ISLAMIC TEXTS FOR THE BLIND

(a company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

Company No. SC346680
Charity No. SC039949

ISLAMIC TEXTS FOR THE BLIND

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FOR THE YEAR ENDED 31 AUGUST 2025

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ISLAMIC TEXTS FOR THE BLIND

TRUSTEES'/DIRECTORS' REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and the audited financial statements for the year ended 31 August 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number:	SC039949
Company number:	SC346680
Registered office:	Unit 47, Batley Enterprise Centre 513 Bradford Road Batley WF17 8LL
Trustee Directors:	Arslaan Khan Amna Bibi Hussain
Independent Examiner:	Mohammad Ansari Ansari & Co – Charity Accountants & Consultants Birmingham B28 8JG
Bankers:	Lloyds TSB Scotland Glasgow G41 2NL

ISLAMIC TEXTS FOR THE BLIND

TRUSTEES'/DIRECTORS' REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation, ISLAMIC TEXTS FOR THE BLIND (also known as, KITABA) is a charitable company, limited by guarantee and is also registered as a charity. The company was incorporated on 06 August 2008 (Company number SC346680) and established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. The charity was registered with the Office of Scottish Charity Regulator (OSCR) on 14 October 2008, with Charity number SC039949.

Recruitment and appointment of trustees

The Board of Trustees consists of members who were recruited due to their commitment and expertise. Role descriptions, where applicable, are issued to each Trustee and a full induction is given setting out the obligations of a Trustee. List of current Trustees can be found on page 3 of this document.

Organisational structure

The Charity is principally based in Glasgow and Yorkshire but operates throughout the UK and sometimes abroad. The Trustees are responsible for the governance of the Charity, and the day-to-day management is performed by the Trustees and volunteers.

Trustees

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Pay and remuneration of senior staff

The Charity employs no staff or employees.

Fundraising activities

The Charity had no significant fundraising activities in the year but raised funds through voluntary donations received from regular donors.

Political Donations

No donations of monies or donated goods were made to any political parties or political campaigns in the year (2024: £NIL).

Related parties

There were no related party transactions in the year to 31 August 2025, or the prior year.

Key risks and uncertainties

The Trustees actively review the major risks which the Charity faces on a regular basis, in particular those relating to its operations and finances. They are satisfied that systems are in place to mitigate the charity's exposure to the major risks. The risk management strategy comprises:-

- A regular review of the risks which the Charity may face;
- The adequacy of current systems and procedures to mitigate those risks identified in the strategy; and
- Implementation of procedures designed to minimise potential risk to the Charity should any such risks materialise.

The strategy will be reviewed regularly by the Trustees.

ISLAMIC TEXTS FOR THE BLIND

TRUSTEES'/DIRECTORS' REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

OBJECTIVES AND ACTIVITIES

The charity's objects for which the company/charity is established are to be affected anywhere in the world ('Area of Benefit'), and with a particular focus on visually impaired Muslims:-

- The advancement of education;
- The promotion of religious and racial harmony; and
- The promotion of equality and diversity.

Islamic Texts for the Blind believe that all people with visual impairments should be empowered and should be able to participate fully in cultural, community and religious activities. We recognise that Muslims with visual impairments have to overcome many barriers.

Our primary focus is on providing accessibility to information and knowledge relevant to their Islamic needs. We also support families, teachers and other service providers who are supporting Muslims with a visual impairment.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

The section of this report above entitled 'Objectives and Activities' sets out the aims and priorities of the Charity.

The Trustees have considered this matter, in conjunction with the guidance contained in the Charity Commission's general guidance on public benefit, and have concluded:

- That the aims of the Charity continue to be charitable;
- That the aims and work done give identifiable benefits to the charitable sector and both indirectly and directly to individuals in need;
- That the benefits are for the public, are not unreasonably restricted in any way and certainly not by ability to pay; and
- That there is no detriment or harm arising from the aims or activities.

The Board of Trustees has had due regard to the Charity Commission guidance on public benefit and has complied with the duty in section 4 of the Charities Act 2011.

ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

The Charity Trustees continued to look at new ways of continuing the work of its Objects, and continued to look to deliver grants to programmes that cater for both adults and children to learn their faith, from anywhere in the world.

Currently, looking for new funding avenues is the most pressing work of the Charity.

REVIEW OF FINANCIAL POSITION

During the 2025 financial year, the Charity delivered a financial deficit of £6,523 (2024: deficit of £1,036). Income decreased to £119 compared to £174 in 2024, while over the same period expenditure increased to £6,642 from £1,210 in 2024.

Expenditure on fixed assets capitalised during the year amounted to £Nil (2024: £Nil), in congruence with our capitalisation policy. Fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public.

There is an end of year restricted fund balance of £Nil (2024: £Nil).

Reserves Policy

The Trustee Board reviews and updates its reserves policy annually to ensure its compliance with Charity Commission best practice. This requires reserves to be available to cover future contingencies and liabilities. The Charity holds unrestricted funds which have been provided to the charity via donations and generated income. Under the terms of the donations, the charity must retain the assets in perpetuity and can only use the income to support its charitable activities.

The unrestricted general funds of the Charity represent income earned but not yet utilised in supporting charitable activities. At 31 August 2025, the charity held unrestricted reserves of £18,353 (31 August 2024: £24,876).

Going Concern

The Charity reported a cash inflow of £19,047 for the year primarily due to debtor repayments. The Charity has no committed programmes to deliver more than it collects in funds in any year or contracts for expenditure or overheads, as there is no building.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing these financial statements.

FUTURE PLANS

The Charity Trustees are continuing to look at new ways of continuing the work of its Objects, and is mainly looking to deliver grants to programmes that cater for both adults and children to learn their faith, from anywhere in the world.

ISLAMIC TEXTS FOR THE BLIND

TRUSTEES'/DIRECTORS' REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

a. select suitable accounting policies and then apply them consistently;

b. make judgements and estimates that are reasonable and prudent; and

c. 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 requirements of 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.

ACCOUNTS PREPERATION

The Trustees confirm that the accounts comply with current statutory requirements, and with those of the governing instrument.

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the same Act.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

The Trustees' report was approved by the board, authorised for issue on 31 October 2026, and signed on its behalf by,



Arslaan Khan
Trustee

ISLAMIC TEXTS FOR THE BLIND

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

Independent examiner's report to the Trustees of ISLAMIC TEXTS FOR THE BLIND

I report on the financial statements of the charity for the year ended 31 August 2025 which are set out on pages 9 to 15.

This report is made solely to the charity's Trustees, as a body, in accordance with section 145 and the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and Examiner

The Trustees, who are also the Directors of the Company for the purposes of company law, are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

Having satisfied myself that the company is not subject to audit under charity or company law and is eligible for independent examination, it is my responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:-

1) which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with Section 386 of the Companies Act 2006; and
   - to prepare financial statements which accord with the accounting records and comply with accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Mohammad Ansari
Ansari & Co – Charity Accountants & Consultants
Birmingham
B28 8JG

Dated: 31 October 2026

ISLAMIC TEXTS FOR THE BLIND

STATEMENT OF FINANCIAL ACTIVITIES (Including income and expenditure account)
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	**Unrestricted Funds £**	**Restricted Funds £**	**Total 2025 £**	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income from:							
Donations and legacies	2	**119**	-	**119**	90	-	90
Charitable activities	3	-	-	-	84	-	84
Total income		**119**	-	**119**	174	-	174
Expenditure on:							
Raising funds		-	-	-	-	-	-
Charitable activities	3	**6,642**	-	**6,642**	1,210	-	1,210
Total expenditure		**6,642**	-	**6,642**	1,210	-	1,210
Net income/(expenditure) before transfer		**(6,523)**	-	**(6,523)**	(1,036)	-	(1,036)
Transfers between funds		-	-	-	-	-	-
Net movement in funds		**(6,523)**	-	**(6,523)**	(1,036)	-	(1,036)
Reconciliation of funds:							
Total funds brought forward at 31 August 2024		**24,876**	-	**24,876**	25,912	-	25,912
Total funds carried forward at 31 August 2025		**18,353**	-	**18,353**	24,876	-	24,876

The statement of financial activities includes all gains and losses in the current and comparative year. All income and expenditure derive from continuing activities.

The notes on pages 11 to 15 form part of these financial statements.

ISLAMIC TEXTS FOR THE BLIND

BALANCE SHEET
AS AT 31 AUGUST 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets			-		-
Current assets					
Debtors	7	-		26,100	
Cash at bank and in hand	14	**20,016**		(69)	
		20,016		26,031	
Liabilities					
Creditors: amounts falling due within one year	8	**(1,663)**		(1,155)	
Net current assets			**18,353**		24,876
Total net assets			**18,353**		24,876
Funds of the charity					
Unrestricted funds: General funds	9		**18,353**		24,876
Restricted funds	10		-		-
Total charity funds	11		**18,353**		24,876

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with FRS 102 (effective January 2019).

For the year ended 31 August 2025, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The financial statements were approved by the Trustees on 31 October 2026 & signed on their behalf, by:



Arslaan Khan
Trustee

The notes on pages 11 to 15 form part of these financial statements.

Charitable Company Information

ISLAMIC TEXTS FOR THE BLIND is a private limited charitable company, limited by guarantee, by not having share capital incorporated in Scotland. The registered office is Unit 27, Batley Enterprise Centre, 513 Bradford Road, Batley, WF17 8LL, and the company registration number is: SC346680.

1 Accounting Policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

ISLAMIC TEXTS FOR THE BLIND meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Voluntary income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from government and other grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

1 Accounting Policies (continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to its activities and those costs of an indirect nature necessary to support them.

Currently, there are not multiple project streams to which costs are attributable in the Charity and so all costs of the charity are costed and reported on as one main activity. As such, no apportionment for support costs between activities is required nor reported.

1.6 Operating leases

The charity classifies the lease of its vehicle as an operating lease; the title to the vehicle remains with the lessor with no immediate right to purchase the vehicle at the end of the lease. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charitable company, being a registered charity with minimal trading income, has been granted exemption from tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets and depreciation

All assets individually costing more than £1,000 are capitalised.

Tangible fixed assets are stated at cost less depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, as follows:

Furniture & Equipment - 25% on the straight-line method

1.9 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.11 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1 Accounting Policies (continued)

1.12 Pensions and retirement benefits

The charity operates a defined contribution scheme but currently all employees have opted-out of the scheme.

1.13 Financial instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1.14 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.15 Going concern

The Charity reported a cash inflow of £19,047 for the year primarily due to debtor repayments. The Charity has no committed programmes to deliver more than it collects in funds in any year or contracts for expenditure or overheads, as there is no building.

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing these financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Voluntary donations & gifts	**119**	-	**119**	90

3 Charitable activities - income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Book sales	-	-	-	84

4 Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Publishing costs and activities	-	-	-	80
Professional fees	**34**	-	**34**	180
Accountancy fees	**508**	-	**508**	950
Bad debts write-off	**6,100**	-	**6,100**	-
	6,642	-	**6,642**	1,210

5 Trustees

During the current or previous year no remuneration or benefits for services as a director/trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any trustee or to any person known to be connected with them.

Reimbursement of travel and incidental expenses to the trustees came to £Nil during the year to 31 August 2025 (2024: £Nil).

Trustees' expenses related to costs of Trustees' meetings totalled £Nil (2024: £Nil).

6 Employees

The Charity has no employees or staff and related costs (2024: Nil).

7 Debtors

	2025 £	2024 £
Trade debtors	-	26,100
	-	26,100

8 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	**1,663**	1,155
	1,663	1,155

9 Unrestricted funds

	Balance at 31 December 2024 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 December 2025 £
General funds	24,876	**119**	**(6,642)**	**-**	**18,353**
Total Unrestricted funds	24,876	**119**	**(6,642)**	**-**	**18,353**

10 Restricted funds

	Balance at 31 December 2024 £	Incoming resources £	Resources expended £	Transfer Between Funds £	Balance at 31 December 2025 £
Restricted grants	-	-	-	-	-
Total Restricted funds	-	-	-	-	-

11 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 August 2025 are represented by:-			
Net current assets	**18,353**	-	**18,353**
	18,353	-	**18,353**

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 August 2024 were represented by:-			
Net current assets	24,876	-	24,876
	24,876	-	24,876