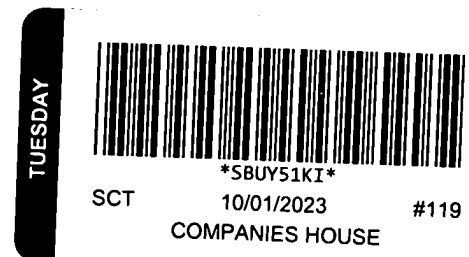


REGISTERED COMPANY NUMBER: SC432921 (Scotland)
REGISTERED CHARITY NUMBER: SC027690



Report of the Trustees and
Financial Statements For The Year Ended 31 March 2022
for
Amina - The Muslim Women's Resource Centre

Amina MWRC Board takes this opportunity to thank all funders, volunteers, individual donors and corporate bodies for their significant and valued contributions and support to the charity.



Robb Ferguson
Chartered Accountants & Statutory Auditors
Regent Court
70 West Regent Street
Glasgow
G2 2QZ

Amina - The Muslim Women's Resource Centre

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For The Year Ended 31 March 2022

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Amina - The Muslim Women's Resource Centre

Report of the Trustees For The Year Ended 31 March 2022

Executive Summary

This report is Amina - the Muslim Women's Resource Centre's trustee's report for the financial year ended 31st March 2022. In the beginning of March 2020 when Scotland with the rest of the world went into various lockdowns, we could not have imagined how the year would unfold. The devastating impact the health and economic emergency would have on our societies, the trials and challenges communities would face in the wake of the pandemic and the disproportionate burdens BME (Black Minority Ethnic) communities, particularly women, would have to endure. Amina, like several organisations in the third sector would get caught in a vortex of emergency rapid response work and closures of in-person services/premises, which would be replaced overnight with digital delivery and remote working, along with an uncertain funding landscape.

Throughout the pandemic the organisation's board, staff and volunteers would also be delivering on Amina's strategic aims: contributing to the ending of violence affecting Muslim and BME women and girls; creating opportunities for Muslim and BME women in realising and strengthening their potential; and developing a strong and effective organisation underpinned by systems that support efficiency.

Following programmes and projects were delivered in the financial year ended 31st March 2022:

- **Emerging Futures - Life in the time of a pandemic:** Continued funding by the National Lottery Fund, this was a pandemic informed rapid response project which initially was funded for six months and originally was scheduled to run from October 2020 to September 2021. This project enabled virtual and physical conversations with Muslim, BME women, on what is important in their lives and how these key concerns have been affected by the pandemic.
- **Employability & Digital Inclusion:** Funded by the Scottish Government's Adult Learning & Empowering Communities (ALEC) Fund. The Digital Inclusion work was designed with outcomes around developing and improving the digital and language literacy skills of BME and Muslim women living in Scotland; reducing digital exclusion through a range of online services and resources; and reducing social isolation and improving the wellbeing of BME women disproportionately impacted by the pandemic. These outcomes were met through a range of digital wellbeing and mental health interventions.
- **Ending Violence Against Women and Girls:** Informed by Scottish Government's Equally Safe Strategy and funded by the Scottish Government's programme Delivering Equally Safe Fund, the project works with Muslim and BME women on increasing their awareness and confidence around the understanding of VAWG issues as well as working with mainstream organisations in building their capacity to support Muslim and BME women.
- **Financial Advocacy Project:** Funded by Corra's Henry Duncan fund, we started this work in October 2020 as a new three-year service providing financial advocacy support to Muslim and BME women and their households.
- **Helpline telephone and befriending service:** Provision of free phone listening ear and support service for Muslim women.
- **Helpline Campaigns and Development:** This strand of work raises wider awareness and engages with communities on social and human rights issues that are of concern to Muslim, BME women.
- **Inspire, Connect and Enable (ICE):** Funded by the National Lottery Fund this 3-year funded social isolation reduction project encourages and enables Muslim and BME women in Dundee to engage in a range of learning and fund activities. The project is in its third year and picked up after Covid-19 measures and staffing changes.
- **Rank podcast project:** Funded by the Rank foundation this Dundee based one-year project aims to provide creative skills development opportunities to Muslim and BME women by attending workshops in collaboration with Dundee Contemporary Arts (DCA).
- **UNESCO City of Design project:** In partnership with UNESCO City of Design Dundee, Muslim & BME women created an interactive design-based exhibition, inviting members of the public to journey through the stages of life and contemplate ways in which design affects them.
- **Ward 6 project:** Funded by the Ward 6 Community Choices Fund, this short-term Glasgow based project's aim was to build the capacity of Muslim, BME women residing in the Ward 6 area of Glasgow. Through a training programme which raised the participant's awareness on how they could assist in the tackling of inequalities, develop their skills and confidence, and positively contribute to their communities.

Amina - The Muslim Women's Resource Centre

Report of the Trustees **For The Year Ended 31 March 2022**

INTRODUCTION

Amina - the Muslim Women's Resource Centre's trustees for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of 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 and Republic of Ireland (FRS 102) (effective 1 January 2019).

At the 2018 Amina strategy day, an action plan for 2018-2020 was co-produced by staff and Board working together to agree the aims, objectives, actions, and tasks that enables the stakeholders to deliver on the organisation's business plan. The aims and objectives of the plan focused on what needs to be done internally to meet external (regional and national) level strategic aims. Our programme delivery is guided by strategic aims set within the organisation's 2023 strategic plan:

- In the next 5 years Amina will contribute to the ending of violence affecting Muslim and BME women and girls.
- In the next 5 years Amina will create opportunities for Muslim women to realise and strengthen their potential.
- In the next 5 years, Amina will develop a strong and effective organisation underpinned by systems that support efficiency.

OBJECTIVES AND ACTIVITIES

Organisational objectives

Amina's strategic aims are met by the following objectives:

i. Strategic aim: ending violence affecting Muslim women and girls.

Aim to be achieved by the following objectives:

- The continuation of the on-going VAWG project which will raise awareness and tackle gender-based violence.
- The continuation of the Helpline and Hate Crime project for women at risk to reach help directly and through 3rd party reporting.
- Strategic work with policy makers, mainstream and other relevant organisations to ensure that the needs of Muslim women are considered in the mainstreaming agenda.
- Identify male ambassadors to promote the benefits and work of the programme.
- New target groups will include African, Levant, Youth, converts and non-Muslim men.

ii. Strategic aim: create opportunities for Muslim women to realise & strengthen potential.

Aim to be achieved by the following objectives:

- The continuation of personal development programmes and tailored business support through the organisation's employability and capacity building work.
- The employability project work to be developed further through work-placement opportunities, leadership programmes, skills sharing and mentoring programmes.
- Development/emergence of specific opportunities through projects such as V&A tour guides.
- To continue reducing isolation by building social connections through projects such as Inspire, Connect and Enable.
- Expand geographic scope in the coming five years through increased targets in current locations and new reach in Inverness and Aberdeen.
- New target groups will include new Scots, Levant, and young people.

iii. Strategic aim: strong & effective organisation underpinned by efficient systems.

Aim to be achieved by the following objectives:

- Design and deliver training programmes for staff and volunteers linked to strategy, induction, and programme impact.
- Succession planning delivered through managing talent, and access to leadership and management training.
- Embedding and integrating monitoring and evaluation systems across the organisation through the purchase of CRM/ M&E tool such as Upshot and with training provided to staff.
- IT systems reviewed for long term cost-efficiency.
- To enhance and improve organisational governance systems, introduce, and implement changes in the board.

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

ACCOUNTABILITY

Amina's work is regularly reviewed internally and externally through recording of progress across input/ output indicators and outcomes as set within project frameworks. Funding is applied for projects that further the organisations strategic action plan and reflect the experiences and needs of the beneficiary communities we serve. The project recording and reporting frameworks are based on funding criteria. To assess the effectiveness and impact of services being delivered data related to service user/ community profile and need, is regularly gathered, analysed, and assessed, where the learning from these assessments is applied in developing the work further. The programme staff are in regular communication with funders (Scottish Government, Charities Aid Foundation, Network for Social Change, Rank Foundation, Historic Environment Scotland, Glasgow Council for the Voluntary Sector) and fund administrators (Inspiring Scotland, Corra).

PERFORMANCE AND MILESTONES

Charitable activities highlights

It's difficult to speak about this period without mentioning the challenges we have all faced with the impact of the pandemic. Like many other organisations, Amina staff were suddenly faced with the challenge of working from home. With the restrictions we were no longer able to interact face to face and daily meetings were held online all whilst having to home school our children. From a management perspective, this was nothing like anything experienced before. As the pandemic continued, it became clear that many social issues were being hugely exacerbated from isolation, digital exclusion, homelessness, and domestic abuse through to acute financial difficulties. We faced a huge demand for our services yet were faced with uncertainty with the core funding streams for both our Helpline and also Violence Against Women and Girls services.

We were determined to adapt to the emerging issues and provide our vital grassroots services to Muslim and BME women. The passion and commitment from our staff team and volunteers for Amina to support and deliver our services to women was evident. They went above and beyond by helping women in crisis through various means including our helpline, hardship fund, befriending services and financial advocacy services.

Despite all these challenges, we have continued our organisational growth. In fact, we have expanded our staff compliment as the need for specialised services provided by Amina is needed more than ever. In the midst of adversity, we are determined to continue to be the voice, listening ear, advocates for Muslim and BME women and help them on their journey of empowerment and equality.

We have taken every opportunity to grow, learn and continue being the leading grassroots organisation serving Muslim and BME women. We will continue to shine a light on the deepening inequalities faced by Muslim and BME women whilst creating a safe and supportive space for women to grow and be empowered.

We are proud to bring to you our achievements as an organisation during these challenging times. The staff team and volunteers have worked relentlessly to support women and continue to be the voice of Muslim and BME women.

Our presence in media was regular throughout the year with staff and Board responding to issues on islamophobia, hijab, forced marriage, gender inequality and more. Our social media following continued to grow on our various platforms:

- Facebook: 1 April 2020=1 – 31 March 2022
Increased - 5,206 to 5,834 likes = 628 increase
- Twitter: 1 April 2021 – 31 March 2022
Increased - 3,562 to 3,916 followers = 354 increase
- Instagram: 1 April 2021 – 31 March 2022
Increased – 1,715 to 1,935 followers = 220 increase

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRATEGIC REPORT
Achievement and performance
Charitable activities

Creative Arts & Wellbeing

The pandemic has been a difficult time of adjustment for everyone, but across the country the isolation and severity of the pandemic for minority groups has been extensive. In recognition of this we launched '**Life in the Time**', a creative wellbeing project funded by the National Lottery Emerging Futures strand. 8 arts venues around Scotland came on board as virtual venue partners to promote the exhibition and ensuring the exhibition could 'tour' from the Highlands & Islands to the Scottish Borders. The exhibition can be viewed here: <https://life-in-the-time-exhibition.com/>. The project not only provided people with an insight of the experiences of Muslim and BME women in these circumstances, but further created a community of women who were keen to stay in touch with Amina for creative and supportive workshops.

"It was good to learn from other women who are finding ways to cope through the loneliness and isolation."

"I have been on my own during the whole pandemic, this is the first time I have met other women from my community"

Our ICE (**Inspire, Connect, Enable**) group has continued to meet in Dundee. Once in-person events became possible again more and more Dundee based women have had the opportunity to connect with others in the community and learn new skills. We are currently hosting regular lunch clubs, city walking groups and swimming sessions. In November ICE attracted a record 58 women to our last lunch meet-up of 2021!

"I never knew I could learn something new at my age"

The **UNESCO City of Design** project has created an opportunity for the group to connect and discover shared experiences living as Muslim and BME women in Dundee as well as showcasing their own skills and interests in art and design in their daily lives. The group were introduced to a professional designer, who delivered weekly design skills workshops via Zoom and helps them to co-create a collaborative design for the City of Dundee.

Once a month the group meets in-person ranging from a city tour where each participant introduced the others to the things of interest in her own neighbourhood to an interactive day at Dundee Design Festival where the participants travelled to all four design locations and took part in screen printing, model making and game design to a hands on workshop applying biomimicry skills in practical lamp making. The group will showcase their design project in late Spring 2022 in Dundee.

"This is the only place I can show my true voice"

In Autumn 2021 Amina partnered with Bijli for a new series of creative wellbeing workshops, **We Make the Path**. Every week a group of women meet with two trauma-informed creative practitioners. The group participate in writing and drama exercises and are developing ideas for a showcase event to be publicly shared in summer 2022. The group meet weekly on Zoom, and once a month in person.

"I never knew this place existed and I have lived here for 2 years!"

At the end of the year, we had our first in-person get together for the **Rank funded Community Arts project**. After a social lunch the group headed to Dundee Contemporary Arts (DCA) where the DCA's Head of Learning, Sarah Derrick, gave a brief tour of the Create and Exhibition spaces and planned the project with the group. Over the next six months the group will learn about all aspects of DCA including the Learning, Cinema Programming, Print Studio & Exhibitions department before producing a podcast about their experiences.

Employability, Financial & Digital Inclusion

There are many ways that Amina seeks to provide access to practical skills, learning, and employability advice for women, whether this is holding ESOL classes, getting isolated women online, or helping to educate women on the benefits system. It is imperative to our mission to empower women that we provide them with the information they need to access support when they need it.

Financial Advocacy and Inclusion

Amina's Financial Advocacy Project aims to provide information and support to Muslim and BME families who are struggling with poverty, a lack of financial knowledge, and/or little understanding of the benefits system. The project also helps women in crisis source urgent support, such as hardship grants, new benefit applications, or advocacy with debt collectors.

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRATEGIC REPORT

Achievement and performance

Charitable activities

Amina's Financial Advocacy Officer has provided one to one support to 125 clients, most having multiple issues which included:

- Complex health issues
- Debt
- Eviction notices
- Fleeing domestic violence
- Difficulty applying for benefits
- Husbands leaving the women to fend for themselves with no money or food
- Believing there was bad juju causing financial issues
- Financial crisis
- No income due to wage earner having been paid "cash in hand" and loss of that work due to Covid.
- Benefits information
- No money for public transport to a foodbank
- Language difficulties
- Unable to read and write in any language

Amina Financial Advocacy has referred many clients to other supports including Women's Aid, GP's, Social Work, Aberlour Urgent Assistance Fund, Migrant Help, Family Finances Approach Glasgow, Christians Against Poverty, Amina's Legal Clinic and more.

"After going through a difficult time, the wonderful MWRC team did the possible and impossible to wipe my tears and change my sadness to joy, by sorting out my debt issue. I was lucky enough to be referred to Amina by government bodies who trust Amina as much as I do. No words can thank you enough."

We also received funding to run three informative workshops where we addressed sources of support in families, women's financial rights within Islam, and sources of financial support including the benefits system. These workshops were all well attended and involved many of the participants actively seeking help and advice on the complex issues in their lives.

ESOL (English for Speakers of Other Languages)

Our ESOL classes have continued over the period of 2021-2022. ESOL is still our most requested class, and has been since the start of our online provision. The ESOL classes allow women the space to be able to develop their English over the core four areas (reading, writing, speaking, and listening), which is something that many of Amina's clients say they want to improve.

We have delivered over 250 hours of ESOL learning which is delivered weekly with beginners and advanced sessions which is open to women all over Scotland. 278 women have attended ESOL for Beginners and 272 women have attended Advanced ESOL classes. Between October 2021 and March 2022, Amina received additional funding to provide 1 extra class per week that focused on English grammar skills and creative writing and reading.

"I liked everything. I made progress with most of the skills. I would like to do more vocabulary learning and grammar. I liked using zoom and Canva. I like online learning and would like to do another English course."

"Learned a lot, made new friends"

"I want to learn more English. If I learn then I would like to become an Urdu Teacher."

Chai Time

Chai Time started in December 2020 to create a space for women to be able to come online, chat with and make connections with other women and receive information. Chai Time has been designed to be an informal space that isn't led by a tutor or staff member with a fixed agenda. The women in Chai Time have a safe space where they can talk about a variety of topics and have conversation with purpose. In the period up to 31 March 2022, Chai Time ran on a weekly basis, with women joining from all over Scotland. 133 women attended Chai Time sessions since they began in December 2020. We have also invited speakers to come and guest on Chai Time. For example, this year we have had representatives from NHS Scotland to speak to our women about the COVID-19 vaccine and breast cancer screenings.

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRATEGIC REPORT

Achievement and performance
Charitable activities

Health Issues in the Community and Hate Crime Courses

Amina successfully delivered a Community Development Course and Tackling Hate Crime Training for Trainers course to 29 BME women. The project aimed to build the capacity of Muslim and BME women residing in the Ward 6 area of Glasgow to assist in the tackling of inequalities, develop their skills and confidence, and positively contribute to their communities. The training was delivered in two blocks:

- The Health Issues in the Communities Accredited course (HICC), supported women to develop the skills and knowledge to understand community development approaches, and gain an understanding of the social model of health, health inequalities, power & participation and community development approaches in health.
- The Hate Crime Training for Trainers course supported participants in developing their knowledge and understanding of Hate Crime and Legislation. It has empowered participants to deliver training to support women in addressing and reporting Hate Crime, and build their confidence and resilience in tackling these issues.

Participants were awarded SCQF level 7 for full completion of the course.

Ending Violence Against Women and Girls

Our ending Violence Against Women and Girls work continued over 2021-22. We were delighted to receive funding to recruit a Women's Rights' Caseworker to advocate for BME women and girls experiencing abuse of all kinds in Scotland. Despite continued restrictions due to the pandemic, our prevention work gained a huge amount of exposure with many workshops and discussions taking place online. Our work online engaged over 45,000 people. Working with professionals in mental health fields and Muslim women scholars, we have explored the complexities behind spiritual abuse, forced marriage, self-care, gender-based violence, and support available to abuse victims.

We have launched several campaigns under You Can Change This to highlight what actions we can take to prevent and end gender based violence, including our short film featuring male ambassadors from Muslim and BME communities who took a commitment to playing an active role in ending violence against women.

We have delivered training to a number of organisations such as: Glasgow Women's Aid, Zero Tolerance and The Prince's Trust. Training included discussions around spiritual abuse in the Muslim community and barriers facing Muslim women in accessing services.

As restrictions lifted near the end of 2021, we were able to hold an in-person event to commemorate the victims of honour-based abuse with a candle lit vigil as part of 16 Days of Action.

Here are some of the spotlight events over 2021-22:

- We ran a 4 part series called Mis-Matched on Facebook live exploring the safety of Muslim marriage apps, discussions on positive relationships, marriage contracts and divorce (focusing on triple talaq). Guests included Shaykh Amer Jamil, Elena (Empowerment Project), relationship counsellors and an award winning film maker, Shazia Javed.
- With a view to raise awareness about consent, and challenge misconceptions around sexual violence. The event covered the concept of consent, consent culture, barriers to good consent, BME perspective on consent and consent from a faith perspective using hadith and qur'anic references to challenge myths that BME communities may have.
- Secrets & Lies: Canadian Muslim female scholar Dr Ingrid Mattson joined Amina for a discussion on spiritual abuse, focusing on 'how to prevent and respond to abuse and exploitation by those holding religious power, knowledge and authority in the Muslim community'.
- We were pleased to launch our You Can Change This pledge online on our website. We have asked Muslim and BME male ambassadors to commit to play an active role in ending violence against women.

Amina Women's Rights Caseworker

This service started in October 2021 and allows women to be practically supported in issues such as domestic abuse, mental health and women with no recourse to public funds. In the 6 months we had 40+ ongoing cases.

"Thank you so much. I was so scared they were going to send me back because I have no one and I am scared of my husband"

"Thank you very much, you have helped me and I thought no one could help me"

"You have been so helpful Farah, you are so lovely and friendly and helped me feel safe"

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRATEGIC REPORT

Achievement and performance
Charitable activities

Equalities & Human Rights (Helpline)

Equalities and Human Rights encompasses all our work that seeks to advocate for women in their first contact to Amina. A key part of this work is Amina's Helpline which also includes many services that reach out to women in the community as well as providing a safe place for them to talk. The Helpline has expanded its services over the past two years to provide support in more specific ways. The Helpline hosts an Islamic scholar once a week, an immigration law clinic once a month and a housing clinic once a fortnight. The Helpline team also provide continued support to women through their befriending programme, which is significantly supported by our amazing volunteers. This befriending service has been especially important due to the pandemic causing isolation and has allowed women to feel connected and supported in times of distancing and exclusion.

The Helpline is more than just a signing-posting service at Amina. We seek to help and support women as far as they need, which often involves advocating for them as they seek out the services they require for their circumstances. Amina is often reviewed by beneficiaries as "going above and beyond": we believe we are effectively plugging gaps left by other services and facilitating better service access and community connection. The Helpline is not simply a 'wait until someone calls and asks for help' kind of service. Over the past two years, and because of the effects of the pandemic, the helpline has adopted a proactive approach to the work in the community, providing 186 Ramadan Care Packages to Muslim and BME women all over Scotland. We were also able to hold an Eid Toy Drive where we provided 315 children who were experiencing challenging circumstances with gifts.

Amina's Helpline is the only national helpline in Scotland for Muslim and BME women that provides a faith and culturally sensitive approach. The Helpline is a free service, and the Helpline number does not appear on phone bills. All calls are strictly confidential and non-judgemental. There are many services which are part of our Helpline service including the Helpline itself, live chat, the Islamic scholars, and befriending service.

The total number of calls from 1 April 2021 to 31 March 2022: 2772

Top 5 issues and the number of calls for them:

Depression - 462

Social Isolation - 397

Marital/relationship - 396

Domestic abuse emotional - 371

Housing - 326

"It's great to have been a part of Amina. I have developed so much in the process. It's a great feeling to help others less privileged and to be thankful for all the blessings we have." – Helpline volunteer

"Really appreciate the time and effort you have put in to give us the knowledge and experience to take on this responsibility! The attention to each individual and making sure that we are comfortable and confident enough to go in helpline." – Helpline volunteer

"Thanks so much for training us and having me participate, it's so lovely to be part of this team." – Helpline volunteer

"Thanking all on the Helpline Team for the lovely care package which was sent to me this week. Some of the items are useful, practical, and informative, and other items are nice treats - all equally appreciated. This was a really nice surprise." – Care Package Recipient

"I would like to thank you for your generous donation of 27 gifts for our group of children. Your contribution makes our children happy and delighted at Eid Al-Fitr." – Adnan Ibrahim, Chairperson of North East Glasgow Framework for Dialogue.

Campaigns

Thanks to our focus groups, evaluations, and research our #ReclaimtheName campaign has evolved into 4 main streams of social media content. For the origins and background to the campaign please visit <https://mwrc.org.uk/amina-campaigns/reclaim-the-name>

Community Champions (Monthly) – Highlighting members of the community who inspire others (either nomination or selected by development officers)

Instagram Takeovers (Monthly) – Encouraging women/orgs to use our platform to present their thoughts on an area of expertise or passion relating to the wellbeing of women in our communities.

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRATEGIC REPORT

Achievement and performance

Charitable activities

Equalities & Human Rights (Helpline)

Accessibility in Focus (every 6 months) – Content from community members/orgs to increase awareness about experiences of additional support needs and have their voices amplified where they may be otherwise excluded.

As circumstances are always changing, it is important for the Helpline team to continue to be training in ways that equip them for the advice and services they may be offering, as well as participating in research and advocacy events to create more accessible information and support on a lot of the issues experienced by our clients. Here are some of the spotlight events and training sessions over 2021-22:

Decolonising the Mindset: 282 registrants who were primarily teachers/educators or policy makers signed up to discuss institutionalised racism in the Scottish Education system.

WEN Climate Change Workshop: 10 women fed into a discussion on the New Green Deal being submitted during COP26.

Elephant in the Room: Partnered with the 'Elephant in the Room' campaign at Queen Margaret Union at Glasgow University to raise awareness of Muslim and BME women's experiences of mental health, and to promote the Helpline as one way of accessing faith and culture sensitive support.

We were pleased to receive continued funding from the Scottish Government through the Equality and Human Rights (EHR) grant in October 2021. We recruited 3 new helpline team members in November 2021. The beginning of the 3-year EHR fund is a very exciting time for the helpline team and Amina as a whole.

Highlights for 2021-22 included:

- Working in partnership with the Equity Working group at South Lanarkshire council - this allowed the opportunity to work with them in the future on recruitment and retention of BME staff.
- Created and delivered training for Cruse Bereavement Scotland – very positive feedback was received. Chapter to Chapter Dialogues with Side by Side, an interfaith gender justice initiative.
- Involved in the Scotland chapter of Side by Side and are setting it up to be hosted by Interfaith Glasgow from 2022. This was an opportunity to discuss what other countries are doing to work towards gender justice in faith communities.

Partnership Working

A wide range of organisations have worked collaboratively with us this year, some have donated their resources and shown their approved support towards Amina.

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

Financial Review

The net incoming resources, after operational expenses of £438,361, for the period were £51,385.

At the end of the financial period reserves were £163,142.

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 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 4 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 permission has been given to extend the period of grant.

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRATEGIC REPORT

Future Developments

As highlighted last year, the financial context in which our organisation operates is becoming more challenging. Continued growth can no longer be safely assumed. Amina is conscious of the need to diversify its funding sources and of using its existing resources in the most effective manner possible. We have been exploring the idea of a social enterprise as a source of income generation.

Reliance on public funding is still a dominating factor and will continue to remain a significant feature of the organisation's overall income base but we will continue to diversify our streams of funding to maintain control of our organisational development and our overall mission. Our resources will not just take the form of monetary income; volunteers are vital in sustaining some of our core services and delivering our wider mission, we therefore need to invest more time and resources in developing our volunteers.

We have been focusing more on the evaluation of services and encouraging staff to think about what long-term and short-term 'difference' their activities make to the women we work with and to the wider communities. This has resulted in more useful information emerging regarding evaluation. We will continue to focus on this, as well as quality assurance.

Our service provision will always endeavour to be flexible enough to meet the needs of Muslim, BME women, considering the wider social, economic and political changes. We will also continue to evolve and adapt our policies and procedures in line with these changes.

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, 2015 and 2016.

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 to access support and guidance which meets their needs, both through provision of service and facilitated referral mechanisms.
- 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.
- Enable Muslim women to empower themselves to develop self-confidence.
- Develop training and volunteering skills to increase self-confidence, enhance employment opportunities and create further resources for community development.
- Initiate outreach work to encourage "housebound" women to participate in local/ community-based activities.
- Create links, supported referral mechanisms, and network effectively with voluntary organisations, statutory agencies, and local authorities in furtherance of the objectives detailed above.
- Undertake community development work within the Muslim community and to support inclusion and community cohesion.

Amina - The Muslim Women's Resource Centre

Report of the Trustees

For The Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

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 two 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.

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 of 30th 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, subject to the memorandum and articles, and policy made at the AGM. The Chief Executive Officer (CEO) has overall responsibility for the operational management of the organisation. Staff directly reported to the CEO with sessional staff, and volunteers directly reporting to project staff.

The Chairperson is responsible for the management of the Board. Both the Chairperson and the CEO report directly to the Board, with the Chairperson lining managing the CEO.

Volunteers form a major asset of Amina. 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 has a fully developed volunteer policy which identifies recruitment, and support and supervision arrangements for volunteers. As indicated previously, Amina was awarded the 'Volunteer Friendly' Award in September 2018 which was valid until September 2021.

In addition to the above the following operational policies and guidelines are in place:

- Conflict of Interest Policy
- Data Protection and Confidentiality policy
- Complaints & suggestions Procedure
- Maternity and parental rights
- Disciplinary procedure
- Health and Safety policy
- Equal opportunities
- Grievance Procedure
- Protecting Vulnerable people policy
- Access to personal record policy
- Training and Development policy
- Volunteer policy
- Supervision Policy
- Secure handling of Disclosure information
- Recruitment Policy
- Expenses Policy and Approved Scheme of Allowance
- Financial Arrangements Policy
- Whistleblowing Policy
- Amina Brand Guidelines

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Sustainability and Risk Management

The Board have examined the major strategic and operational risks, which the organisation 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 is vulnerable to changes in public policy affecting statutory funding.

Amina has developed a fundraising strategy designed to diversify the sources of funding, and increase sustainable fundraising streams, for the period of 2021-2022. 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 continues to invest in fundraising training for staff and volunteers.

Amina is aware of the potential risks attached to the provision of advice, counselling, and befriending. To counter this, the organisation 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.

Amina will carry out effective risk assessment and management to identify, evaluate and attempt to control all potential risks. Although it is not possible for us to eliminate risk factors entirely, we will endeavour to reduce these risks to a level that the organisation is comfortable with, be it governance, external, regulatory and compliance, operational or financial factors. We will continue our analysis of all risk factors and will aim to prioritise them, reduce, and control them, monitor them, and have assurance that the controls put in place are working as planned.

The trustees recognised the sustainability challenge that Amina is facing, not dissimilar to challenges faced by any voluntary organisation. In response to this challenge, the trustees have been working closely with the Co-CEOs to ensure that sustainability is a priority.

To protect against financial fraud, Amina 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.

Post Balance Sheet Events

Impact of the Covid-19 pandemic and ensuing response measures: We anticipate medium and long-term impact of the Covid-19 pandemic on the operation of the charity due to varying degree of pandemic response measures. Additionally, we anticipate the economic recession will impact the funding landscape and to address that risk we are already looking at financial sustainability of the organisation for applying for longer term funding programmes which will help deliver on the organisational objectives in the next three to five years. Additionally, it is also currently unclear how the economic recession will impact in the medium and long-term funding streams and in line of this we will review fundraising strategy at regular short-term intervals.

Amina - The Muslim Women's Resource Centre
Report of the Trustees
For The Year Ended 31 March 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC432921 (Scotland)

Registered Charity number

SC027690

Registered office

Suite 2-19, McCormick Business Centre
50 Darnley Street
Glasgow
G41 2SE

Trustees

S Rashid	Chair
A Akisanya-Ali	Vice Chair
N Zafar	Treasurer

SA Todd

E Sajed	appointed	17/02/22
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P Sajid	appointed	17/02/22
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S Dhami	appointed	30/06/22
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I Latif	Secretary appointed	30/06/22
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A Khand	resigned	17/02/22
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J A Hassan	resigned	10/03/22
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A Voulgari	resigned	17/02/22
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Z Yousaf	resigned	18/11/21
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E Henderson	resigned	17/02/22
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I Naz	resigned	17/02/22
-------	----------	----------

KK Dhanda	resigned	30/06/22
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Auditors

Robb Ferguson

Chartered Accountants & Statutory Auditors

Regent Court

70 West Regent Street

Glasgow

G2 2QZ

Banker

The Co-operative Bank

P.O. Box 250

Delf House

Southway

Skelmersdale

WN8 6WT

Auditor

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

Approved by order of the board of trustees on 8 December 2022 and signed on its behalf by:

N Zafar

N Zafar - Trustee

Amina - The Muslim Women's Resource Centre

Statement of Trustees' Responsibilities
For The Year Ended 31 March 2022

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) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 these 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 2019 (FRS102);
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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

Opinion

We have audited the financial statements of Amina - The Muslim Women's Resource Centre (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 2022 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; 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.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report⁴, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- 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; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

- adequate accounting records have not been kept 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 take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditor 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 objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the company through discussions with directors and other management, and from our wider knowledge and experience;
- We focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Charities Accounts (Scotland) Regulations 2006 and Financial Reporting Standards 102 Statement of Recommended Practice.
- We assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- Identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations

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

Audit response to risks of irregularities identified

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates set out were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance;
- Enquiring of management as to actual and potential litigation and claims; and
- Requesting correspondence with HMRC, OSCR and the charity's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

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 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 auditor's 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, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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
Regent Court
70 West Regent Street
Glasgow
G2 2QZ

Date: 9 December 2022

Amina - The Muslim Women's Resource Centre

Statement of Financial Activities
For The Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	5,313	-	5,313	7,916
Charitable activities	5				
Salaries and running costs		17,209	454,170	471,379	401,104
Other trading activities	3	9,526	-	9,526	5,243
Other Income	4	3,528	-	3,528	-
Total		35,576	454,170	489,746	414,263
EXPENDITURE ON					
Charitable activities	6				
Salaries and running costs		22,552	415,809	438,361	405,486
NET INCOME		13,024	38,361	51,385	8,777
RECONCILIATION OF FUNDS					
Total funds brought forward		111,757	-	111,757	102,980
TOTAL FUNDS CARRIED FORWARD		124,781	38,361	163,142	111,757

The notes form part of these financial statements

Amina - The Muslim Women's Resource Centre

Statement of Financial Position
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
CURRENT ASSETS					
Debtors	13	3,190	-	3,190	1,436
Cash at bank and in hand		127,832	165,391	293,223	190,608
		<u>131,022</u>	<u>165,391</u>	<u>296,413</u>	<u>192,044</u>
CREDITORS					
Amounts falling due within one year	14	(6,241)	(127,030)	(133,271)	(80,287)
		<u>124,781</u>	<u>38,361</u>	<u>163,142</u>	<u>111,757</u>
NET CURRENT ASSETS					
		<u>124,781</u>	<u>38,361</u>	<u>163,142</u>	<u>111,757</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>124,781</u>	<u>38,361</u>	<u>163,142</u>	<u>111,757</u>
NET ASSETS					
		<u>124,781</u>	<u>38,361</u>	<u>163,142</u>	<u>111,757</u>
FUNDS	16				
Unrestricted funds				124,781	111,757
Restricted funds				38,361	-
				<u>163,142</u>	<u>111,757</u>
TOTAL FUNDS				<u>163,142</u>	<u>111,757</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 8 December 2022 and were signed on its behalf by:

N Zafar

N Zafar - Trustee

The notes form part of these financial statements

Amina - The Muslim Women's Resource Centre

Statement of Cash Flows
For The Year Ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>102,615</u>	<u>19,107</u>
Net cash provided by operating activities		<u>102,615</u>	<u>19,107</u>
Change in cash and cash equivalents in the reporting period		<u>102,615</u>	<u>19,107</u>
Cash and cash equivalents at the beginning of the reporting period		<u>190,608</u>	<u>171,501</u>
Cash and cash equivalents at the end of the reporting period		<u><u>293,223</u></u>	<u><u>190,608</u></u>

The notes form part of these financial statements

Amina - The Muslim Women's Resource Centre

Notes to the Statement of Cash Flows
For The Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	2022	2021	
	£	£	
Net income for the reporting period (as per the Statement of Financial Activities)	51,385	8,777	
Adjustments for:			
(Increase)/decrease in debtors	(1,754)	(408)	
Increase/(decrease) in creditors	52,984	10,738	
Net cash provided by operations	102,615	19,107	
2. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	190,608	102,615	293,223
	190,608	102,615	293,223
Total	190,608	102,615	293,223

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 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

The charity receives grants in respect of various projects. Income from grants is recognised at fair value when the charity has entitlement after any performance and time related conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	<u>5,313</u>	<u>7,916</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2022

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	1,705	-
General fee income	7,821	5,243
	<u>9,526</u>	<u>5,243</u>

4. OTHER INCOME

Employer Allowance	3,528	-
	<u>3,528</u>	<u>-</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	£	£
Grants	Salaries and running costs	471,379	401,104

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

	2022	2021
	£	£
Scottish Government EHR Fund - Helpline	168,866	104,323
Scottish Government VAWG Fund	76,372	67,719
Scottish Government ALEC Fund	70,000	70,000
Community Jobs Scotland	9,417	24,190
Rank Foundation	15,000	14,500
Edinburgh City Council	-	3,583
National Lottery Community Fund	25,762	18,189
SSEN Resilience Fund	-	11,823
SEIN	-	1,145
National Lottery Emerging Futures Fund	19,250	32,000
Ward 6 Community Choices Fund	11,262	7,738
Scottish Government Wellbeing Fund	-	24,890
Corra Foundation – Henry Duncan	7,984	4,016
CRER – Global Majority Fund	12,478	-
NHS Tayside Community Innovation Fund	18,000	-
UNESCO City of Design Dundee	5,875	-
DWP Flexible Support Fund	4,500	-
Glasgow Life ESOL	6,961	-
CAF Resilience Fund	2,443	-
Hardship Fund Income	17,209	-
Corra Foundation Equity Fund	-	1,000
Dundee Partnership Small Grant Fund	-	2,852
University of Edinburgh	-	5,000
HMRC Furlough wages	-	8,136
	<u>471,379</u>	<u>401,104</u>

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2022

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 8) £	Totals £
Salaries and running costs	436,201	2,160	438,361

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022 £	2021 £
Staff costs	337,404	290,339
Property expenses	16,397	23,817
Insurance	2,370	1,436
Telephone and IT	8,514	10,056
Stationary and equipment	10,543	15,369
Promotion and advertising	2,609	3,245
Sundries	841	536
Volunteer expenses	734	822
Training and consultancy	16,126	38,070
Staff expenses	4,969	3,742
Affiliation fees	730	550
Recruitment	1,897	1,576
Events and service user costs	14,876	9,746
Hardship fund payments	18,191	4,382
	436,201	403,686

8. SUPPORT COSTS

	Governance costs £
Salaries and running costs	2,160

Support costs, included in the above, are as follows:

	2022 Salaries and running costs £	2021 Total activities £
Auditors' remuneration	2,160	1,800

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2022

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors' remuneration	2,160	1,800

10. TRUSTEES' REMUNERATION AND BENEFITS

There were 12 trustees' present during the year.

No trustees' received remuneration in the year ending 31 March 2022 (2021: £nil).

Trustees' expenses

No trustees' expenses were reimbursed in the year ending 31 March 2022

11. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	337,404	290,339
	337,404	290,339

Amounts payable to key management personnel in the year was £53,061 (2021: £69,591).

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

	2022	2021
	23	22
Project staff		

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	7,916	-	7,916
Charitable activities			
Salaries and running costs	-	401,104	401,104
Other trading activities	5,243	-	5,243
Total	13,159	401,104	414,263

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2022

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Salaries and running costs	4,382	401,104	405,486
	<hr/>	<hr/>	<hr/>
NET INCOME	8,777	-	8,777
 RECONCILIATION OF FUNDS			
Total funds brought forward	102,980	-	102,980
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>111,757</u>	<u>-</u>	<u>111,757</u>
 13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022	2021	
	£	£	
Trade debtors	3,190	110	
Accrued income	<u>-</u>	<u>1,326</u>	
	<u>3,190</u>	<u>1,436</u>	
 14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022	2021	
	£	£	
Trade creditors	4,081	13,149	
Social security and other taxes	-	4,816	
Accrued expenses	2,160	1,800	
Deferred grants	<u>127,030</u>	<u>60,522</u>	
	<u>133,271</u>	<u>80,287</u>	
 15. LEASING AGREEMENTS			
Minimum lease payments under non-cancellable operating leases fall due as follows:			
	2022	2021	
	£	£	
Within one year	<u>800</u>	<u>1,567</u>	

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2022

16. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	80,965	13,024	2,908	96,897
Designated - Earmarked Funds	30,792	-	(2,908)	27,884
Restricted funds				
Violence Against Women & Girls Project	-	13,908	-	13,908
Helpline & Development Project	-	17,959	-	17,959
Creative & Wellbeing Project	-	6,494	-	6,494
	-	38,361	-	38,361
TOTAL FUNDS	111,757	51,385	-	163,142

Designated funds are for potential redundancies, future social enterprise and the hardship fund.

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	35,576	(22,552)	13,024
Restricted funds			
Violence Against Women & Girls Project	88,850	(74,942)	13,908
Helpline & Development Project	178,283	(160,324)	17,959
ALEC	70,000	(70,000)	-
Inspire Connect & Enable Project	25,762	(25,762)	-
Employability, Financial & Digital Inclusion	21,888	(21,888)	-
Emerging Futures Project	19,250	(19,250)	-
Women's Capacity Building – Ward 6	11,262	(11,262)	-
Creative & Wellbeing Project	38,875	(32,381)	6,494
	454,170	(415,809)	38,361
TOTAL FUNDS	489,746	(438,361)	51,385

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	80,980	8,777	(8,792)	80,965
Designated - Earmarked Funds	22,000	-	8,792	30,792
	102,980	8,777	-	111,757
TOTAL FUNDS	102,980	8,777	-	111,757

Amina - The Muslim Women's Resource Centre

Notes to the Financial Statements - continued
For The Year Ended 31 March 2022

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	13,159	(4,382)	8,777
Restricted funds			
Violence Against Women & Girls Project	71,302	(71,302)	-
Helpline & Development Project	104,323	(104,323)	-
Capacity Building Project	13,800	(13,800)	-
Edinburgh Hub	75,000	(75,000)	-
Inspire Connect & Enable Project	19,189	(19,189)	-
Mental Health	1,145	(1,145)	-
SSEN Resilience Project	11,823	(11,823)	-
Financial & Digital Inclusion Project	32,458	(32,458)	-
Community Job Scotland	24,190	(24,190)	-
Emerging Futures Project	32,000	(32,000)	-
Women's Capacity Building – Ward 6	7,738	(7,738)	-
HMRC Furlough Wages	8,136	(8,136)	-
	<u>401,104</u>	<u>(401,104)</u>	<u>-</u>
TOTAL FUNDS	<u>414,263</u>	<u>(405,486)</u>	<u>8,777</u>

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.