

# **CARAVAN OF MERCY**

Report and Financial Statements

Year ended: 31 March 2025

Charity no: 1115896

## Contents

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Legal and administrative information	1
Report of the trustees	2
Report of the accountants	5
Statement of financial activities	6
Balance sheets	7
Notes forming part of the financial statements	8

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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

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## Report of the trustees for the year ended 31 March 2025

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

The charity, Caravan of Mercy, is an unincorporated trust, constituted under a constitution adopted 15<sup>th</sup> March 2006 as amended 25<sup>th</sup> 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

Our activities in the last financial year focused on four core areas, ensuring all work was carried out for the public benefit and aligned with our charitable purposes.

### Empowering Independence: Self-Supporting Projects (SSP)

Our SSP initiative is designed to break the cycle of hereditary poverty. We believe in transforming those who receive charity into those who can one day provide it. This year, we moved 200 families toward economic independence by providing the tools of a trade:

- Livestock: 25 milking cows and 60 milking goats.
- Transport & Trade: 40 rickshaws and 20 business start-up kits.
- Industry: 70 sewing machines to empower local artisans.
- Mobility: 20 wheelchairs, restoring independence and dignity to those with limited mobility.

### Fighting Hunger: Food & Meat Distribution

Across the globe, we delivered life-sustaining nutrition to those facing extreme food insecurity.

- Ramadhan Relief: Distributed 30,000+ parcels, reaching approximately 120,000 people.
  - Kenya: 24,500 parcels (Maize Meal) supporting 96,000 individuals.
  - Bangladesh: 1,800 parcels for 7,000 families, plus 930 specialized parcels for Rohingya refugees.
  - Global Reach: Hundreds of families served in West Bengal (10,000 families) over 100 rice bags distributed as emergency aid during the year. Liberia, Turkey, and The Gambia.
- Qurbani/Udhiyah: We distributed meat from 141 cows, 50 goats, and 47 sheep across 8 countries. For many of the 7,000 recipient families, this may be the only meat they consume all year.

### Water for Life

Clean water is a fundamental right, yet access to clean water remains a critical challenge in many developing regions. Our projects directly address this urgent need, improving public health and reducing disease. Having installed over 2,500 pumps to date, our work continued this year with:

- Ghana: 6 deep boreholes, saving 500 families from traveling miles for water so dirty that it could lead to disease and death.
- Bangladesh: 50 handpumps installed, providing safe, disease-free water to 4,500 families.
- India: 1 Tubewell installed, providing safe clean water.

### Restoring Health: Medical Camps

We provided essential healthcare to those abandoned by modern systems:

- Vision Restoration: 600 cataract operations in Bangladesh and 530 eye screenings in India. We distributed 275 pairs of glasses and 255 prescriptions for eye medication. A weekly medical camp takes place for general and optical checks. During the year we assisted over 3,000 patients.
- General Medicine: Treated 300 patients for chronic illnesses and provided dental care for 70 patients in India, all free of charge.



## Emergency Response & Winter Relief

When disaster strikes, we are on the ground.

- Crisis Aid: Provided 1,500 emergency food packs to victims of Cyclone Remal (India) and the Bangladesh floods, supporting 1,500 families.
- Winter Survival: To combat lethal cold, we distributed 14,000 heavy blankets across West Bengal, Bangladesh, and to Syrian refugees in Turkey - protecting over 15,000 vulnerable individuals.

## Nurturing the Future: Orphan Sponsorship

Education is the ultimate equalizer. We provided holistic care - food, shelter, clothing, and schooling - for over 2,000 children:

- The Gambia: Over 1,000 students supported across several day schools.
- India: Full-year boarding and education for 600 children across two schools. Over 6,000 students benefit from maktabas.
- Bangladesh: 350 children supported in a stable, nurturing boarding environment. Over 1,000 children benefitted from maktabas in Bangladesh, including Rohingya refugees.

## Summary of Impact

- Sustained Education: Continued orphan sponsorship across The Gambia, Bangladesh, and West Bengal.
- Crisis Support: Delivered life-saving aid to refugees and natural disaster victims.
- Nutritional Security: Global meat distribution ensured thousands of families received vital protein during Eid ul Adha and throughout the year.
- Sustainable Change: From clean water to business start-ups, we are building a foundation for a future without dependency.

The results outlined above represent the difference we have made to tens of thousands of lives through the generous support of our donors and dedicated volunteers.

## Financial Review

During the year ended 31 March 2025, the Charity received an income totalling £785,017 (2024: £655,181). Overall, we managed to distribute £726,624 (2024: £701,614) within the year, with funds brought forward of £572,527 (2024: £514,134).

## Plans for the Future

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 16 January 2026

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 2025

## 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.

  
Ryan's 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 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	2	87,354	690,310	777,664	647,898
Investment income	3	7,353	-	7,353	7,283
<b>Total incoming resources</b>		<b>94,707</b>	<b>690,310</b>	<b>785,017</b>	<b>655,181</b>
<b>Resources Expended</b>					
Costs of Generating funds					
Fundraising costs -Advertising	4	1,585	-	1,585	4,760
Support costs	4	50,413	-	50,413	62,276
Charitable activities	5	-	673,031	673,031	632,667
Governance costs	6	1,595	-	1,595	1,911
<b>Total resources expended</b>		<b>53,593</b>	<b>673,031</b>	<b>726,624</b>	<b>701,614</b>
<b>Net incoming (outgoing) resources</b>		<b>41,114</b>	<b>17,279</b>	<b>58,393</b>	<b>( 46,433)</b>
<b>Transfers</b>					
Gross transfers between funds		( 166,659)	166,659	-	-
<b>Net movement in funds</b>		<b>( 125,545)</b>	<b>183,938</b>	<b>58,393</b>	<b>( 46,433)</b>
<b>Reconciliation of Funds</b>					
Total Funds brought forward		237,976	276,158	514,134	560,567
<b>Total Funds carried forward</b>		<b>112,431</b>	<b>460,096</b>	<b>572,527</b>	<b>514,134</b>



**Caravan of Mercy**  
**Balance Sheet as at 31 March 2025**

	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	11	1,148	874
		<u>1,148</u>	<u>874</u>
<b>Current assets</b>			
Debtors	12	47,391	23,736
Cash at bank and in hand	13	531,174	496,177
		<u>579,065</u>	<u>519,913</u>
<b>Creditors: amounts falling due within one year</b>	14	7,686	6,653
		<u>571,379</u>	<u>513,260</u>
<b>Net current assets</b>			
		<u>571,379</u>	<u>513,260</u>
Creditors: amounts falling due after more than one year		-	-
<b>Net assets</b>		<u><u>572,527</u></u>	<u><u>514,134</u></u>
<b>Funds:</b>			
Unrestricted funds	15	112,431	237,976
Restricted funds	15	460,096	276,158
<b>Total funds</b>		<u><u>572,527</u></u>	<u><u>514,134</u></u>

The financial statements on pages 6 to 7 were approved by the trustees on 16 January 2026 and signed on their behalf by:

Ahmed Ali Gulam Patel

## Notes forming part of the financial statements for the year ended 31 March 2025

### 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

**(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.

## 2 Voluntary Income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
Donations	87,354	690,310	777,664	647,898
	<b>87,354</b>	<b>690,310</b>	<b>777,664</b>	<b>647,898</b>

## 3 Investment Income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
Deposit Interest	7,353	-	7,353	7,283
	<b>7,353</b>	<b>-</b>	<b>7,353</b>	<b>7,283</b>

## 4 Costs of generating voluntary income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
Fundraising costs - Advertising	1,585	-	1,585	4,760
Support costs	50,413	-	50,413	62,276
	<b>51,998</b>	<b>-</b>	<b>51,998</b>	<b>67,036</b>

## 5 Details of Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
Food distribution inc animal sacrifice	-	234,926	234,926	208,563
Home building and construction costs	-	100,558	100,558	107,874
Religious schools' cost	-	25,040	25,040	16,555
Quraan distribution	-	23,307	23,307	20,000
Orphan sponsorship	-	107,142	107,142	82,886
Fresh water / sewer projects	-	29,670	29,670	43,785
International admin costs	-	68,414	68,414	27,496
Self sustaining (SSP)	-	20,768	20,768	34,084
Medical aid and emergency relief	-	29,166	29,166	43,980
Helping the poor and needy	-	34,036	34,036	47,444
	<b>-</b>	<b>673,030</b>	<b>673,030</b>	<b>632,667</b>

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
Gambia	-	40,260	40,260	62,150
Bangladesh	-	129,685	129,685	119,298
India	-	200,000	200,000	175,000
Ghana	-	4,291	4,291	39,500
Kenya	-	72,300	72,300	60,000
Morocco	-	-	-	28,000
Uighres Refugee	-	-	-	-
Yemen	-	2,970	2,970	5,025
Cameroon	-	-	-	-
Bangladesh (Rohingya)	-	15,000	15,000	15,612
Turkey	-	24,940	24,940	16,443
Liberia	-	183,060	183,060	104,724
Pakistan	-	525	525	6,915
	<b>-</b>	<b>673,031</b>	<b>673,031</b>	<b>632,667</b>



## 6 Governance costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Year ended 31 Mar 2024 £
Auditors' remuneration				
Statutory accounts	1,595	-	1,595	1,911
Legal & professional	-	-	-	-
	<u>1,595</u>	<u>-</u>	<u>1,595</u>	<u>1,911</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 2025 £	Year ended 31 Mar 2024 £
Staff costs	28,713	-	28,713	30,364
Office costs	17,114	-	17,114	27,942
Bank and credit card charges	4,440	-	4,440	3,816
Depreciation & disposal of fixed asset	146	-	146	154
	<u>50,413</u>	<u>-</u>	<u>50,413</u>	<u>62,276</u>

## 8 Staff numbers

	Total 2025 £	Year ended 31 Mar 2024 £
UK Activities		
Fundraising & marketing	2	2
Overseas Activities		
Charitable activities	6	6
	<u>8</u>	<u>8</u>

## 9 Staff costs

	Total 2025 £	Year ended 31 Mar 2024 £
Salaries and wages	28,713	30,364
Social security costs	-	-
	<u>28,713</u>	<u>30,364</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 £8,599. All other services were provided voluntarily by Trustees including charitable activities. The associated costs have not been quantified.

## 11 FIXED ASSETS

	Office Equipment	TOTAL
<b>Cost</b>		
B/fwd	722	1,722
Additions	420	420
Disposals	-	-
	<u>2,142</u>	<u>2,142</u>
<b>Depreciation</b>		
B/fwd	848	848
Charge for year	146	146
Eliminated on disposal	-	-
	<u>994</u>	<u>994</u>
<b>Net Book Value</b>		
31 March 2025	<u>1,148</u>	<u>1,148</u>
31 March 2024	<u>874</u>	<u>874</u>

## 12 Debtors

	2025 £	2024 £
Tax recoverable	-	15,860
Prepayments & accrued income	47,891	7,876
	<u>47,891</u>	<u>23,736</u>

## 13 Cash at Bank and in hand

	2025 £	2024 £
Cash and bank balances	531,174	496,177
	<u>531,174</u>	<u>496,177</u>

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	-	-
Wages & paye/ni	2,586	3,148
Others	-	-
Accruals & accountancy	5,100	3,505
	<u>7,686</u>	<u>6,653</u>

15 Statement of funds

	At 1 April 2024 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 March 2025 £
Unrestricted funds:					
Reserves	237,976	94,707	( 53,593)	( 166,659)	112,431
<b>Total unrestricted funds</b>	<b>237,976</b>	<b>94,707</b>	<b>( 53,593)</b>	<b>( 166,659)</b>	<b>112,431</b>
Restricted funds:					
Reserves	276,158	690,310	( 673,031)	163,659	460,096
<b>Total restricted funds</b>	<b>276,158</b>	<b>690,310</b>	<b>( 673,031)</b>	<b>163,659</b>	<b>460,096</b>
<b>Total funds</b>	<b>514,134</b>	<b>785,017</b>	<b>( 726,624)</b>	<b>-</b>	<b>572,527</b>

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