

CARAVAN OF MERCY

Report and Financial Statements

Year ended: 31 March 2024

Charity no: 1115896

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Legal and administrative information

Trustees:

Ebrahim I Patel (Chairman)

Moosa Patel

Ahmed Ali Gulam Patel

Chairman:

Ebrahim I Patel (Chairman)

Address:

57 Smith Dorrien Road

Leicester

LE5 4BG

Independent Accountants:

Ryalls HMB Ltd

Chartered Certified Accountants

And Statutory Auditors

97 Evington Drive

Leicester

LE5 5PH

Bankers:

Natwest Bank PLC

121a East Park Road

Leicester

LE5 4NY

Al Rayan Bank

94a London Road

Leicester

LE2 0QA

Address for Correspondence and Donations:

57 Smith Dorrien Road

Leicester

LE5 4BG

Report of the trustees for the year ended 31 March 2024

The trustees present their report with the financial statements of the charity for the year ended 31st March 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 2015).

The charity, Caravan of Mercy, is an unincorporated trust, constituted under a constitution adopted 15th March 2006 as amended 25th July 2006 and is a charity registered with the Charity Commission under registration number 1115896.

Objectives and activities

To provide classes and projects to advance the general skills of people in farming, housing construction, health and other skills where a local need has been identified.

To advance the education of pupils by providing and assisting in the provision of facilities required and services for education at the school.

To relieve financial hardship in particular but not exclusively amongst victims of natural and other kind of disaster for persons, bodies organisations and or countries affected, by donating money, food, clothes and medical supplies and by such other means as deemed appropriate by the trustees.

Structure, governance and management

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the situation of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees must:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- Prepare the financial statements on a going concern basis
- Review major risks and establish systems or procedures to manage those risks

The trustees have overall responsibility of ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993, The Charity (Accounts & Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Volunteers

The charity is grateful for the unstinting efforts of its volunteers who are involved in service provision and fundraising. It has not been possible to quantify the sterling efforts of our volunteers.

Achievements and performance

India

Caravan of Mercy continued to provide aid in India, West Bengal region with food distributions which were carried out at numerous times during the year including Ramadhan and Eid ul Adha helping over 60,000 people with their needs over 150 animals being sacrificed. During the winter period over 1,500 winter blankets were distributed to the poor and needy.

Assistance with regards to food, education, shelter and clothing was provided for over 600 children in 2 boarding schools for the entire year and 1 water project was completed in areas of need where over 2,000 people benefitted from clean drinking water.

We have a medical clinic where doctors and opticians come 3-4 times a week and administer free medication where needed. We also had an eye camp where over 300 beneficiaries received free eye tests & glasses.

60 Sewing machines, 32 Rickshaws, 25 Goats, 20 Cows, 2 Wheelchairs and 20 business startups were provided to help the widows and needy families to earn a livelihood.

Bangladesh

Caravan of Mercy has continued to sponsor several day schools and boarding schools in different regions of Bangladesh. These schools cater for the educational needs of poor children and orphans. Other than education a number of these children are provided with clothing, food and medical aid whenever required. 70+ hand pumps were installed in different regions of Bangladesh where water wasn't easily accessible. In Ramadhan food hampers were given to over 10,000 families. During the winter period more than 1,500 blankets were distributed to the poor and needy. Over 600 eye Cataract operations were completed for the poor and needy. During Annual Qurbani period 7 Animals were sacrificed to benefit those who don't have meat to eat regularly. Caravan of mercy distributed 60 Sewing machines, 30 Rickshaws, 45 goats to help the Widows and poor to help those have a daily income so they help their families.

Bangladesh continued to host refugees from neighbouring Myanmar and a large relief effort was organised. Caravan of Mercy delivered much needed food, blankets and other supplies to spread the aid to people as more refugees arrived in Bangladesh.

Gambia

Caravan of Mercy runs a few day schools in The Gambia. These schools provide vital education to over 1,000 students, several of them being orphans and the majority coming from very poor backgrounds. During the year over 2,000 families benefitted from the Ramadhan food distribution. During the annual pilgrimage the meat of 19 animals was distributed amongst the poor and needy benefitting over 1,500 families.

Two water pumps were replaced and fixed, benefitted over 1500 people.

Ghana

During the month of Ramadhan 320 families in different parts of Ghana benefitted from food hampers and over 3,000 water packs were distributed to provide clean drinking water. 1000 families were able to experience the joys of Eid because of the distribution of meat from 14 sacrificial animals.

Caravan of Mercy installed 18 boreholes over 5000 families benefit daily by getting clean drinking water.

Turkey

Caravan of Mercy continued relief projects to help displaced refugees. During the month of Ramadhan 1000 food parcels were distributed to Syrian refugees. Qurbani meat was distributed during the annual pilgrimage that benefited hundreds of families. During the winter season Syrian refugees were given over 1,000 blankets.

Liberia

During the month of Ramadhan 1000+ families received food parcels that were distributed amongst the poor and needy, with supplementary aid being provided throughout the year as needed. During the Qurbani period 5 Animals were sacrificed to help those who rarely benefit from eating meat.

Financial assistance was given several times throughout the year.

Kenya

Caravan of Mercy provided relief to affected areas of Kenya where that has been a heavy drought. Caravan of Mercy sent aid for over 50,000 families. 2 distributions were done during the year including the month of Ramadhan.

Yemen

Caravan of Mercy provided food parcels during Ramadhan to over 2,000 families. Over 35 Sheep were sacrificed during the Qurbani period to benefit those who don't have meat to eat during the year.

Summary

- Caravan of Mercy continued orphan sponsorship programmes in The Gambia, Bangladesh and West Bengal benefiting hundreds of children
- Emergency aid was provided to Rohingya refugees in Bangladesh
- Meat was distributed in many countries during the yearly pilgrimage, for some this was the only meat they had eaten in months.

Financial review

During the year ended 31 March 2024, the Charity received an income totalling £655,181 (2023: £897,524). Overall, we managed to distribute the entire income amount and also reduced the funds brought forward, of £514,134 (2023: £560,567)

Plans for future periods

The charity will continue to support all the existing projects and aims to complete all of the outstanding projects in the coming year. The charity is looking at expanding its operations in Liberia after successful completion of risk and viability assessments and subject to approval of trustees.

Independent Examiner Accountant

A resolution proposing that Ryalls HMB Ltd, Chartered Certified Accountants & Statutory Auditors be re-appointed as an independent examiner accountant of the charity will be put to the Annual General Meeting.

This report was approved by the Board on 28 January 2025

Ahmed Ali Gulam Patel



INDEPENDENT EXAMINERS ACCOUNTANTS REPORT TO THE TRUSTEES OF CARAVAN OF MERCY

We report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024

Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement on page 2, the trustees are responsible for the preparation of financial statements which give a true and fair view.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied ourselves that the accounts of the charity are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, We report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

Opinion on financial statements

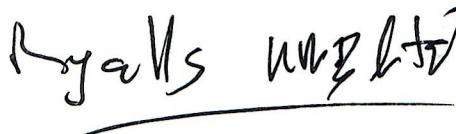
We have completed our examination. We confirm that no material matters have come to my attention (other than that disclosed below) which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

Matters on which we are required to report by exception

We 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.

Ryalls HMB Ltd
Chartered Certified Accountants
And Statutory Auditors
97 Evington Drive
Leicester
LE5 5PH



Caravan Of Mercy
Statement of Financial Activities for the year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	76,284	571,614	647,898	891,599
Investment income	3	7,283	-	7,283	5,925
Total incoming resources		83,567	571,614	655,181	897,524
Resources Expended					
Costs of Generating funds					
Fundraising costs -Advertising	4	4,760		4,760	2,010
Support costs	4	62,276		62,276	55,321
Charitable activities	5		632,667	632,667	719,384
Governance costs	6	1,911		1,911	1,870
Total resources expended		68,947	632,667	701,614	778,585
Net incoming (outgoing) resources		14,620	(61,053)	(46,433)	118,939
Transfers					
Gross transfers between funds				-	-
Net movement in funds		14,620	(61,053)	(46,433)	118,939
Reconciliation of Funds					
Total Funds brought forward		223,356	337,211	560,567	441,628
Total Funds carried forward		237,976	276,158	514,134	560,567

Caravan of Mercy
Balance Sheet as at 31 March 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	11	874	1,028
		<u>874</u>	<u>1,028</u>
Current assets			
Debtors	12	23,736	19,651
Cash at bank and in hand	13	496,177	545,857
		<u>519,913</u>	<u>565,508</u>
Creditors: amounts falling due within one year	14	6,653	5,969
		<u>513,260</u>	<u>559,539</u>
Net current assets			
		<u>513,260</u>	<u>559,539</u>
Creditors: amounts falling due after more than one year		-	-
Net assets		<u>514,134</u>	<u>560,567</u>
Funds:			
Unrestricted funds	15	237,976	223,356
Restricted funds	15	276,158	337,211
Total funds		<u>514,134</u>	<u>560,567</u>

The financial statements on pages 6 to 7 were approved by the trustees on 28 January 2025 and signed on their behalf by:



Ahmed Ali Gulam Patel

Notes forming part of the financial statements for the year ended 31 March 2024

1 Accounting policies

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP): "Accounting and Reporting by Charities" published in 2005 and applicable UK Accounting Standards and the Charities Act 1993.

(b) Fund accounting

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

Restricted funds (Sadqah / Zakaat) are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund where permissible, otherwise from the unrestricted fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, such as deposit interest, and gains are allocated to the appropriate fund.

(c) Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts / items donated by businesses & communities for distribution to the poor & needy are only included as income where a reliable valuation is available. Otherwise only the costs associated with the transportation and distribution of these items are shown in the financial statements. No amounts are included in the financial statements for services donated by volunteers.

(d) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

(e) Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition.

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Improvement to leasehold building	over 4 years
Fixture & fittings	over 4 years
Office equipment	over 4 years

Notes to the financial statements for the year ended 31 March 2024 (continued)

(f) Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities are retranslated at the rate of exchange ruling at the balance sheet date. All differences are taken to the SOFA.

(g) Taxation

The charity is exempt for Taxation purposes and is not registered for VAT. However, the charity is allowed to reclaim tax on donations received under Gift Aid scheme.

Caravan of Mercy
Notes to the Financial Statements for the year ended 31 March 2024 (continued)

2	Voluntary Income	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
	Donations	76,284	571,614	647,898	891,599
		76,284	571,614	647,898	891,599
3	Investment Income	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
	Deposit Interest	7,283	-	7,283	5,925
		7,283	-	7,283	5,925
4	Costs of generating voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
	Fundraising costs - Advertising	4,760	-	4,760	2,010
	Support costs	62,276	-	62,276	55,321
		67,036	-	67,036	57,331
5	Details of Charitable Activities	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
	Food distribution inc animal sacrifice	-	208,563	208,563	273,167
	Home building and construction costs	-	107,874	107,874	116,494
	Religious schools' cost	-	16,555	16,555	27,824
	Quraan distribution	-	20,000	20,000	-
	Orphan sponsorship	-	82,886	82,886	88,057
	Fresh water / sewer projects	-	43,785	43,785	33,723
	International admin costs	-	27,496	27,496	31,963
	Self sustaining (SSP)	-	34,084	34,084	1,100
	Medical aid and emergency relief	-	43,980	43,980	113,267
	Helping the poor and needy	-	47,444	47,444	33,789
		-	632,667	632,667	719,384
		Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
	Gambia	-	62,150	62,150	41,073
	Bangladesh	-	119,298	119,298	122,865
	India	-	175,000	175,000	160,777
	Ghana	-	39,500	39,500	21,100
	Kenya	-	60,000	60,000	60,000
	Morocco	-	28,000	28,000	-
	Uighres Refugee	-	-	-	6,000
	Yemen	-	5,025	5,025	10,000
	Cameroon	-	-	-	20,000
	Bangladesh (Rohingya)	-	15,612	15,612	10,000
	Turkey	-	16,443	16,443	104,319
	Liberia	-	104,724	104,724	130,650
	Pakistan	-	6,915	6,915	32,600
		-	632,667	632,667	719,384

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Governance costs	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
Auditors' remuneration				
Statutory accounts	1,911	-	1,911	1,870
Legal & professional	-	-	-	-
	<u>1,911</u>	<u>-</u>	<u>1,911</u>	<u>1,870</u>

The Legal & professional costs relate to legal and payroll administration costs. For the payroll administration, the accountants have taken advantage of the exemption in ES-PASE

7

Support Costs	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Year ended 31 Mar 2023 £
Staff costs	30,364	-	30,364	26,178
Office costs	27,942	-	27,942	24,291
Bank and credit card charges	3,816	-	3,816	4,667
Depreciation & disposal of fixed asset	154	-	154	185
	<u>62,276</u>	<u>-</u>	<u>62,276</u>	<u>55,321</u>

8

Staff numbers	Total 2024 £	Year ended 31 Mar 2023 £
UK Activities		
Fundraising & marketing	2	2
Overseas Activities		
Charitable activities	6	6
	<u>8</u>	<u>8</u>

9

Staff costs	Total 2024 £	Year ended 31 Mar 2023 £
Salaries and wages	30,364	26,135
Social security costs	-	43
	<u>30,364</u>	<u>26,178</u>

During the year, there were no highly paid employees and employers pension contributions were paid.

10 Trustees' expenses and remuneration and related party transactions

Trustees are not remunerated. They can get paid expenses for attending meetings and duties directly related to their duties as trustee. During the year, the charity paid travel costs to Syria, Gambia, Ghana and India amounting to £14,940. All other services were provided voluntarily by Trustees including charitable activities. The associated costs have not been quantified.

11 FIXED ASSETS

	Office Equipment	TOTAL
Cost		
B/fwd	1,722	1,722
Additions	-	-
Disposals	-	-
	<u>1,722</u>	<u>1,722</u>
Depreciation		
B/fwd	694	694
Charge for year	154	154
Eliminated on disposal	-	-
	<u>848</u>	<u>848</u>
Net Book Value		
30 March 2024	<u>874</u>	<u>874</u>
31 March 2023	<u>1,028</u>	<u>1,028</u>

12 Debtors

	2024 £	2023 £
Tax recoverable	15,860	8,356
Prepayments & accrued income	7,876	11,295
	<u>23,736</u>	<u>19,651</u>

13 Cash at Bank and in hand

	2024 £	2023 £
Cash and bank balances	496,177	545,857
	<u>496,177</u>	<u>545,857</u>

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	-	-
Wages & paye/ni	3,148	2,636
Others	-	1,583
Accruals & accountancy	3,505	1,750
	<u>6,653</u>	<u>5,969</u>

15 Statement of funds

	At 1 April 2023 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 March 2024 £
Unrestricted funds:					
Reserves	223,356	83,567	(68,947)	-	237,976
Total unrestricted funds	<u>223,356</u>	<u>83,567</u>	<u>(68,947)</u>	<u>-</u>	<u>237,976</u>
Restricted funds:					
Reserves	337,211	571,614	(632,667)	-	276,158
Total restricted funds	<u>337,211</u>	<u>571,614</u>	<u>(632,667)</u>	<u>-</u>	<u>276,158</u>
Total funds	<u>560,567</u>	<u>655,181</u>	<u>(701,614)</u>	<u>-</u>	<u>514,134</u>

The reserve represents the free funds of the charity which are not designated for particular purposes.