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Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Rock of Joy Trust

Dufton Kellner Limited
Chartered Accountants
Barnston House
Beacon Lane
Heswall
Wirral
Merseyside
CH60 0EE

Contents of the Financial Statements
for the Year Ended 31 March 2025

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Rock of Joy Trust

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 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 Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To advance the education of the pupils attending Rock of Joy Primary Schools in Masaka, Antioch, and associated schools in Uganda by providing and assisting in the provision of facilities and equipment for education at the school.

To preserve and protect the health of the children attending Rock of Joy Primary Schools in Masaka, Antioch, and associated schools in Uganda, by providing and assisting in the provision of facilities, support services and equipment.

The relief of financial hardship either generally or individually of people living in the area surrounding Rock of Joy Primary Schools in Masaka, Antioch, and associated schools in Uganda, by making grants of money or providing or paying for items, services or facilities for the relief of the sick or poor, either generally or individually.

Public benefit

The trustees are meeting their public benefit requirement by advancing the education of the pupils attending Rock of Joy Primary Schools in Masaka, Antioch, and associated schools in Uganda by providing and assisting in the provision of facilities and equipment for education at the schools.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

We were very pleased with the reports from Lugala that the new classrooms have been inspected by the education authorities and they have agreed that these are of a high standard. Therefore the threat of closure was removed.

We were expecting a much bigger harvest of coffee this year compared to the last and coffee prices had increased significantly in the spring. However due to greatly improved climate in Brazil and a burgeoning coffee sector in Vietnam, the coffee prices dropped dramatically just as our crop was ready. The price fell from UGX 10,000 to UGX 6,000 per kilo.

This was compounded by disease and the number of plants cropped were 16,000 rather than 20,000. However, following intense discussions with the different schools and their great flexibility, we have managed to keep the schools running with a reduced staff to pupil ratio and an increase in fees for students who can afford it. Bursaries for the very poor have been maintained. Since then, Fred has planted another 4,000 coffee plants but we will have to wait for these to mature before getting a harvest.

We have had a fall in donations as long standing donors have stood down and without any Youth Trip, new donors have not got on board.

However, we have had one significant donation of £8,000 from a legacy which we need to use for a capital project such as new toilets at Lady Grace School. Our Ugandan colleagues have asked us to delay using this money, as freezing salaries and increasing fees at the same time as a new building project would not be understood in the population.

We had a major blow in December when our Director, Fred Ssendi had a significant stroke. He has had excellent medical care and physio but is still significantly disabled. He can walk on the flat but cannot walk around the uneven terrain of the farm. He has maintained all his faculties but has not regained the full use of his right arm so cannot drive which is very limiting.

In January Stephen Blair did an emergency trustees visit to reassure the rest of the staff and also to help supervise Fred's recovery and lay out plans for sharing his workload with others. As a result everything is continuing according to plan.

At that time. The results of the national entry exams for students to get into secondary school were announced. Over the country there was a significantly increased failure rate as the government have introduced questions which require thinking, instead of reciting facts. Despite this all our three schools had 100% pass rate with very high grades. This is a testament to the excellent teachers that we have.

Looking forwards, we will need to renegotiate teachers salaries at the end of 2025. Coffee prices are rising again. There will be a Youth Uganda trip in Summer 2026 and we hope this will boost regular giving.

FINANCIAL REVIEW

During the year donations received amounted to £63,872 (2024 £120,067), gift aid was £4,230, (2024 £19,503) and legacies totalled £8,000 (2024 nil). The charity donated £64,300 to Rock of Joy Educational Services (2024 £136,137). Other costs amounted to nil (2024 £150).

The net surplus was £11,802 (2024 of £3,283) and the total unrestricted reserves held at the year end were £18,643 (2024 £14,841) and restricted reserves were £8,000 (2024 nil).

FUTURE PLANS

Our aim is to continue providing support to the three schools in Uganda and to further advance self sufficiency with the coffee plantation..

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

There must be at least 3 trustees. Apart from the first trustees, every trustee must be appointed for a term of 5 years by a resolution of the trustees passed at a special meeting called under clause 15 of the deed. In order to be eligible any potential trustee must be over 18 years of age, and never disqualified from office under the provisions of clause 11 of the deed. In selecting individuals for appointment as trustees, the trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1121659

Principal address

C/o 66 Thurstaston Road
Heswall
Wirral
CH60 6RX

Trustees

S D Blair MS FRCS
Mrs C M Blair
Mrs S Cambridge
C Penn
D Cambridge

Independent Examiner

Stuart Kellner FCA
Dufton Kellner Limited
Chartered Accountants
Barnston House
Beacon Lane
Heswall
Wirral
Merseyside
CH60 0EE

Approved by order of the board of trustees on 19 January 2026 and signed on its behalf by:

S D Blair MS FRCS - Trustee

Independent Examiner's Report to the Trustees of
Rock of Joy Trust

Independent examiner's report to the trustees of Rock of Joy Trust

I report to the charity trustees on my examination of the accounts of Rock of Joy Trust (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Stuart Kellner FCA

Dufton Kellner Limited
Chartered Accountants
Barnston House
Beacon Lane
Heswall
Wirral
CH60 0EE

20 January 2026

Rock of Joy Trust

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		68,102	8,000	76,102	139,570
EXPENDITURE ON					
Charitable activities					
Rock of Joy Educational Services		64,300	-	64,300	136,137
Other		-	-	-	150
Total		64,300	-	64,300	136,287
NET INCOME		3,802	8,000	11,802	3,283
RECONCILIATION OF FUNDS					
Total funds brought forward		14,841	-	14,841	11,558
TOTAL FUNDS CARRIED FORWARD		18,643	8,000	26,643	14,841

The notes form part of these financial statements

Rock of Joy Trust

Balance Sheet

31 March 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
CURRENT ASSETS					
Debtors	5	4,230	-	4,230	13,852
Cash at bank		14,413	8,000	22,413	989
		<u>18,643</u>	<u>8,000</u>	<u>26,643</u>	<u>14,841</u>
NET CURRENT ASSETS		<u>18,643</u>	<u>8,000</u>	<u>26,643</u>	<u>14,841</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>18,643</u>	<u>8,000</u>	<u>26,643</u>	<u>14,841</u>
NET ASSETS		<u>18,643</u>	<u>8,000</u>	<u>26,643</u>	<u>14,841</u>
FUNDS	6				
Unrestricted funds				18,643	14,841
Restricted funds				<u>8,000</u>	<u>-</u>
TOTAL FUNDS				<u>26,643</u>	<u>14,841</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 19 January 2026 and were signed on its behalf by:

S D Blair MS FRCS - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared 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' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

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.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

During the year no expenses were paid to trustees (2024 nil).

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	139,570	-	139,570
EXPENDITURE ON			
Charitable activities			
Rock of Joy Educational Services	136,137	-	136,137
Other	150	-	150
Total	136,287	-	136,287
NET INCOME	3,283	-	3,283
RECONCILIATION OF FUNDS			
Total funds brought forward	11,558	-	11,558
TOTAL FUNDS CARRIED FORWARD	14,841	-	14,841

4. INDEPENDENT EXAMINER

There was no independent examiner's remuneration for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Gift aid	4,230	13,852

6. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	14,841	3,802	18,643
Restricted funds			
Restricted	-	8,000	8,000
TOTAL FUNDS	14,841	11,802	26,643

6. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	68,102	(64,300)	3,802
Restricted funds			
Restricted	8,000	-	8,000
TOTAL FUNDS	<u>76,102</u>	<u>(64,300)</u>	<u>11,802</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	11,558	3,283	14,841
TOTAL FUNDS	<u>11,558</u>	<u>3,283</u>	<u>14,841</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	139,570	(136,287)	3,283
TOTAL FUNDS	<u>139,570</u>	<u>(136,287)</u>	<u>3,283</u>

6. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	11,558	7,085	18,643
Restricted funds			
Restricted	-	8,000	8,000
TOTAL FUNDS	<u>11,558</u>	<u>15,085</u>	<u>26,643</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	207,672	(200,587)	7,085
Restricted funds			
Restricted	8,000	-	8,000
TOTAL FUNDS	<u>215,672</u>	<u>(200,587)</u>	<u>15,085</u>

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

Rock of Joy Trust

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	63,872	120,067
Gift aid	4,230	19,503
Legacies	8,000	-
	<hr/>	<hr/>
	76,102	139,570
Total incoming resources	<hr/>	<hr/>
	76,102	139,570
 EXPENDITURE		
Charitable activities		
Rock of Joy Educational Services	64,300	136,137
 Other		
Travel	-	150
	<hr/>	<hr/>
Total resources expended	64,300	136,287
	<hr/>	<hr/>
Net income	11,802	3,283
	<hr/> <hr/>	<hr/> <hr/>