

Registered Charity No: 1202646

MERCY ORGANISATION

TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED
31st MARCH 2025

AMCI ASSOCIATES LTD
info@amci-associates.co.uk

MERCY ORGANISATION

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MERCY ORGANISATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st MARCH 2025

The trustees have pleasure in presenting the charitable company's report and financial statements for the year ended 31st March 2025 which is also prepared to meet the requirements for a Directors Report and Accounts for Companies Act purposes.

The directors of Mercy Organisation ("the charitable company") are its trustees for the purpose of charity law and throughout this report are collectively referred to as its trustees. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Over the last 7 years, Mercy Organisation has dedicated itself to humanitarian and development endeavours. The year 2024-2025 presented both opportunities and challenges, and we are immensely grateful to our donors for their continued support towards those in need. Their inspiring generosity has enabled our teams and partners to expand upon vital projects particularly in Azad Kashmir and Gaza.

We extend our gratitude to our donors, staff and volunteers, as well as all those who have supported and empowered us in our critical work particularly in reaching out to remote parts of the world. Positive change can only occur when individuals recognise that poverty exists globally and come together to take steps towards transforming the lives of others. We anticipate working together to address the underlying causes of poverty and injustice.

OBJECTIVES AND ACTIVITIES

The Charitable Companies objectives are the prevention or relief of poverty anywhere in the world by providing or assisting in the provision of education, training, healthcare projects and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient. This is achieved through the provision of financial or other forms of assistance such as medicines, shelter, food, and clean drinking water as determined by the trustees.

In the current financial year, Mercy Organisation has primarily focused on ongoing charitable work in Azad Kashmir. This was in the form of medical eye camps, provision of food packs and financial assistance to widows and orphans. Also, as a result of genocide in Gaza, efforts were made to provide emergency aid to those affected through partner organisations operating on the ground.

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The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

ACHIEVEMENT, PERFORMANCE AND FUTURE PLANS

Inspired by the Islamic faith and guided by core values of human compassion, Mercy Organisation envisages a caring world where communities are empowered, social obligations are fulfilled, and people respond as one to the suffering of others.

For Muslims, giving is one of the main pillars of faith known as 'Zakat'. Annual contribution of 2.5% of one's assets is considered the minimum religious obligation. Many Muslims also make additional contributions, referred to as 'Sadaqa'. Every action we take is rooted in our Islamic beliefs. Our Holy Prophet Muhammad (peace and blessings be upon him) emphasised the importance of loving Allah, treating our neighbours with kindness, helping those less fortunate than ourselves and seeking justice for the oppressed. Throughout the world, there exists suffering, injustice and sin. Inequalities of power have distorted relationships between individuals, communities, corporations, and nations, resulting in the serious issues of poverty. Mercy Organisation provides lasting routes out of poverty, empowering people to transform their lives and serving all communities without prejudice.

Regular monitoring and evaluation plans were established to measure the impact of our projects. Mercy Organisation have reached their goals and made a significant difference in the lives of our beneficiaries in carrying out their projects as follows:

Food Aid and Water

The World Health Organisation (WHO) reports that a significant number of individuals across the globe are consuming contaminated water daily, resulting in a high number of deaths from diseases caused by inadequate sanitation and hygiene. It is vitally important to acknowledge that without access to reliable water source, the cultivation and preservation of food becomes a challenging task.

Our Food Programme operated in Azad Kashmir (Dadyal and Kotli districts) and Gaza has successfully provided food packs supporting families affected by poverty and genocide in Gaza. We have also provided financial assistance to many widows and orphans in Dadyal, Azad Kashmir. Furthermore, construction of water well is currently underway in a remote part of Azad Kashmir to ensure that hundreds of people have access to clean drinking water. Through our partners in Gaza, financial aid has been provided for them to carry out emergency relief.

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Medical Eye Camps in Azad Kashmir

Mobile Eye camps were operated in remote areas of Azad Kashmir – Hajira, Tatta Pani and Kotli during the year. This led to a large number of patients being screened and many cataract surgeries undertaken to restore the sight of the most vulnerable people in society.

With the help of our donors, we are expecting to continue to support vulnerable communities particularly in Azad Kashmir and Gaza. In the year ahead, plans are already underway to run at least three Eye Camps in Azad Kashmir.

FINANCIAL REVIEW

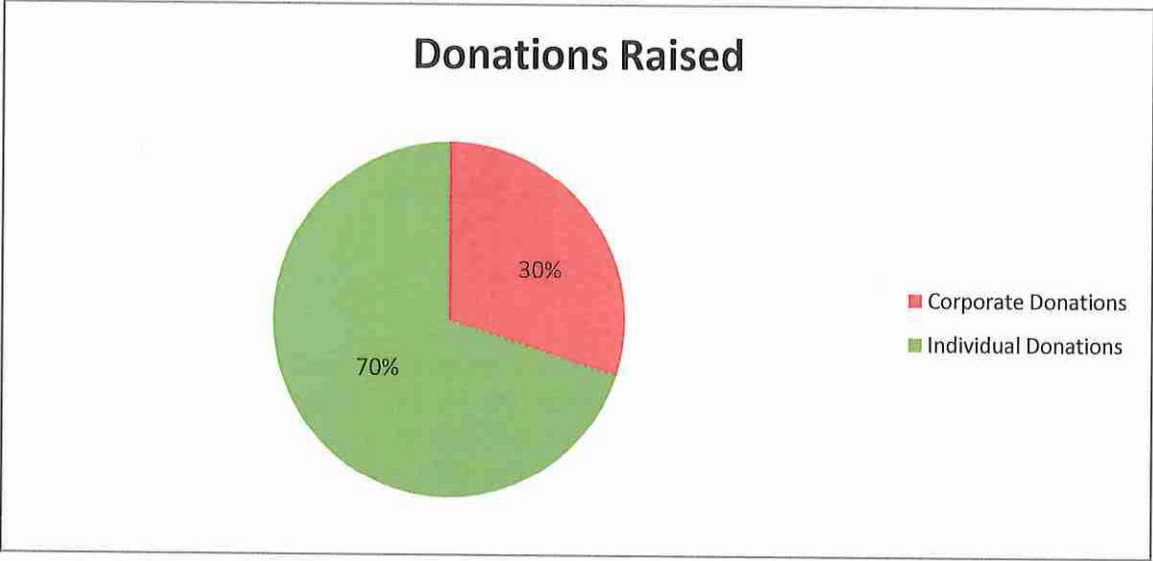
Mercy Organisation has consistently grown since its establishment, reaching more vulnerable people each year. In order to ensure the successful implementation of projects on the ground, we have employed a rigorous due diligence process when selecting partners. This involved assessing key stakeholders and collaborating through formal agreements, transparency, accountability and credibility have remained a priority in our engagement with partner organisations, allowing us to effectively support those who are most in need. Furthermore, we have prioritised delivering a high standard of service to our supporters who trust us to fulfil our goals.

During the year, the Charitable Company generated income of £26,159 and incurred expenditure of £31,096 on charitable activities, resulting in a net deficit of £4,414. The deficit arose primarily due to increased donations made in response to the severe humanitarian disaster in Gaza, which were funded through the use of existing charity reserves. Despite this, the total level of reserves at year end remains in line with the Charity's reserves policy.

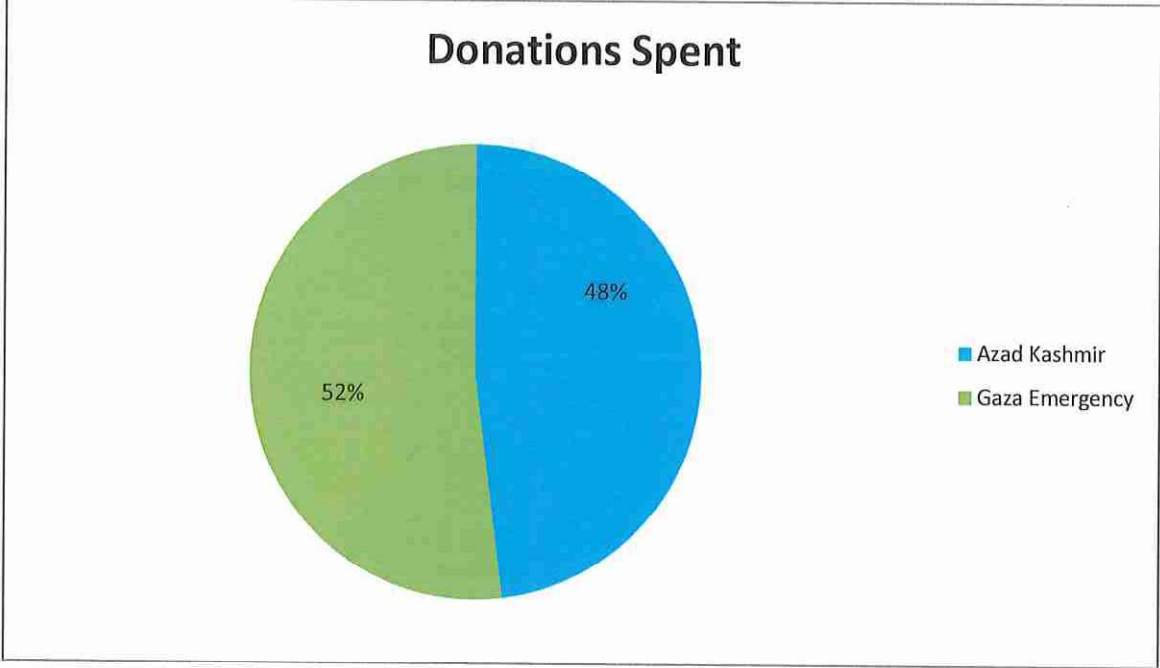
MERCY ORGANISATION

Some of the financial highlights were as follows:

Donations Raised during the year

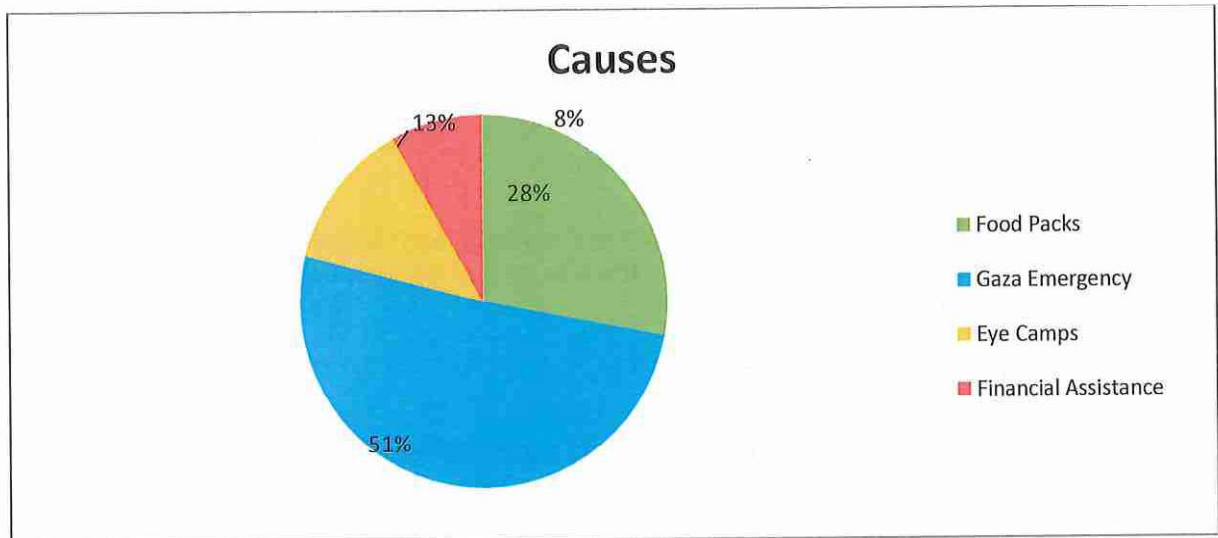


Donations Spent during the year



MERCY ORGANISATION

Causes supported during the year



The unwavering generosity of both existing and new donors has propelled the Charity's income to exceed previous year levels, enabling us to significantly increase our charitable expenditure as well. Throughout our period of growth, Mercy Organisation has maintained a strong focus on effectiveness and accountability, overseen by our effectiveness, accountability and transparency measures. We deeply appreciate the support of our donors as we strive to eliminate poverty and bring lasting change to the lives of our beneficiaries.

Reserves policy and risks

Reserves are established based on our projected income and the ongoing funding requirements of supported charitable projects. They serve to mitigate uncertainties related to cash flow and to ensure adequate coverage for income shortfalls.

The trustees feel that the charitable company has sufficient reserves to cover its operating costs for approximately 12 months.

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Risk management and internal controls

This year, we have implemented a more rigorous set of minimum requirements for all our projects to enhance our programming. Tight monitoring of our projects led to greater success and continued benefits for our beneficiaries. We are also dedicated to improving our processes and procedures to maintain the safety and security of our staff, as well as the individuals we serve and collaborate with.

Mercy Organisation values transparency and encourages stakeholders to provide feedback about their experiences. We have an open-door policy that allows stakeholders to voice their concerns or opinions.

Overall impact

This year, we have strengthened our existing partnerships and worked together with the Mercy Organisation family to fulfil our shared mission of improving the lives of vulnerable individuals.

With the assistance of our partner organisations, we have focused on promoting sustainable livelihoods to enable individuals to escape poverty, while also implementing emergency response programs to alleviate the suffering of countless people.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Mercy Organisation is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association dated 25th April 2018. The company does not have share capital and the liability of each member is limited to £1.

Appointment of trustees, induction and training

New Trustees are appointed by invitation to join the Board given that they have the necessary skills and experience to contribute to the Trust's activities and to be able to discharge their obligations as Trustees.

MERCY ORGANISATION

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Charity Number

1202646

Company Number for Charity Registered in England and Wales

11328970

Registered Office

133 Tame Road
Witton
Birmingham
West Midlands
B6 7DG

Trustees

Miss Shebana Bi
Mr Ihqlak Hussain
Mrs Nazmin Begum
Professor Melvyn Pryer

MERCY ORGANISATION

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. In preparing financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with applicable law and United Kingdom Accounting Standards. The trustees 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.

On Behalf of the Board:

N. Begum

Mrs Nazmin Begum

Dated: 08.01.2026

Charity number: 1202646

(England and Wales)

MERCY ORGANISATION

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2025

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MERCY ORGANISATION
Report of the Trustees
For the year ended 31 March 2025

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	MERCY ORGANISATION
Charity registration number	1202646
Principal address	133 Tame Road Witton Birmingham B6 7DG

Trustees

The trustees and officers serving during the year and since the year end were as follows:

SHEBANA BI
PROFESSOR MELVYN PRYER
NAZMIN BEGUM MRS
IHQLAK HUSSAIN

Independent examiners

Sigma Chartered Accountants
862-864 Washwood Heath Road
Washwood Heath
Birmingham
B8 2NG

Approved by the Board of Trustees and signed on its behalf by

N. Begum

NAZMIN BEGUM MRS

05 December 2025

MERCY ORGANISATION
Independent Examiners Report to the Trustees
For the year ended 31 March 2025

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity Trustees, who are also directors for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts 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.

Independent examiners statement

I have completed my examination. I confirm that no 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 Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the requirements of section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



.....
Jawaaid Yakoob FCA (8462707)

Sigma Chartered Accountants
862-864 Washwood Heath Road
Washwood Heath
Birmingham
B8 2NG

05 December 2025

MERCY ORGANISATION
Statement of Financial Activities (including Income and Expenditure Account)
For the year ended 31 March 2025

	Notes	Unrestricted funds £	2024 £
Income and endowments from:			
Donations and legacies	2	26,159	21,842
Investments	3	523	510
Total		26,682	22,352
Expenditure on:			
Charitable activities	4/5	(31,096)	(19,067)
Total		(31,096)	(19,067)
Net income/expenditure		(4,414)	3,285
Reconciliation of funds			
Total funds brought forward		33,694	30,409
Total funds carried forward		29,280	33,694

MERCY ORGANISATION
Statement of Financial Position
As at 31 March 2025

	Notes	2025 £	2024 £
Current assets			
Debtors	10	484	-
Cash at bank and in hand		29,095	33,894
		29,579	33,894
Creditors: amounts falling due within one year	11	(299)	(200)
Net current assets		29,280	33,694
Total assets less current liabilities		29,280	33,694
Net assets		29,280	33,694
The funds of the charity			
Unrestricted income funds	12	29,280	33,694
Total funds		29,280	33,694

For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

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

N. Begum

NAZMIN BEGUM MRS
Trustee

05 December 2025

MERCY ORGANISATION
Notes to the Financial Statements
For the year ended 31 March 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

MERCY ORGANISATION meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations and legacies

	2025	2024
	£	£
Unrestricted funds		
Donations received	26,159	21,842
	26,159	21,842

3. Investment income

	2025	2024
	£	£
Unrestricted funds		
Bank interest receivable	523	510
	523	510

4. Costs of charitable activities by fund type

	2025	2024
	£	£
Unrestricted funds		
Support costs	31,096	19,067

5. Costs of charitable activities by activity type

	2025	2024
	£	£
Activity 1	31,096	19,067

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Notes to the Financial Statements Continued
For the year ended 31 March 2025

6. Analysis of support costs

	2025	2024
	£	£
Governance costs	31,096	19,067

7. Particulars of employees

	2025	2024
Employees	4	4
	4	4

8. Debtors

	2025	2024
	£	£
Amounts due within one year:		
Trade debtors	484	-
	484	-

9. Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	299	200
	299	200

10. Movement in funds

Unrestricted Funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Balance at 31/03/2025
	£	£	£	£
<i>General</i>				
General	33,694	26,682	(31,096)	29,280
	33,694	26,682	(31,096)	29,280

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Notes to the Financial Statements Continued
For the year ended 31 March 2025

Unrestricted Funds - Previous year

	Balance at 01/04/2023 £	Incoming resources £	Outgoing resources £	Balance at 30/03/2024 £
<i>General</i>				
General	30,409	22,352	(19,067)	33,694
	30,409	22,352	(19,067)	33,694

11. Analysis of net assets between funds

	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	29,280	29,280
	29,280	29,280
Previous year		
	Net current assets / (liabilities) £	Net Assets £
Unrestricted funds		
<i>General</i>		
General	33,694	33,694
	33,694	33,694

MERCY ORGANISATION
Detailed Statement of Financial Activities
For the year ended 31 March 2025

	2025	2024
	£	£
INCOME AND ENDOWMENT		
Donations and legacies		
Donations	26,159	21,842
	26,159	21,842
Investments		
Bank interest receivable	523	510
	523	510
Total incoming resources	26,682	22,352
SUPPORT COSTS		
Governance costs		
Governance costs	(31,096)	(19,067)
	(31,096)	(19,067)
Total resources expended	(31,096)	(19,067)
Net Expenditure	(4,414)	3,285