

Charity Number: 1208791



MERCY TO THE WORLD

Trustees' report and financial statements

for the period ending 30 November 2025

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2025**

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**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 30 NOVEMBER 2025**

Principle address	145 Walter Street Blackburn Lancashire BB1 1SU England United Kingdom
Trustees	Zubair Valimulla Humairaa Valimulla Muhammad Valimulla
Accountants	AK Financial Consultancy 20 Moorside Avenue Blackburn Lancashire BB1 2BA
Bankers	Zempler Bank Cottons Centre Cotton Lane London SE1 2QG

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 NOVEMBER 2025**

The trustees present their report with the financial statements of the charity for the year ended 30 November 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the governing document, the Charities Act 2011, FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS102)".

Objectives and activities**Objectives and aims**

The objectives of the charity are as outlined in the charity's Governing Instrument i.e., Trust Deed.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities they should undertake.

Activities

Brief descriptions of charitable activities currently being conducted are.

(a) Giving donations to Muslim charitable organisations and institutions such as Mosques, Religious & Secular Schools, Orphanages, Hospitals etc. for their development and maintenance.

(b) Sponsoring poor children and orphans for their basic care and maintenance including providing them religious and secular education from elementary to advanced education through Muslim charitable organisations and institutions.

(c) Providing financial assistance to poor, to widows, disabled and old age people for food, clothing, shelter and medical treatment directly or through Muslim charitable organisations and institutions.

(d) Providing aid to relieve the suffering of people affected by disasters by providing food, shelter, and medical treatment.

(e) Providing housing and water facilities in villages by drilling boreholes and fitting hand pumps for use by the general public.

Achievement and performance

Significant activities and achievements against objectives

Charitable activities

During this accounting year ending 30 November 2025, the trustees consider that, like in the previous years, the charity has performed well. We thank and praise Allah for this and ask Him to accept our humble efforts, Ameen.

As in previous years, several orphanages, religious and secular schools, mosques, hospitals, and other charitable institutions have continued to benefit financially from our charity. Widows, refugees, poor and desolate people have also been supported financially, directly and through other charitable organisations.

Financial review

In this year ending on 30 November 2025, we received £143,328 (2024: £78,974) donations from the general public and the charity spent £116,873 (2024: £88,716) for various projects and charity activities. The support costs were £35,157 (2024: £9,742) in this year.

Reserves policy

As at the year ending 30 November 2025, -£2,811 (2025: £4,040) cash deficit is being carried forward to the new accounting period. The trustees consider that, given the nature of our work; a reasonable cash reserve should be always maintained to allow us to respond quickly to emergencies where immediate relief is needed.

Plans for future periods

The trustees have resolved to continue the current activities as the charity keeps receiving several appeals and requests for financial assistance from Orphanages, Mosques, Religious & Secular Schools, Hospitals and Relief Agencies.

**INDEPENDENT EXAMINERS REPORT
TO THE TRUSTEES OF MERCY TO THE WORLD**

I report to the trustees on my examination of the accounts of Mercy to the World for the year ended 30 November 2025.

Responsibilities and basis of report

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Independent Examiner

Ahmed Karolia (FCCA)

Date: 03 August 2026

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 NOVEMBER 2025**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
	Notes						
Income from:							
Donations and legacies	2	28,306	115,022	143,328	9,100	69,875	78,974
Investment income	3	-	-	-	-	0	0
Total Income		28,306	115,022	143,328	9,100	69,875	78,975
Expenditure on:							
Raising funds	4	-	-	-	-	-	-
Charitable activities	5	35,157	81,716	116,873	9,742	78,974	88,716
Total expenditure		35,157	81,716	116,873	9,742	78,974	88,716
Net income/(expenditure) and movements in funds		(6,851)	33,305	26,454	(642)	(9,100)	(9,742)
Reconciliation of funds							
Fund balances at 1 December 2024		4,040	21,596	25,637	4,683	28,644	33,326
Fund balances at 30 November 2025		(2,811)	54,901	52,091	4,040	19,544	23,585

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derived from continuing activities.

The notes form part of these financial statements

BALANCE SHEET
AS AT 30 NOVEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	12		-		-
Current assets					
Debtors	13	-		-	
Cash at bank and in hand		<u>60,814</u>		<u>34,360</u>	
		60,814		34,360	
Creditors:					
Amounts falling due within one year	14	-		-	
Net current assets			60,814		34,360
Total assets less current liabilities			<u>60,814</u>		<u>34,360</u>
The funds of the					
Restricted income funds	15		54,901		21,596
Unrestricted funds	16		(2,811)		4,040
			<u>52,091</u>		<u>25,637</u>

The financial statements were approved by the Trustees on

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 Mr Z Valimulla
 Trustee

The notes form part of these financial statements

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 NOVEMBER 2025

		2025		2024	
	Notes	£	£	£	£
Cash flows from operating activities	19				
Cash generated from operations			26,454		25,637
Investing activities					
Investment income received		-		-	
Net cash generated from investing activities			-		-
Net cash generated from financial activities			-		-
Net increase/(decrease) in cash and cash equivalents			26,454		25,637
Cash and cash equivalents at the beginning of the year			34,360		8,723
Cash and cash equivalents at the end of the year			60,814		34,360

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2025****1 Accounting policies****Charity Information**

Mercy to the World is an Charitable Company (limited by guarantee) charity in England and Wales. The registered office is 245 Walter Street, Blackburn, Lancashire, BB1 1SU, England, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the governing document, the Charities Act 2011, FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS102)". This is a Public Benefit Entity as defined by FRS102.

The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for the use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after the performance conditions have been met, the amounts can be measured reliably and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donations, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income from restricted grant is recognised when charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has been included. Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer the economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs that contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objectives of the charity and include project management. Support costs include governance costs. Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	25% per annum straight line basis
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS102 to all of its financial instruments.

Financial instruments are recognised in the balance sheet when the entity becomes party to the contractual provisions of the instrument.

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 NOVEMBER 2025****1 Accounting policies****(Continued)**

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial asset

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transactions costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, include creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as within one year are not amortised.

Debt instruments are subsequently carried out at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The charity is exempt from tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employees services are received.

Termination benefits are recognised immediately as an expense when the entity is demonstrably committed to terminating an employee's employment or providing termination benefits.

1.12 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.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 NOVEMBER 2025

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	<u>28,306</u>	<u>115,022</u>	<u>143,328</u>	<u>9,100</u>	<u>69,875</u>	<u>78,974</u>

3 Income from investments

	Restricted funds 2025 £	Restricted funds 2024 £
Interest Receivable	<u>-</u>	<u>0</u>

4 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Advertising	<u>-</u>	<u>-</u>

5 Expenditure on Charitable Activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Grant funding of activities (see note 6)	81,716	78,974
Share of support and governance costs (see note 7)		
Support	<u>35,157</u>	<u>9,742</u>
	<u>116,873</u>	<u>88,716</u>
Analysis by fund		
Unrestricted funds	35,157	9,742
Restricted funds	<u>81,716</u>	<u>78,974</u>
	<u>116,873</u>	<u>88,716</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 NOVEMBER 2025

6 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to individuals	<u>81,716</u>	<u>78,974</u>

7 Support costs allocated to activities

	2025 £	2024 £
IT Equipment	3,089	913
Office Equipment	157	(15)
Travel Costs	2,935	1,777
Uniform Costs	226	143
Bank Charges	1,681	441
Utilities	3,912	1,218
Telephone and internet	2,873	3,036
Office stationery, postage and printing	385	151
Professional Fees & Subscriptions	935	247
Office Renovations and Maintenance	18,689	1,707
Sundries	274	126
	<u>35,157</u>	<u>9,742</u>
Analysed between:		
Charitable activities	<u>35,157</u>	<u>9,742</u>

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	<u>-</u>	<u>-</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Employees	<u>0</u>	<u>0</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 NOVEMBER 2025

10 Employees	(continued)	
Employment costs	2025	2024
	£	£
Wages and salaries	-	-
Social security costs	-	-
	<u>-</u>	<u>-</u>
There were no employees whose annual remuneration was more than £60,000	<u>-</u>	<u>-</u>
11 Taxation		
The charity is exempt from taxation on its activities because all its income is applied for charitable purposes		
12 Tangible fixed assets		Computers
		£
Cost		
At 1 December 2024		-
At 30 November 2025		<u>-</u>
Depreciation and impairment		
At 1 December 2024		-
Depreciation charged in the year		-
At 30 November 2025		<u>-</u>
Carrying amount		
At 30 November 2025		<u>-</u>
At 30 November 2024		<u>-</u>
13 Debtors	2025	2024
	£	£
Amounts falling due within one year		
Other Debtors	-	-
	<u>-</u>	<u>-</u>
14 Creditors: amounts falling due within one year	2025	2024
	£	£
Accruals and deferred income	-	-
	<u>-</u>	<u>-</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 NOVEMBER 2025

15 Restricted funds

The restricted funds of the charity comprise the unexpected balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used

	At 1 December 2024 £	Incoming resources £	Resources expended £	At 30 November 2025 £
General funds	<u>21,596</u>	<u>115,022</u>	<u>(81,716)</u>	<u>54,901</u>
Previous year				
	At 1 December 2023 £	Incoming resources £	Resources expended £	At 30 November 2024 £
General funds	<u>28,644</u>	<u>69,874</u>	<u>(76,922)</u>	<u>21,596</u>

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpected balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes

	At 1 December 2024 £	Incoming resources £	Resources expended £	At 30 November 2025 £
General funds	<u>4,040</u>	<u>28,306</u>	<u>(35,157)</u>	<u>(2,811)</u>
Previous year				
	At 1 December 2023 £	Incoming resources £	Resources expended £	At 30 November 2024 £
General funds	<u>4,683</u>	<u>9,100</u>	<u>(9,742)</u>	<u>4,040</u>

17 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 November 2025			
Tangible assets	-	-	-
Current assets/(liabilities)	<u>(2,811)</u>	<u>54,901</u>	<u>52,091</u>
	<u>(2,811)</u>	<u>54,901</u>	<u>52,091</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 NOVEMBER 2025

17 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 30 November 2024			
Tangible assets	-	-	-
Current assets/(liabilities)	4,040	21,596	25,637
	<u>4,040</u>	<u>21,596</u>	<u>25,637</u>

18 Related party transactions

There were no disclosable related party transactions during the year (2025 - none)

19 Cash generated from operations

	2025 £	2024 £
Surplus/(Defecit) for the year	26,454	25,637
Adjustments for:		
Investment income recognised in statement of financial activities	-	-
Depreciation and impairment of tangible fixed assets	-	-
Movements in working capital:		
(Increase) in debtors	-	-
Increase in creditors	-	-
	<u>26,454</u>	<u>25,637</u>

20 Analysis of changes in net funds

There was no material debt during the year