u></u>	<u><u>-</u></u>	<u><u>26,744</u></u>	<u><u>22,162</u></u>

The notes form part of these financial statements

**Amina - The Muslim Women's Resource  
Centre**

**Balance Sheet  
At 31 March 2015**

	Not es	Unrestricted fund £	Restricted funds £	Total 2015 funds £	Total 2014 funds £
<b>CURRENT ASSETS</b>					
Debtors	11	6,251	-	6,251	12,136
Cash at bank and in hand		<u>37,354</u>	<u>18,000</u>	<u>55,354</u>	<u>32,696</u>
		43,605	18,000	61,605	44,832
<b>CREDITORS</b>					
Amounts falling due within one year	12	(16,861)	(18,000)	(34,861)	(22,670)
		<u>26,744</u>	<u>-</u>	<u>26,744</u>	<u>22,162</u>
<b>NET CURRENT ASSETS</b>					
		26,744	-	26,744	22,162
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>26,744</u>	<u>-</u>	<u>26,744</u>	<u>22,162</u>
<b>NET ASSETS</b>		<u>26,744</u>	<u>-</u>	<u>26,744</u>	<u>22,162</u>
<b>FUNDS</b>	14				
Unrestricted funds				26,744	22,162
Restricted funds				-	-
<b>TOTAL FUNDS</b>				<u>26,744</u>	<u>22,162</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 11.8.2015 and were signed on its behalf by:

F S Thomas  
F Thomas -Trustee

The notes form part of these financial statements

**Amina - The Muslim Women's Resource  
Centre**

**Notes to the Financial Statements  
For The Year Ended 31 March 2015**

**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 Practice, 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 accruals basis and has been classified under 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.

**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 objects 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.

**Amina - The Muslim Women's Resource  
Centre**

**Notes to the Financial Statements - continued**  
**For The Year Ended 31 March 2015**

**2. VOLUNTARY INCOME**

	<b>2015</b>	2014
	<b>£</b>	<b>£</b>
Donations	1,401	1,219
Grants	<u>366,693</u>	<u>258,678</u>
	<u><b>368,094</b></u>	<u><b>259,897</b></u>

Grants received, included in the above, are as follows:

	<b>2015</b>	2014
	<b>£</b>	<b>£</b>
Scottish Government - Helpline	113,334	109,734
Scottish Government - VAW	67,719	67,719
Scottish Government – Tackling Radicalism	15,000	-
South East Integration Network	4,550	6,500
Oxfam	10,000	10,000
Lankelly Chase Foundation	-	6,500
Shared Care Scotland	13,187	30,813
Southside Central Area Committee	-	3,036
Vodafone	-	1,250
Commonweal Fund	-	1,014
Climate Challenge Fund	44,640	750
NHS Tayside	9,038	15,522
DCC Residential	955	-
Faiths in Scotland Community Action Fund	-	5,000
Forestry Commission Scotland	-	700
Scotmid	1,350	140
Clydesdale Bank	2,000	-
British Science Association	500	-
Reshaping Care for Older People	3,120	-
People's & Communities Fund	76,800	-
Rationalist Society of Pakistan	<u>4,500</u>	<u>-</u>
	<u><b>366,693</b></u>	<u><b>258,678</b></u>

**3. ACTIVITIES FOR GENERATING FUNDS**

	<b>2015</b>	2014
	<b>£</b>	<b>£</b>
Fundraising events	1,988	2,100
Rental income	2,000	-
General fee income	<u>1,101</u>	<u>2,179</u>
	<u><b>5,089</b></u>	<u><b>4,279</b></u>

**4. COSTS OF GENERATING VOLUNTARY INCOME**

	<b>2015</b>	2014
	<b>£</b>	<b>£</b>
Fundraising costs	<u>13</u>	<u>157</u>



**Amina - The Muslim Women's Resource  
Centre**

**Notes to the Financial Statements - continued  
For The Year Ended 31 March 2015**

**5. CHARITABLE ACTIVITIES COSTS**

	Direct costs (See note 6)	Totals
	£	£
Salaries and running costs	<u>366,842</u>	<u>366,842</u>

**6. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2015	2014
	£	£
Staff costs	253,158	184,556
Property expenses	20,596	18,387
Insurance	993	990
Telephone and internet	5,558	5,236
Postage and stationery	4,787	4,149
Promotion and advertising	7,917	7,509
Sundries	813	1,772
Volunteer expenses	5,272	4,644
Training and consultancy	24,910	6,060
Staff travelling expenses	6,177	4,308
Affiliation fees	1,197	909
Recruitment	1,468	-
IT expenses	6,944	3,980
Events and service user costs	<u>27,052</u>	<u>15,340</u>
	<u>366,842</u>	<u>257,840</u>

**7. GOVERNANCE COSTS**

	2015	2014
	£	£
Auditors' remuneration	<u>1,860</u>	<u>1,836</u>

**8. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

	2015	2014
	£	£
Auditors' remuneration	<u>1,860</u>	<u>1,836</u>

**Amina - The Muslim Women's Resource  
Centre**

**Notes to the Financial Statements - continued  
For The Year Ended 31 March 2015**

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2015 nor for the year ended 31 March 2014.

**Trustees' expenses**

Trustees' expenses were reimbursed to:

	Year ended 31.3.15	Year ended 31.3.14
J A Hassan	£115	£178
Dr H Al-Jubouri	£39	£119
F Thomas	£9	£25
R Khan	£261	£226
T Begum	-	£63
B Younas	£32	£14
A Khand	£300	-
Y Ely	£280	-
F Nasir	£48	-
F Shabbir	£40	-

**10. STAFF COSTS**

	Year ended 31.3.15 £
Wages and salaries	241,068
Social security costs	<u>12,090</u>
	<u><u>253,158</u></u>

During the period, no employee received emoluments above £60,000.

The average monthly number of employees during the period was as follows:

17

**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2015 £	2014 £
Trade debtors	556	8,136
Prepayments and accrued income	<u>5,695</u>	<u>4,000</u>
	<u><u>6,251</u></u>	<u><u>12,136</u></u>

**Amina - The Muslim Women's Resource  
Centre**

**Notes to the Financial Statements - continued  
For The Year Ended 31 March 2015**

**12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2015 £	2014 £
Trade creditors	14,160	5,347
Other creditors	<u>20,701</u>	<u>17,323</u>
	<u>34,861</u>	<u>22,670</u>

**13. OPERATING LEASE COMMITMENTS**

The following operating lease payments are committed to be paid within one year:

	2015 £	2014 £
Expiring:		
Within one year	1,167	9,600
Between one and five years	<u>-</u>	<u>4,400</u>
	<u>1,167</u>	<u>14,000</u>

**14. MOVEMENT IN FUNDS**

	At 1.4.14 £	Net movement in funds £	At 31.3.15 £
<b>Unrestricted funds</b>			
General fund	22,162	4,582	26,744
	<u>22,162</u>	<u>4,582</u>	<u>26,744</u>
<b>TOTAL FUNDS</b>			
	<u>22,162</u>	<u>4,582</u>	<u>26,744</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	6,604	(2,022)	4,582
<b>Restricted funds</b>			
Violence Against Women Project	76,769	(76,769)	-
Helpline & Development Project	113,334	(113,334)	-
Employability & Capacity Building Project	88,800	(88,800)	-
Befriending Project	16,307	(16,307)	-
Volunteers Project	9,993	(9,993)	-
Saving Energy Saves Money	46,490	(46,490)	-
Tackling Radicalism in Muslim Communities	<u>15,000</u>	<u>(15,000)</u>	<u>-</u>
	366,693	(366,693)	-
	<u>373,297</u>	<u>(368,715)</u>	<u>4,582</u>
<b>TOTAL FUNDS</b>			
	<u>373,297</u>	<u>(368,715)</u>	<u>4,582</u>