

JOURNEY'S MERCY

A CHARITABLE INCORPORATED ORGANISATION (CIO)
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 SEPTEMBER 2025

JOURNEY'S MERCY

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JOURNEY'S MERCY

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Trustees	Mr Lands Gladstone Hayden Mrs Dawn Walker Miss Shirley Mae Hayden
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Charity Number	1208289
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Registered Office	21 Rosslyn Road Sutton Coldfield B76 1HE
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Bankers	Metro Bank 21 Rosslyn Road Sutton B76 1HE
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JOURNEY'S MERCY

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 September 2025.

Trustee's report and financial statements

The trustees present their annual report together with the financial statements of Journey's Mercy for the year ended 30 September 2025. Journey's Mercy is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales (Charity No. 1208289).

The financial statements have been prepared in accordance with:

the Charities Act 2011

the Charitable Incorporated Organisations (General) Regulations 2012

Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) FRS 102 (effective 1 January 2019)

FRS 102 (The Financial Reporting Standard applicable in the UK and Republic of Ireland)

Structure, Governance and Management

Journey's Mercy is a Charitable Incorporated Organisation (CIO). The charity is governed by its constitution dated 16 May 2024.

The trustees who served during the year and up to the date of approval of these financial statements were:

- Mr Lands Gladstone Hayden (appointed 16/05/2024)
- Mrs Dawn Walker (appointed 16/05/2024)
- Miss Shirley Mae Hayden (appointed 16/05/2024)

Trustees are appointed in accordance with the provisions of the CIO constitution.

Objectives and Activities

The objects of the CIO, as set out in its constitution, are:

"To relieve poverty among people who are homeless, facing homelessness, or rough sleeping in Birmingham and the surrounding area by providing advocacy and signposting to relevant services, offering short-term emergency accommodation, giving ongoing support after accommodation is secured, and encouraging independent living through trusted relationships."

In furtherance of these objects, the charity aims to

- support individuals experiencing homelessness
- provide emergency assistance where possible
- work with local agencies to improve access to accommodation and support services
- build trusted relationships that promote long-term independence

During this first year of operation, the charity focused on establishing governance, opening its bank account, registering with HMRC for Gift Aid, and preparing for future service delivery.

Achievements and Performance

The charity received initial donations and Gift Aid income totalling £2,450.

No charitable activities were delivered during the year as the CIO was in its initial setup phase.

Reserves Policy

Given the charity's early stage of operation, the trustees aim to build unrestricted reserves sufficient to cover at least three months of planned charitable activity. The current level of reserves reflects the charity's limited activity during the year.

Trustee's responsibilities statement

The trustees are responsible for preparing the Trustees' Report and financial statements in accordance with the Charities Act 2011 and applicable accounting standards.

The trustees must:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow the Charities SORP (FRS 102)
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- keep proper accounting records
- safeguard the assets of the charity

Public Benefit Statement

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

This report was approved by the trustees and signed on its behalf by:

Mr Lands Gladstone Hayden, Mrs Dawn Walker, Miss Shirley Mae Hayden
Trustees

Date : **27 July 2026**

JOURNEY'S MERCY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £
Income and endowments from:			
Donations and legacies	2	2,450.00	2,450.00
Total		2,450.00	2,450.00
Expenditure on:			
Charitable activities	3	2,400.00	2,400.00
Other	4	4,848.90	4,848.90
Total		7,248.90	7,248.90
Net income/(expenditure)		(4,798.90)	(4,798.90)
Net movement in funds		(4,798.90)	(4,798.90)
Reconciliation of funds:			
Total funds brought forward		-	-
Total funds carried forward		(4,798.90)	(4,798.90)

JOURNEY'S MERCY

BALANCE SHEET

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Recommended categories by activity	Notes	Total Funds 2025 £
Current assets		
Cash at bank and in hand	5	7,323.36
Total current assets		7,323.36
Creditors: amounts falling due within one year	6	12,122.26
Net current liabilities		(4,798.90)
Total net liabilities		(4,798.90)
Funds of the Charity		
Unrestricted funds	7	(4,798.90)
Restricted funds	7	-
Endowment funds	7	-
Total funds		(4,798.90)

The trustees acknowledge their responsibility for ensuring that the charity keeps proper accounting records and for preparing financial statements that comply with charity law.

These financial statements have been prepared in accordance with the Charities Act 2011, the Charitable Incorporated Organisations (General) Regulations 2012, and the Charities SORP (FRS 102).

The financial statements were approved by the trustees on 27 July 2026 and signed on its behalf by:

Mr Lands Gladstone Hayden, Mrs Dawn Walker, Miss Shirley Mae Hayden
Trustees

Date : **27 July 2026**

JOURNEY'S MERCY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Charity for Journey's Mercy is a Charitable Incorporated Organization (CIO) in Charity Commission for England and Wales. The registered office is 21 Rosslyn Road, Sutton, Coldfield, B76 1HE.

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

During the financial year, the charity identified an incident of financial fraud resulting in a direct financial loss of £4,849 and a secondary liability of £12,122 owed to HM Revenue & Customs (HMRC) in respect of invalid Gift Aid claims.

As a result of this incident, the charity's free financial reserves have been reduced to a deficit of £4,798. To mitigate the impact on core services, the trustees immediately took action to control non-essential expenditure and secure emergency funding. The charity is looking at entering into a formal Time to Pay (TTP) repayment agreement with HMRC under which the £12,122 liability will be settled via monthly instalments.

The trustees are conducting a thorough review of internal financial procedures. Enhanced controls are being implemented which include:

- Dual authorisation requirements for all major bank transfers and payments
- Independent verification of all Gift Aid claims prior to submission

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025
	£	£
Donation and gifts	250.00	250.00
Gift Aid	2,200.00	2,200.00
Total	2,450.00	2,450.00

3. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025
	£	£
Vehicle repair and servicing	2,400.00	2,400.00
Total	2,400.00	2,400.00

4. Other Expenditure

Analysis	Unrestricted funds	Total funds 2025
	£	£
Loss Due to Fraud	4,848.90	4,848.90
Total	4,848.90	4,848.90

5. Cash at bank and in hand

Analysis	Total funds 2025
	£
Metro Bank	7,323.36
Total	7,323.36

6. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2025
	£
Other creditors	12,122.26
Total	12,122.26

7. Charity funds

7.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Income	Expenditure	Fund balances carried forward
	£	£	£
Unrestricted funds			
Total	2,450.00	7,248.90	(4,798.90)