

# MOUNTAIN OF MERCY

England & Wales · Charity number 1110463

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2005-07-15

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 93 Waltham Avenue  
Hayes  
Middlesex  
UB3 1TD

**Phone** 02085737424

**Email** [enquiries@mountainofmercy.org](mailto:enquiries@mountainofmercy.org)

**Website** [www.mountainofmercy.co.uk](http://www.mountainofmercy.co.uk)

## Activities

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**Objects:** A. THE RELIEF OF FINANCIAL NEED AND SUFFERING AMONGST VICTIMS OF NATURAL OR OTHER KINDS OF DISASTER, TROUBLE, IN THE FORM OF MONEY (OR OTHER MEANS DEEMED SUITABLE)B. TO RELIEVE POVERTY, HARDSHIP AND DISTRESS, IN PARTICULAR, BUT NOT EXCLUSIVELY THROUGH THE PROVISION OF FINANCIAL ASSISTANCE OR BY ANY OTHER CHARITABLE MEANS.C. TO ADVANCE EDUCATION, IN PARTICULAR, BUT NOT EXCLUSIVELY, CHILDREN AND ORPHANS IN NEED THROUGHOUT THE WORLD, BY THE PROVISION OF FINANCIAL ASSISTANCE.

**Activities:** The construction of water wells in areas of needThe relief of financial need and suffering for victims of natural or other kinds of disasters The construction of 2 buildings as place of worshipDistribution of aid in the form of food to the poorDistribution of winter essentials in the form of clothes, blankets 'Winter Project'The construction of water desalination unit for clean water

## Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

- Bangladesh
- Burma
- Mauritania
- Occupied Palestinian Territories
- Pakistan
- Sri Lanka

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£316,951	£305,338	-	-
2024-07-31	£418,237	£374,534	-	-
2023-07-31	£346,991	£310,796	-	-
2022-07-31	£335,275	£414,595	-	-
2021-07-31	£263,456	£244,903	-	-
2020-07-31	£249,099	£176,434	-	-

## Trustees

Name	Role	Appointed
FARUK ABDULLAH PATEL		
FAZILA AHMED		
MOHAMED ZIAD HAFIZ		

**MOUNTAIN OF MERCY**

England & Wales - Charity number 1110463

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 July 2025  
for  
MOUNTAIN OF MERCY**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**MOUNTAIN OF MERCY**  
**Contents of the Financial Statements**  
**FOR THE YEAR ENDED 31 JULY 2025**

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**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2025**

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The trustees present their report with the financial statements of the charity for the year ended 31 July 2025. 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are:

1. The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable).
2. The advancement of education, in particular for young people of all religions and ethnic backgrounds.
3. To help young people develop their physical, mental, spiritual and moral capacities so they mature as individuals with opportunities to excel in society.

**Main activities**

**How our activities deliver public benefit**

The charity carries out a range of activities in accordance with its charitable aims. The trustees consider these activities summarised below provide benefit and aid to those in need of financial relief.

Currently, the charity is undertaking the following activities:

- > Food and shelter for refugees
- > Income generating projects
- > The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable);
- > The construction of water wells to meet basic human needs.
- > Distribution of winter essentials to harsh stricken countries in the form of clothes, blankets as part of the "The winter project"
- > The construction of water desalination unit for clean water.

**Volunteers**

Many volunteers give up their time to help out the charity, particularly at the weekend and in the evenings to help with collecting donations and promoting the charity.

We are greatly indebted to these volunteers for their commitment and support.

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2025**

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**ACHIEVEMENTS AND PERFORMANCE**

**Charitable activities**

During the year, the charity undertook the following projects and activities:

- > The ongoing construction of Water wells in various locations of Sri Lanka, at Pealed, Welshmen, Giotto, Pandoura, Kuchen's and Atahualpa
- > Distribution of Food Parcels to various countries including the Rohingya refugees
- > The construction of water wells in Bangladesh Satkhira district
- > Qurbani Meat distribution in Africa
- > Kenya Food distribution for Orphans
- > Aid for Refugees in the form of blankets and clothes
- > The construction of a water desalination plant for clean drinking water.

**FINANCIAL REVIEW**

**Reserves policy**

The General fund represents funds arising from current operating results. The trustees are satisfied that the balance of the fund will enable the charity to meet its objectives. The trustees have also examined the requirement to maintain reserves for the on going work of the charity and concluded that the most appropriate level is between 3 to 6 months of operational expenditure.

**FUTURE PLANS**

We plan to consolidate our current success and make our services available to a wider range of people. We also plan to look into further projects which will help us to fulfil our aims and objectives.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Mountain of Mercy is constituted under a Trust Deed adopted on the 20th February 2005. Mountain of Mercy was registered as a charity with the Charities Commission on the 15th July 2005 (No:1110463)

**Recruitment and appointment of new trustees**

The members in the general meeting elect trustees or a maximum of three trustees may be co-opted by the Executive Committee.

All trustees hold office until the Annual General Meeting where trustees can offer themselves for re-election or re-appointment.

The appointment of the trustees is governed by the trust deed.

**Organisational structure**

The charity is controlled by the trustees who make up the Executive Committee. Details of the current trustees are set out below:

M Z Hafiz (Chairman)  
F A Patel (General Secretary)  
Miss F Ahmed

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1110463

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2025**

---

**Principal address**

93 Waltham Avenue  
Middlesex  
Hayes  
UB3 1TD

**Trustees**

M Z Hafiz  
F A Patel  
Miss F Ahmed

**Independent Examiner**

Shamim Mahomed  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**Bankers**

HSBC Bank PLC  
490 Great West Road  
Hounslow  
Middlesex  
TW5 0TB

Approved by order of the board of trustees on 19 March 2026 and signed on its behalf by:

M Z Hafiz - Trustee

## **Independent Examiner's Report to the Trustees of Mountain of Mercy**

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### **Independent examiner's report to the trustees of Mountain of Mercy**

I report to the charity trustees on my examination of the accounts of Mountain of Mercy (the Trust) for the year ended 31 July 2025.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Shamim Mahomed  
The Institute of Chartered Accountants in England and Wales

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

19 March 2026

**MOUNTAIN OF MERCY**

**Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	316,951	418,237
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Provision of Services	3	305,338	368,733
Management & Administration		-	5,801
<b>Total</b>		<u>305,338</u>	<u>374,534</u>
<b>NET INCOME</b>		11,613	43,703
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		200,897	157,194
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>212,510</u></u>	<u><u>200,897</u></u>

The notes form part of these financial statements

**MOUNTAIN OF MERCY**

**Balance Sheet  
31 JULY 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	7	28	28
Cash at bank		212,842	201,229
		212,870	201,257
<b>CREDITORS</b>			
Amounts falling due within one year	8	(360)	(360)
		212,510	200,897
<b>NET CURRENT ASSETS</b>			
		212,510	200,897
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		212,510	200,897
<b>NET ASSETS</b>			
		212,510	200,897
<b>FUNDS</b>			
Unrestricted funds	9	212,510	200,897
<b>TOTAL FUNDS</b>			
		212,510	200,897

The financial statements were approved by the Board of Trustees and authorised for issue on 19 March 2026 and were signed on its behalf by:

M Z Hafiz - Trustee

# MOUNTAIN OF MERCY

## Notes to the Financial Statements FOR THE YEAR ENDED 31 JULY 2025

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charity, 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 Charities Act 2011. 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.

#### 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 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

	2025	2024
	£	£
Donations	316,951	400,685
Gift aid	-	17,552
	<u>316,951</u>	<u>418,237</u>

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2025**

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Provision of Services	301,200	4,138	305,338
	<u>301,200</u>	<u>4,138</u>	<u>305,338</u>

**4. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Provision of Services	3,778	360	4,138
	<u>3,778</u>	<u>360</u>	<u>4,138</u>

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

**Management**

	2025 Provision of Services £	2024 Total activities £
Advertising	3,428	3,758
Bank charges	350	1,683
	<u>3,778</u>	<u>5,441</u>

**Governance costs**

	2025 Provision of Services £	2024 Total activities £
Accountancy and legal fees	360	360
	<u>360</u>	<u>360</u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 July 2025 nor for the year ended 31 July 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 July 2025 nor for the year ended 31 July 2024.

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2025**

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

Unrestricted  
fund  
£

**INCOME AND ENDOWMENTS FROM**

Donations and legacies

418,237

**EXPENDITURE ON**

**Charitable activities**

Provision of Services

368,733

Management & Administration

5,801

**Total**

374,534

**NET INCOME**

43,703

**RECONCILIATION OF FUNDS**

Total funds brought forward

157,194

**TOTAL FUNDS CARRIED FORWARD**

200,897

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

2025

2024

£

£

Other debtors

28

28

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

2025

2024

£

£

Accrued expenses

360

360

**9. MOVEMENT IN FUNDS**

**Unrestricted funds**

General fund

At 1/8/24  
£

Net  
movement  
in funds  
£

At  
31/7/25  
£

200,897

11,613

212,510

**TOTAL FUNDS**

200,897

11,613

212,510

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2025**

**9. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	316,951	(305,338)	11,613
<b>TOTAL FUNDS</b>	316,951	(305,338)	11,613

**Comparatives for movement in funds**

	At 1/8/23 £	Net movement in funds £	At 31/7/24 £
<b>Unrestricted funds</b>			
General fund	157,194	43,703	200,897
<b>TOTAL FUNDS</b>	157,194	43,703	200,897

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	418,237	(374,534)	43,703
<b>TOTAL FUNDS</b>	418,237	(374,534)	43,703

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/23 £	Net movement in funds £	At 31/7/25 £
<b>Unrestricted funds</b>			
General fund	157,194	55,316	212,510
<b>TOTAL FUNDS</b>	157,194	55,316	212,510

MOUNTAIN OF MERCY

Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2025

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	735,188	(679,872)	55,316
<b>TOTAL FUNDS</b>	<u>735,188</u>	<u>(679,872)</u>	<u>55,316</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 July 2025.

**MOUNTAIN OF MERCY**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2025**

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	316,951	400,685
Gift aid	-	17,552
	316,951	418,237
<b>Total incoming resources</b>	316,951	418,237
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Project construction costs	300,991	368,483
Sundry expenses	209	250
	301,200	368,733
<b>Support costs</b>		
<b>Management</b>		
Advertising	3,428	3,758
Bank charges	350	1,683
	3,778	5,441
<b>Governance costs</b>		
Accountancy and legal fees	360	360
	360	360
<b>Total resources expended</b>	305,338	374,534
<b>Net income</b>	11,613	43,703

This page does not form part of the statutory financial statements

**MOUNTAIN OF MERCY**

England & Wales - Charity number 1110463

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 July 2024  
for  
MOUNTAIN OF MERCY**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
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PR1 8BU

**MOUNTAIN OF MERCY**  
**Contents of the Financial Statements**  
**FOR THE YEAR ENDED 31 JULY 2024**

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**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2024**

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The trustees present their report with the financial statements of the charity for the year ended 31 July 2024. 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).

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**Objectives and aims**

The objects of the Charity are:

1. The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable).
2. The advancement of education, in particular for young people of all religions and ethnic backgrounds.
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**Main activities**

**How our activities deliver public benefit**

The charity carries out a range of activities in accordance with its charitable aims. The trustees consider these activities summarised below provide benefit and aid to those in need of financial relief.

Currently, the charity is undertaking the following activities:

- > Food and shelter for refugees
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- > Distribution of winter essentials to harsh stricken countries in the form of clothes, blankets as part of the "The winter project"
- > The construction of water desalination unit for clean water.

**Volunteers**

Many volunteers give up their time to help out the charity, particularly at the weekend and in the evenings to help with collecting donations and promoting the charity.

We are greatly indebted to these volunteers for their commitment and support.

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2024**

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**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

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**FINANCIAL REVIEW**

**Reserves policy**

The General fund represents funds arising from current operating results. The trustees are satisfied that the balance of the fund will enable the charity to meet its objectives. The trustees have also examined the requirement to maintain reserves for the on going work of the charity and concluded that the most appropriate level is between 3 to 6 months of operational expenditure.

**FUTURE PLANS**

We plan to consolidate our current success and make our services available to a wider range of people. We also plan to look into further projects which will help us to fulfil our aims and objectives.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Mountain of Mercy is constituted under a Trust Deed adopted on the 20th February 2005. Mountain of Mercy was registered as a charity with the Charities Commission on the 15th July 2005 (No:1110463)

**Recruitment and appointment of new trustees**

The members in the general meeting elect trustees or a maximum of three trustees may be co-opted by the Executive Committee.

All trustees hold office until the Annual General Meeting where trustees can offer themselves for re-election or re-appointment.

The appointment of the trustees is governed by the trust deed.

**Organisational structure**

The charity is controlled by the trustees who make up the Executive Committee. Details of the current trustees are set out below:

M Z Hafiz (Chairman)  
F A Patel (General Secretary)  
Miss F Ahmed

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1110463

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2024**

---

**Principal address**

Regent House  
Regent Street  
Blackburn  
Lancashire  
BB1 6BH

**Trustees**

M Z Hafiz  
F A Patel  
Miss F Ahmed

**Independent Examiner**

Shamim Mahomed  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**Bankers**

HSBC Bank PLC  
490 Great West Road  
Hounslow  
Middlesex  
TW5 0TB

Approved by order of the board of trustees on 10 March 2025 and signed on its behalf by:

M Z Hafiz - Trustee

## **Independent Examiner's Report to the Trustees of Mountain of Mercy**

---

### **Independent examiner's report to the trustees of Mountain of Mercy**

I report to the charity trustees on my examination of the accounts of Mountain of Mercy (the Trust) for the year ended 31 July 2024.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Shamim Mahomed  
The Institute of Chartered Accountants in England and Wales

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

10 March 2025

**MOUNTAIN OF MERCY**

**Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	418,237	346,991
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Provision of Services	3	368,733	309,961
Management & Administration		5,801	835
<b>Total</b>		<u>374,534</u>	<u>310,796</u>
<b>NET INCOME</b>		43,703	36,195
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		157,194	120,999
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>200,897</u></u>	<u><u>157,194</u></u>

The notes form part of these financial statements

**MOUNTAIN OF MERCY**

**Balance Sheet  
31 JULY 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	7	28	-
Cash at bank		201,229	157,554
		<u>201,257</u>	<u>157,554</u>
<b>CREDITORS</b>			
Amounts falling due within one year	8	(360)	(360)
		<u>200,897</u>	<u>157,194</u>
<b>NET CURRENT ASSETS</b>			
		<u>200,897</u>	<u>157,194</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>200,897</u>	<u>157,194</u>
<b>NET ASSETS</b>			
		<u>200,897</u>	<u>157,194</u>
<b>FUNDS</b>			
Unrestricted funds	9	200,897	157,194
		<u>200,897</u>	<u>157,194</u>
<b>TOTAL FUNDS</b>			
		<u>200,897</u>	<u>157,194</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 10 March 2025 and were signed on its behalf by:

M Z Hafiz - Trustee

# MOUNTAIN OF MERCY

## Notes to the Financial Statements FOR THE YEAR ENDED 31 JULY 2024

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charity, 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 Charities Act 2011. 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.

#### 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 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

	2024	2023
	£	£
Donations	400,685	346,991
Gift aid	17,552	-
	<u>418,237</u>	<u>346,991</u>

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2024**

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Provision of Services	368,733	-	368,733
Management & Administration	-	5,801	5,801
	368,733	5,801	374,534

**4. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Management & Administration	5,441	360	5,801
	5,441	360	5,801

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

**Management**

	2024 Management & Administration £	2023 Total activities £
Advertising	3,758	105
Bank charges	1,683	475
	5,441	580

**Governance costs**

	2024 Management & Administration £	2023 Total activities £
Accountancy and legal fees	360	360
	360	360

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 July 2024 nor for the year ended 31 July 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 July 2024 nor for the year ended 31 July 2023.

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2024**

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

Unrestricted  
fund  
£

**INCOME AND ENDOWMENTS FROM**

Donations and legacies

346,991

**EXPENDITURE ON**

**Charitable activities**

Provision of Services

309,961

Management & Administration

835

**Total**

310,796

**NET INCOME**

36,195

**RECONCILIATION OF FUNDS**

Total funds brought forward

120,999

**TOTAL FUNDS CARRIED FORWARD**

157,194

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

2024

2023

£

£

Other debtors

28

-

28

-

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

2024

2023

£

£

Accrued expenses

360

360

360

360

**9. MOVEMENT IN FUNDS**

Net  
movement  
in funds

At 1/8/23  
£

At  
31/7/24  
£

**Unrestricted funds**

General fund

157,194

43,703

200,897

**TOTAL FUNDS**

157,194

43,703

200,897

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2024**

**9. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	418,237	(374,534)	43,703
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>418,237</u>	<u>(374,534)</u>	<u>43,703</u>

**Comparatives for movement in funds**

	At 1/8/22 £	Net movement in funds £	At 31/7/23 £
<b>Unrestricted funds</b>			
General fund	120,999	36,195	157,194
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>120,999</u>	<u>36,195</u>	<u>157,194</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	346,991	(310,796)	36,195
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>346,991</u>	<u>(310,796)</u>	<u>36,195</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/22 £	Net movement in funds £	At 31/7/24 £
<b>Unrestricted funds</b>			
General fund	120,999	79,898	200,897
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>120,999</u>	<u>79,898</u>	<u>200,897</u>

MOUNTAIN OF MERCY

Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2024

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	765,228	(685,330)	79,898
<b>TOTAL FUNDS</b>	<u>765,228</u>	<u>(685,330)</u>	<u>79,898</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 July 2024.

**MOUNTAIN OF MERCY**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2024**

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	400,685	346,991
Gift aid	17,552	-
	418,237	346,991
<b>Total incoming resources</b>	418,237	346,991
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Project construction costs	368,483	309,856
Sundry expenses	250	-
	368,733	309,856
<b>Support costs</b>		
<b>Management</b>		
Advertising	3,758	105
Bank charges	1,683	475
	5,441	580
<b>Governance costs</b>		
Accountancy and legal fees	360	360
	374,534	310,796
<b>Total resources expended</b>	374,534	310,796
<b>Net income</b>	43,703	36,195

This page does not form part of the statutory financial statements

**MOUNTAIN OF MERCY**

England & Wales - Charity number 1110463

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 July 2023  
for  
MOUNTAIN OF MERCY**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**MOUNTAIN OF MERCY**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 JULY 2023**

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**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2023**

---

The trustees present their report with the financial statements of the charity for the year ended 31 July 2023. 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are:

1. The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable).
2. The advancement of education, in particular for young people of all religions and ethnic backgrounds.
3. To help young people develop their physical, mental, spiritual and moral capacities so they mature as individuals with opportunities to excel in society.

**Main activities**

**How our activities deliver public benefit**

The charity carries out a range of activities in accordance with its charitable aims. The trustees consider these activities summarised below provide benefit and aid to those in need of financial relief.

Currently, the charity is undertaking the following activities:

- > Food and shelter for refugees
- > Income generating projects
- > The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable);
- > The construction of water wells to meet basic human needs.
- > Distribution of winter essentials to harsh stricken countries in the form of clothes, blankets as part of the "The winter project"
- > The construction of water desalination unit for clean water.

**Volunteers**

Many volunteers give up their time to help out the charity, particularly at the weekend and in the evenings to help with collecting donations and promoting the charity.

We are greatly indebted to these volunteers for their commitment and support.

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

During the year, the charity undertook the following projects and activities:

- > The ongoing construction of Water wells in various locations of Sri Lanka, at Pealed, Welshmen, Giotto, Pandoura, Kuchen's and Atahualpa
- > Distribution of Food Parcels to various countries including the Rohingya refugees
- > The construction of water wells in Bangladesh Satkhira district
- > Qurbani Meat distribution in Africa
- > Kenya Food distribution for Orphans
- > Aid for Refugees in the form of blankets and clothes
- > The construction of a water desalination plant for clean drinking water.

**FINANCIAL REVIEW**

**Reserves policy**

The General fund represents funds arising from current operating results. The trustees are satisfied that the balance of the fund will enable the charity to meet its objectives. The trustees have also examined the requirement to maintain reserves for the on going work of the charity and concluded that the most appropriate level is between 3 to 6 months of operational expenditure.

**FUTURE PLANS**

We plan to consolidate our current success and make our services available to a wider range of people. We also plan to look into further projects which will help us to fulfil our aims and objectives.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Mountain of Mercy is constituted under a Trust Deed adopted on the 20th February 2005. Mountain of Mercy was registered as a charity with the Charities Commission on the 15th July 2005 (No:1110463)

**Recruitment and appointment of new trustees**

The members in the general meeting elect trustees or a maximum of three trustees may be co-opted by the Executive Committee.

All trustees hold office until the Annual General Meeting where trustees can offer themselves for re-election or re-appointment.

The appointment of the trustees is governed by the trust deed.

**Organisational structure**

The charity is controlled by the trustees who make up the Executive Committee. Details of the current trustees are set out below:

M Z Hafiz (Chairman)  
F A Patel (General Secretary)  
Miss F Ahmed

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1110463

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2023**

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**Principal address**

Regent House  
Regent Street  
Blackburn  
Lancashire  
BB1 6BH

**Trustees**

M Z Hafiz  
F A Patel  
Miss F Ahmed

**Independent Examiner**

Shamim Mahomed  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**Bankers**

HSBC Bank PLC  
490 Great West Road  
Hounslow  
Middlesex  
TW5 0TB

Approved by order of the board of trustees on 28 March 2024 and signed on its behalf by:

M Z Hafiz - Trustee

## **Independent Examiner's Report to the Trustees of Mountain of Mercy**

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### **Independent examiner's report to the trustees of Mountain of Mercy**

I report to the charity trustees on my examination of the accounts of Mountain of Mercy (the Trust) for the year ended 31 July 2023.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Shamim Mahomed  
The Institute of Chartered Accountants in England and Wales

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

28 March 2024

**MOUNTAIN OF MERCY**

**Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	346,991	335,275
		<hr/>	<hr/>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>	3		
Provision of Services		309,961	413,013
Management & Administration		835	1,582
		<hr/>	<hr/>
<b>Total</b>		310,796	414,595
		<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>		36,195	(79,320)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		120,999	200,319
		<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>157,194</u>	<u>120,999</u>

The notes form part of these financial statements

**MOUNTAIN OF MERCY**

**Balance Sheet  
31 JULY 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
<b>CURRENT ASSETS</b>			
Cash at bank		157,554	121,240
<b>CREDITORS</b>			
Amounts falling due within one year	7	(360)	(241)
<b>NET CURRENT ASSETS</b>		157,194	120,999
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		157,194	120,999
<b>NET ASSETS</b>		157,194	120,999
<b>FUNDS</b>			
Unrestricted funds	8	157,194	120,999
<b>TOTAL FUNDS</b>		157,194	120,999

The financial statements were approved by the Board of Trustees and authorised for issue on 28 March 2024 and were signed on its behalf by:

M Z Hafiz - Trustee

# MOUNTAIN OF MERCY

## Notes to the Financial Statements FOR THE YEAR ENDED 31 JULY 2023

---

### 1. ACCOUNTING POLICIES

#### **Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

#### **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 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

	2023	2022
	£	£
Donations	<u>346,991</u>	<u>335,275</u>

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2023**

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Provision of Services	309,856	105	309,961
Management & Administration	-	835	835
	<u>309,856</u>	<u>940</u>	<u>310,796</u>

**4. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Provision of Services	105	-	105
Management & Administration	475	360	835
	<u>580</u>	<u>360</u>	<u>940</u>

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

**Management**

		2023		2022
	Provision of Services £	Management & Administration £	Total activities £	Total activities £
Advertising	105	-	105	100
Bank charges	-	475	475	1,148
	<u>105</u>	<u>475</u>	<u>580</u>	<u>1,248</u>

**Governance costs**

		2023		2022
		Management & Administration £		Total activities £
Accountancy and legal fees		360		240
		<u>360</u>		<u>240</u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 July 2023 nor for the year ended 31 July 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 July 2023 nor for the year ended 31 July 2022.

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2023**

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	335,275
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Provision of Services	413,013
Management & Administration	1,582
<b>Total</b>	<u>414,595</u>
<b>NET INCOME/(EXPENDITURE)</b>	(79,320)
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	200,319
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>120,999</u></u>

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

	2023 £	2022 £
Accrued expenses	360	241
	<u>360</u>	<u>241</u>

**8. MOVEMENT IN FUNDS**

	At 1/8/22 £	Net movement in funds £	At 31/7/23 £
<b>Unrestricted funds</b>			
General fund	120,999	36,195	157,194
	<u>120,999</u>	<u>36,195</u>	<u>157,194</u>
<b>TOTAL FUNDS</b>	<u><u>120,999</u></u>	<u><u>36,195</u></u>	<u><u>157,194</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	346,991	(310,796)	36,195
	<u>346,991</u>	<u>(310,796)</u>	<u>36,195</u>
<b>TOTAL FUNDS</b>	<u><u>346,991</u></u>	<u><u>(310,796)</u></u>	<u><u>36,195</u></u>

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2023**

**8. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/8/21 £	Net movement in funds £	At 31/7/22 £
<b>Unrestricted funds</b>			
General fund	200,319	(79,320)	120,999
<b>TOTAL FUNDS</b>	200,319	(79,320)	120,999

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	335,275	(414,595)	(79,320)
<b>TOTAL FUNDS</b>	335,275	(414,595)	(79,320)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/21 £	Net movement in funds £	At 31/7/23 £
<b>Unrestricted funds</b>			
General fund	200,319	(43,125)	157,194
<b>TOTAL FUNDS</b>	200,319	(43,125)	157,194

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	682,266	(725,391)	(43,125)
<b>TOTAL FUNDS</b>	682,266	(725,391)	(43,125)

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2023**

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**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 July 2023.

**MOUNTAIN OF MERCY**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2023**

	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	346,991	335,275
<b>Total incoming resources</b>	346,991	335,275
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Project construction costs	309,856	413,013
Sundry expenses	-	94
	309,856	413,107
<b>Support costs</b>		
<b>Management</b>		
Advertising	105	100
Bank charges	475	1,148
	580	1,248
<b>Governance costs</b>		
Accountancy and legal fees	360	240
<b>Total resources expended</b>	310,796	414,595
<b>Net income/(expenditure)</b>	36,195	(79,320)

This page does not form part of the statutory financial statements

**MOUNTAIN OF MERCY**

England & Wales - Charity number 1110463

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 July 2022  
for  
MOUNTAIN OF MERCY**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**MOUNTAIN OF MERCY**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 JULY 2022**

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**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2022**

---

The trustees present their report with the financial statements of the charity for the year ended 31 July 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are:

1. The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable).
2. The advancement of education, in particular for young people of all religions and ethnic backgrounds.
3. To help young people develop their physical, mental, spiritual and moral capacities so they mature as individuals with opportunities to excel in society.

**Main activities**

**How our activities deliver public benefit**

The charity carries out a range of activities in accordance with its charitable aims. The trustees consider these activities summarised below provide benefit and aid to those in need of financial relief.

Currently, the charity is undertaking the following activities:

- > Food and shelter for refugees
- > Income generating projects
- > The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable);
- > The construction of water wells to meet basic human needs.
- > Distribution of winter essentials to harsh stricken countries in the form of clothes, blankets as part of the "The winter project"
- > The construction of water desalination unit for clean water.

**Volunteers**

Many volunteers give up their time to help out the charity, particularly at the weekend and in the evenings to help with collecting donations and promoting the charity.

We are greatly indebted to these volunteers for their commitment and support.

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2022**

---

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

During the year, the charity undertook the following projects and activities:

- > The ongoing construction of Water wells in various locations of Sri Lanka, at Pealed, Welshmen, Giotto, Pandoura, Kuchen's and Atahualpa
- > Distribution of Food Parcels to various countries including the Rohingya refugees
- > The construction of water wells in Bangladesh Satkhira district
- > Qurbani Meat distribution in Africa
- > Kenya Food distribution for Orphans
- > Aid for Refugees in the form of blankets and clothes
- > The construction of a water desalination plant for clean drinking water.

**FINANCIAL REVIEW**

**Reserves policy**

The General fund represents funds arising from current operating results. The trustees are satisfied that the balance of the fund will enable the charity to meet its objectives. The trustees have also examined the requirement to maintain reserves for the on going work of the charity and concluded that the most appropriate level is between 3 to 6 months of operational expenditure.

**FUTURE PLANS**

We plan to consolidate our current success and make our services available to a wider range of people. We also plan to look into further projects which will help us to fulfil our aims and objectives.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Mountain of Mercy is constituted under a Trust Deed adopted on the 20th February 2005. Mountain of Mercy was registered as a charity with the Charities Commission on the 15th July 2005 (No:1110463)

**Recruitment and appointment of new trustees**

The members in the general meeting elect trustees or a maximum of three trustees may be co-opted by the Executive Committee.

All trustees hold office until the Annual General Meeting where trustees can offer themselves for re-election or re-appointment.

The appointment of the trustees is governed by the trust deed.

**Organisational structure**

The charity is controlled by the trustees who make up the Executive Committee. Details of the current trustees are set out below:

M Z Hafiz (Chairman)  
F A Patel (General Secretary)  
Miss F Ahmed

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1110463

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2022**

---

**Principal address**

Regent House  
Regent Street  
Blackburn  
Lancashire  
BB1 6BH

**Trustees**

M Z Hafiz  
F A Patel  
Miss F Ahmed

**Independent Examiner**

Shamim Mahomed  
ICAEW  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**Bankers**

HSBC Bank PLC  
490 Great West Road  
Hounslow  
Middlesex  
TW5 0TB

Approved by order of the board of trustees on 27 February 2023 and signed on its behalf by:

M Z Hafiz - Trustee

## **Independent Examiner's Report to the Trustees of Mountain of Mercy**

---

### **Independent examiner's report to the trustees of Mountain of Mercy**

I report to the charity trustees on my examination of the accounts of Mountain of Mercy (the Trust) for the year ended 31 July 2022.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Shamim Mahomed  
ICAEW  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

27 February 2023

**MOUNTAIN OF MERCY**  
**Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 JULY 2022**

	Notes	2022 Unrestricted fund £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	335,275	263,456
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Provision of Services	3		
Management & Administration		413,013 1,582	244,023 880
<b>Total</b>		<u>414,595</u>	<u>244,903</u>
<b>NET INCOME/(EXPENDITURE)</b>		(79,320)	18,553
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		200,319	181,766
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>120,999</u></u>	<u><u>200,319</u></u>

The notes form part of these financial statements

MOUNTAIN OF MERCY

Balance Sheet  
31 JULY 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
<b>CURRENT ASSETS</b>			
Cash at bank		121,240	200,559
<b>CREDITORS</b>			
Amounts falling due within one year	7	(241)	(240)
<b>NET CURRENT ASSETS</b>		<u>120,999</u>	<u>200,319</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		120,999	200,319
<b>NET ASSETS</b>		<u>120,999</u>	<u>200,319</u>
<b>FUNDS</b>			
Unrestricted funds	8	<u>120,999</u>	<u>200,319</u>
<b>TOTAL FUNDS</b>		<u>120,999</u>	<u>200,319</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27 February 2023 and were signed on its behalf by:

M Z Hafiz - Trustee

# MOUNTAIN OF MERCY

## Notes to the Financial Statements FOR THE YEAR ENDED 31 JULY 2022

---

### 1. ACCOUNTING POLICIES

#### **Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

#### **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 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	335,275	263,456

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2022**

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Provision of Services			
Management & Administration	413,013 94	- 1,488	413,013 1,582
	413,107	1,488	414,595

**4. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Management & Administration	1,248	240	1,488
	1,248	240	1,488

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

**Management**

	2022 Management & Administration £	2021 Total activities £
Advertising	100	-
Bank charges	1,148	640
	1,248	640

**Governance costs**

	2022 Management & Administration £	2021 Total activities £
Accountancy and legal fees	240	240
	240	240

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 July 2022 nor for the year ended 31 July 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 July 2022 nor for the year ended 31 July 2021.

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2022**

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	263,456
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Provision of Services	
Management & Administration	244,023
	880
<b>Total</b>	<u>244,903</u>
<b>NET INCOME</b>	18,553
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	181,766
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>200,319</u></u>

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

	2022 £	2021 £
Accrued expenses	241	240
	<u>241</u>	<u>240</u>

**8. MOVEMENT IN FUNDS**

	At 1/8/21 £	Net movement in funds £	At 31/7/22 £
<b>Unrestricted funds</b>			
General fund	200,319	(79,320)	120,999
	<u>200,319</u>	<u>(79,320)</u>	<u>120,999</u>
<b>TOTAL FUNDS</b>	<u><u>200,319</u></u>	<u><u>(79,320)</u></u>	<u><u>120,999</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	335,275	(414,595)	(79,320)
	<u>335,275</u>	<u>(414,595)</u>	<u>(79,320)</u>
<b>TOTAL FUNDS</b>	<u><u>335,275</u></u>	<u><u>(414,595)</u></u>	<u><u>(79,320)</u></u>

MOUNTAIN OF MERCY

Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2022

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/8/20 £	Net movement in funds £	At 31/7/21 £
<b>Unrestricted funds</b>			
General fund	181,766	18,553	200,319
<b>TOTAL FUNDS</b>	<u>181,766</u>	<u>18,553</u>	<u>200,319</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	263,456	(244,903)	18,553
<b>TOTAL FUNDS</b>	<u>263,456</u>	<u>(244,903)</u>	<u>18,553</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/20 £	Net movement in funds £	At 31/7/22 £
<b>Unrestricted funds</b>			
General fund	181,766	(60,767)	120,999
<b>TOTAL FUNDS</b>	<u>181,766</u>	<u>(60,767)</u>	<u>120,999</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	598,731	(659,498)	(60,767)
<b>TOTAL FUNDS</b>	<u>598,731</u>	<u>(659,498)</u>	<u>(60,767)</u>

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2022**

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**9. RELATED PARTY DISCLOSURES**

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

**MOUNTAIN OF MERCY**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2022**

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	335,275	263,456
<b>Total incoming resources</b>	<u>335,275</u>	<u>263,456</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Project construction costs	413,013	244,023
Sundry expenses	94	-
	<u>413,107</u>	<u>244,023</u>
<b>Support costs</b>		
<b>Management</b>		
Advertising	100	-
Bank charges	1,148	640
	<u>1,248</u>	<u>640</u>
<b>Governance costs</b>		
Accountancy and legal fees	240	240
Total resources expended	<u>414,595</u>	<u>244,903</u>
<b>Net (expenditure)/income</b>	<u><u>(79,320)</u></u>	<u><u>18,553</u></u>

This page does not form part of the statutory financial statements

**MOUNTAIN OF MERCY**

England & Wales - Charity number 1110463

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# Accounts

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**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 July 2021  
for  
MOUNTAIN OF MERCY**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**MOUNTAIN OF MERCY**

**Contents of the Financial Statements  
FOR THE YEAR ENDED 31 JULY 2021**

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<b>Balance Sheet</b>	6
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**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2021**

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The trustees present their report with the financial statements of the charity for the year ended 31 July 2021. 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are:

1. The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable).
2. The advancement of education, in particular for young people of all religions and ethnic backgrounds.
3. To help young people develop their physical, mental, spiritual and moral capacities so they mature as individuals with opportunities to excel in society.

**Main activities**

**How our activities deliver public benefit**

The charity carries out a range of activities in accordance with its charitable aims. The trustees consider these activities summarised below provide benefit and aid to those in need of financial relief.

Currently, the charity is undertaking the following activities:

- > Food and shelter for refugees
- > Income generating projects
- > The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable);
- > The construction of water wells to meet basic human needs.
- > Distribution of winter essentials to harsh stricken countries in the form of clothes, blankets as part of the "The winter project"
- > The construction of water desalination unit for clean water.

**Volunteers**

Many volunteers give up their time to help out the charity, particularly at the weekend and in the evenings to help with collecting donations and promoting the charity.

We are greatly indebted to these volunteers for their commitment and support.

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2021**

---

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

During the year, the charity undertook the following projects and activities:

- > The ongoing construction of Water wells in various locations of Sri Lanka, at Pealed, Welshmen, Giotto, Pandoura, Kuchen's and Atahualpa
- > Distribution of Food Parcels to various countries including the Rohingya refugees
- > The construction of water wells in Bangladesh Satkhira district
- > Qurbani Meat distribution in Africa
- > Kenya Food distribution for Orphans
- > Aid for Refugees in the form of blankets and clothes
- > The construction of a water desalination plant for clean drinking water.

**FINANCIAL REVIEW**

**Reserves policy**

The General fund represents funds arising from current operating results. The trustees are satisfied that the balance of the fund will enable the charity to meet its objectives. The trustees have also examined the requirement to maintain reserves for the on going work of the charity and concluded that the most appropriate level is between 3 to 6 months of operational expenditure.

**FUTURE PLANS**

We plan to consolidate our current success and make our services available to a wider range of people. We also plan to look into further projects which will help us to fulfil our aims and objectives.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Mountain of Mercy is constituted under a Trust Deed adopted on the 20th February 2005. Mountain of Mercy was registered as a charity with the Charities Commission on the 15th July 2005 (No:1110463)

**Recruitment and appointment of new trustees**

The members in the general meeting elect trustees or a maximum of three trustees may be co-opted by the Executive Committee.

All trustees hold office until the Annual General Meeting where trustees can offer themselves for re-election or re-appointment.

The appointment of the trustees is governed by the trust deed.

**Organisational structure**

The charity is controlled by the trustees who make up the Executive Committee. Details of the current trustees are set out below:

M Z Hafiz (Chairman)  
F A Patel (General Secretary)  
Miss F Ahmed  
S Dalal

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1110463

**MOUNTAIN OF MERCY**  
**Report of the Trustees**  
**FOR THE YEAR ENDED 31 JULY 2021**

---

**Principal address**

Regent House  
Regent Street  
Blackburn  
Lancashire  
BB1 6BH

**Trustees**

M Z Hafiz  
F A Patel  
Miss F Ahmed  
S Dalal

**Independent Examiner**

Shamim Mahomed  
ICAEW  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**Bankers**

HSBC Bank PLC  
490 Great West Road  
Hounslow  
Middlesex  
TW5 0TB

Approved by order of the board of trustees on 22 March 2022 and signed on its behalf by:

M Z Hafiz - Trustee

## **Independent Examiner's Report to the Trustees of Mountain of Mercy**

---

### **Independent examiner's report to the trustees of Mountain of Mercy**

I report to the charity trustees on my examination of the accounts of Mountain of Mercy (the Trust) for the year ended 31 July 2021.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Shamim Mahomed  
ICAEW  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

22 March 2022

**MOUNTAIN OF MERCY**  
**Statement of Financial Activities**  
**FOR THE YEAR ENDED 31 JULY 2021**

	Notes	2021 Unrestricted fund £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	263,456	249,099
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Provision of Services	3		
Management & Administration		244,023 880	176,434 1,253
<b>Total</b>		<u>244,903</u>	<u>177,687</u>
<b>NET INCOME</b>		18,553	71,412
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		181,766	110,354
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>200,319</u></u>	<u><u>181,766</u></u>

The notes form part of these financial statements

MOUNTAIN OF MERCY

Balance Sheet  
31 JULY 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
<b>CURRENT ASSETS</b>			
Cash at bank		200,559	182,005
<b>CREDITORS</b>			
Amounts falling due within one year	7	(240)	(239)
<b>NET CURRENT ASSETS</b>		<u>200,319</u>	<u>181,766</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		200,319	181,766
<b>NET ASSETS</b>		<u>200,319</u>	<u>181,766</u>
<b>FUNDS</b>			
Unrestricted funds	8	<u>200,319</u>	<u>181,766</u>
<b>TOTAL FUNDS</b>		<u>200,319</u>	<u>181,766</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 22 March 2022 and were signed on its behalf by:

M Z Hafiz - Trustee

# MOUNTAIN OF MERCY

## Notes to the Financial Statements FOR THE YEAR ENDED 31 JULY 2021

---

### 1. ACCOUNTING POLICIES

#### **Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

#### **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 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

	2021	2020
	£	£
Donations	<u>263,456</u>	<u>249,099</u>

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2021**

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Provision of Services			
Management & Administration	244,023	-	244,023
	-	880	880
	244,023	880	244,903

**4. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Management & Administration	640	240	880
	640	240	880

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

**Management**

	2021 Management & Administration £	2020 Total activities £
Advertising	-	30
Repair & Renewal	-	160
Bank charges	640	823
	640	1,013

**Governance costs**

	2021 Management & Administration £	2020 Total activities £
Accountancy and legal fees	240	240
	240	240

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 July 2021 nor for the year ended 31 July 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 July 2021 nor for the year ended 31 July 2020.

**MOUNTAIN OF MERCY**

**Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2021**

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	249,099
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Provision of Services	
Management & Administration	176,434 1,253
<b>Total</b>	177,687
<b>NET INCOME</b>	71,412
<b>RECONCILIATION OF FUNDS</b>	
<b>Total funds brought forward</b>	110,354
<b>TOTAL FUNDS CARRIED FORWARD</b>	181,766

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

	2021 £	2020 £
Accrued expenses	240	239

**8. MOVEMENT IN FUNDS**

	At 1/8/20 £	Net movement in funds £	At 31/7/21 £
<b>Unrestricted funds</b>			
General fund	181,766	18,553	200,319
<b>TOTAL FUNDS</b>	181,766	18,553	200,319

MOUNTAIN OF MERCY

Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2021

8. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	263,456	(244,903)	18,553
<b>TOTAL FUNDS</b>	<u>263,456</u>	<u>(244,903)</u>	<u>18,553</u>

Comparatives for movement in funds

	At 1/8/19 £	Net movement in funds £	At 31/7/20 £
<b>Unrestricted funds</b>			
General fund	110,354	71,412	181,766
<b>TOTAL FUNDS</b>	<u>110,354</u>	<u>71,412</u>	<u>181,766</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	249,099	(177,687)	71,412
<b>TOTAL FUNDS</b>	<u>249,099</u>	<u>(177,687)</u>	<u>71,412</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/19 £	Net movement in funds £	At 31/7/21 £
<b>Unrestricted funds</b>			
General fund	110,354	89,965	200,319
<b>TOTAL FUNDS</b>	<u>110,354</u>	<u>89,965</u>	<u>200,319</u>

MOUNTAIN OF MERCY

Notes to the Financial Statements - continued  
FOR THE YEAR ENDED 31 JULY 2021

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8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	512,555	(422,590)	89,965
<b>TOTAL FUNDS</b>	<u>512,555</u>	<u>(422,590)</u>	<u>89,965</u>

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 July 2021.

**MOUNTAIN OF MERCY**

**Detailed Statement of Financial Activities  
FOR THE YEAR ENDED 31 JULY 2021**

	2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	263,456	249,099
<b>Total incoming resources</b>	263,456	249,099
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Project construction costs	244,023	176,434
<b>Support costs</b>		
<b>Management</b>		
Advertising	-	30
Repair & Renewal	-	160
Bank charges	640	823
	640	1,013
<b>Governance costs</b>		
Accountancy and legal fees	240	240
<b>Total resources expended</b>	244,903	177,687
<b>Net income</b>	18,553	71,412

This page does not form part of the statutory financial statements

**MOUNTAIN OF MERCY**

England & Wales - Charity number 1110463

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# Accounts

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**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2020  
FOR  
MOUNTAIN OF MERCY**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**MOUNTAIN OF MERCY**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JULY 2020**

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**MOUNTAIN OF MERCY**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2020**

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The trustees present their report with the financial statements of the charity for the year ended 31 July 2020. 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the Charity are:

1. The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable).
2. The advancement of education, in particular for young people of all religions and ethnic backgrounds.
3. To help young people develop their physical, mental, spiritual and moral capacities so they mature as individuals with opportunities to excel in society.

**Main activities**

**How our activities deliver public benefit**

The charity carries out a range of activities in accordance with its charitable aims. The trustees consider these activities summarised below provide benefit and aid to those in need of financial relief.

Currently, the charity is undertaking the following activities:

- > Food and shelter for refugees
- > Income generating projects
- > The relief of financial need and suffering amongst victims of natural or other kinds of disaster and trouble in the form of money (or other means deemed suitable);
- > The construction of water wells to meet basic human needs.
- > Distribution of winter essentials to harsh stricken countries in the form of clothes, blankets as part of the "The winter project"
- > The construction of water desalination unit for clean water.

**Volunteers**

Many volunteers give up their time to help out the charity, particularly at the weekend and in the evenings to help with collecting donations and promoting the charity.

We are greatly indebted to these volunteers for their commitment and support.

**MOUNTAIN OF MERCY**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2020**

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**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

During the year, the charity undertook the following projects and activities:

- > The ongoing construction of Water wells in various locations of Sri Lanka, at Pealed, Welshmen, Giotto, Pandoura, Kuchen's and Atahualpa
- > Distribution of Food Parcels to various countries including the Rohingya refugees
- > The construction of water wells in Bangladesh Satkhira district
- > Qurbani Meat distribution in Africa
- > Kenya Food distribution for Orphans
- > Aid for Refugees in the form of blankets and clothes
- > The construction of a water desalination plant for clean drinking water.

**FINANCIAL REVIEW**

**Reserves policy**

The General fund represents funds arising from current operating results. The trustees are satisfied that the balance of the fund will enable the charity to meet its objectives. The trustees have also examined the requirement to maintain reserves for the on going work of the charity and concluded that the most appropriate level is between 3 to 6 months of operational expenditure.

**FUTURE PLANS**

We plan to consolidate our current success and make our services available to a wider range of people. We also plan to look into further projects which will help us to fulfil our aims and objectives.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Mountain of Mercy is constituted under a Trust Deed adopted on the 20th February 2005. Mountain of Mercy was registered as a charity with the Charities Commission on the 15th July 2005 (No:1110463)

**Recruitment and appointment of new trustees**

The members in the general meeting elect trustees or a maximum of three trustees may be co-opted by the Executive Committee.

All trustees hold office until the Annual General Meeting where trustees can offer themselves for re-election or re-appointment.

The appointment of the trustees is governed by the trust deed.

**Organisational structure**

The charity is controlled by the trustees who make up the Executive Committee. Details of the current trustees are set out below:

M Z Hafiz (Chairman)  
F A Patel (General Secretary)  
Miss F Ahmed  
S Dalal

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1110463

**MOUNTAIN OF MERCY**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 JULY 2020**

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**Principal address**

Regent House  
Regent Street  
Blackburn  
Lancashire  
BB1 6BH

**Trustees**

M Z Hafiz  
F A Patel  
Miss F Ahmed  
S Dalal

**Independent Examiner**

SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

**Bankers**

HSBC Bank PLC  
490 Great West Road  
Hounslow  
Middlesex  
TW5 0TB

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

.....  
M Z Hafiz - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
MOUNTAIN OF MERCY**

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**Independent examiner's report to the trustees of Mountain of Mercy**

I report to the charity trustees on my examination of the accounts of Mountain of Mercy (the Trust) for the year ended 31 July 2020.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Shamim Mahomed  
ICAEW  
SKM Chartered Accountants  
Pegasus House  
5 Winckley Court  
Mount Street  
Preston  
Lancashire  
PR1 8BU

Date: .....

**MOUNTAIN OF MERCY**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 JULY 2020**

	Notes	2020 Unrestricted fund £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	249,099	192,720
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Provision of Services	3		
Management & Administration		176,434 1,253	174,692 1,430
<b>Total</b>		<u>177,687</u>	<u>176,122</u>
<b>NET INCOME</b>		71,412	16,598
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		110,354	93,756
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>181,766</u></u>	<u><u>110,354</u></u>

The notes form part of these financial statements

**MOUNTAIN OF MERCY**

**BALANCE SHEET  
31 JULY 2020**

	Notes	2020 Unrestricted fund £	2019 Total funds £
<b>CURRENT ASSETS</b>			
Cash at bank		182,005	110,594
<b>CREDITORS</b>			
Amounts falling due within one year	7	(239)	(240)
<b>NET CURRENT ASSETS</b>		181,766	110,354
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		181,766	110,354
<b>NET ASSETS</b>		181,766	110,354
<b>FUNDS</b>			
Unrestricted funds	8	181,766	110,354
<b>TOTAL FUNDS</b>		181,766	110,354

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

.....  
M Z Hafiz - Trustee

**MOUNTAIN OF MERCY**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JULY 2020**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, 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 Charities Act 2011. 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.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the 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 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**

	2020	2019
	£	£
Donations	249,099	192,720
	<u>249,099</u>	<u>192,720</u>

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Provision of Services	176,434	-	176,434
Management & Administration	-	1,253	1,253
	<u>176,434</u>	<u>1,253</u>	<u>177,687</u>

**MOUNTAIN OF MERCY**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020**

**4. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Management & Administration	1,013	240	1,253
	<u>          </u>	<u>          </u>	<u>          </u>

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

**Management**

	2020 Management & Administration £	2019 Total activities £
Advertising	30	-
Repair & Renewal	160	-
Bank charges	823	1,190
	<u>          </u>	<u>          </u>
	<u>1,013</u>	<u>1,190</u>

**Governance costs**

	2020 Management & Administration £	2019 Total activities £
Accountancy and legal fees	240	240
	<u>          </u>	<u>          </u>

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 July 2020 nor for the year ended 31 July 2019.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 July 2020 nor for the year ended 31 July 2019.

**6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	192,720
 <b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Provision of Services	
 Management & Administration	174,692 1,430
	<u>          </u>
<b>Total</b>	176,122
	<u>          </u>
<b>NET INCOME</b>	16,598

MOUNTAIN OF MERCY

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £
<b>RECONCILIATION OF FUNDS</b>	
<b>Total funds brought forward</b>	93,756
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>110,354</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Accrued expenses	<u>239</u>	<u>240</u>

8. MOVEMENT IN FUNDS

	At 1/8/19 £	Net movement in funds £	At 31/7/20 £
<b>Unrestricted funds</b>			
General fund	110,354	71,412	181,766
<b>TOTAL FUNDS</b>	<u>110,354</u>	<u>71,412</u>	<u>181,766</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	249,099	(177,687)	71,412
<b>TOTAL FUNDS</b>	<u>249,099</u>	<u>(177,687)</u>	<u>71,412</u>

Comparatives for movement in funds

	At 1/8/18 £	Net movement in funds £	At 31/7/19 £
<b>Unrestricted funds</b>			
General fund	93,756	16,598	110,354
<b>TOTAL FUNDS</b>	<u>93,756</u>	<u>16,598</u>	<u>110,354</u>

**MOUNTAIN OF MERCY**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020**

**8. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	192,720	(176,122)	16,598
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>192,720</u>	<u>(176,122)</u>	<u>16,598</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/18 £	Net movement in funds £	At 31/7/20 £
<b>Unrestricted funds</b>			
General fund	93,756	88,010	181,766
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>93,756</u>	<u>88,010</u>	<u>181,766</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	441,819	(353,809)	88,010
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>441,819</u>	<u>(353,809)</u>	<u>88,010</u>

**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 July 2020.

**MOUNTAIN OF MERCY**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 JULY 2020**

	2020 £	2019 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	249,099	192,720
	<u>249,099</u>	<u>192,720</u>
<b>Total incoming resources</b>	<b>249,099</b>	<b>192,720</b>
 <b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Project construction costs	176,434	174,692
<b>Support costs</b>		
<b>Management</b>		
Advertising	30	-
Repair & Renewal	160	-
Bank charges	823	1,190
	<u>1,013</u>	<u>1,190</u>
 <b>Governance costs</b>		
Accountancy and legal fees	240	240
	<u>240</u>	<u>240</u>
Total resources expended	177,687	176,122
	<u>177,687</u>	<u>176,122</u>
<b>Net income</b>	<b>71,412</b>	<b>16,598</b>
	<u><u>71,412</u></u>	<u><u>16,598</u></u>

This page does not form part of the statutory financial statements