

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021
FOR
JOY FOR HUMANITY UK**

CHARITY NUMBER 1183224

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2021**

	Page
Charity Information	1
Report of the Trustees	2-6
Report of the Independent Examiner	7
Statement of Assets and Liabilities	8
Receipts and Payments Account	9-10

**CHARITY INFORMATION
FOR THE YEAR ENDED 31ST DECEMBER 2021**

Reference and Administrative Information

Charity Name: Joy For Humanity UK
Charity registration number: 1183224 (England and Wales)
Charity's principal address: 72, Lauriston Rd, London, E9 7HA

Trustees

Kevin Belcher (Chair)
Joseph Lukwago
Heather Belcher
Olivia Shilla Namuli

Staff

No staff are employed by Joy For Humanity UK

Independent Examiner

Jonathan Caton FCCA, FCA
Caton Fry & Co Limited
Essex House
7-8 The Shrubberies
George Lane
South Woodford
London
E18 1BD

Bankers

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
ME19 4JQ

Joy For Humanity

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2021

The trustees present their report and financial statements for the year ended 31st December 2021.

Structure, Governance and Management

Governing Document

The charity was registered in May 2019 as a Charitable Incorporated Organisation. Prior to this JFH UK had been operating as a project of Frampton Park Baptist Church.

In August 2019 JFH UK was able to open a bank account with CAF Bank. This is when the CIO started to operate as an independent charity.

Board of Trustees

There are four trustees of the charity. Kevin Belcher is chairperson with 20 years experience in UK and International Charity leadership. Kevin is in the habit of visiting Uganda twice a year and has developed a close relationship with Richard Ssekiloleko, the chair of JFH Uganda. They work closely to oversee the governance of the charities and joint working.

Joseph Lukwago, Voluntary Director, oversees the weekly operations of the charity and liaises closely with the team in Uganda. Joseph has many years of leadership in Uganda rising to Private Secretary to the Vice President of Uganda prior to moving to the UK on a secondment.

Heather Belcher is a GP and supports the Governance of the new Health Centre.

Shilla Namuli is from Uganda and supports us making sure all decisions are culturally appropriate.

In the year ahead the Trustees are planning to expand the number of trustees overseeing the charity.

The UK Trustees meet regularly with the Ugandan Trustees.

Risk Management

The trustees are keen to limit the internal and external risks to which the charity is exposed and are looking into ways of providing further support to the charity's principle activities.

Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the various projects.

Financial Management – Policy and Procedures.

Since we do a lot international transfers to Joy For Humanity Uganda, our policy includes an overseas payment procedure to ensure that the funds transferred to Uganda are sent for the intended purpose.

Procedure:

- The Uganda team shares acknowledgement of the funds received from Joy For Humanity UK.
- The Uganda team shares detailed financial monthly reports for new projects and ongoing projects.
- Joy For Humanity UK and the Uganda team have regular online meetings to keep each other updated on the activities with financial reports, which is also a learning process for both teams.

- The UK Trustees make regular visits to the project area in Uganda for monitoring. These visits also involve volunteers visiting Uganda to participate and see how the funds sent to Uganda are serving the community.

Joy For Humanity organisation is a result of mutual relationship, friendship, and understanding. This is one of the reasons why there is excellent coordination in the delivery of services. However, even with this kind of established relationship, the UK Charity Trustees exercise their own discretion in the developmental projects in Uganda.

One important reason for the establishment of Joy For Humanity Uganda was to showcase a grassroots charity delivering services to the community with efficient processes and proper utilisation of resources for the intended target group. To showcase a model of success in the future for the country, documenting the processes and funds received in Uganda is at the centre of what is done.

Organisational Structure

Joseph Lukwago and Kevin Belcher complete the operational tasks of the charity without employing any staff. They meet on a bi-weekly basis with each other and on a monthly basis with the Ugandan team.

There are also a group of JFH Ambassadors who support the charity in the UK. All of the Ambassadors have visited the activities in Uganda.

Trustee Remuneration and expenses

The Trustees are not remunerated and in the year 2021 have claimed no expenses.

Objectives and aims

Joy For Humanity provides education to children and empowers Ugandan families to earn an income which allows them to meet their basic needs like shelter, healthcare, food, clothing, and education to live healthy, and dignified lives.

The objects are, for the benefit of people living in Uganda, a country found in East Africa.

- 1) To advance the education of persons in need, including orphans in Uganda by providing merit-based scholarships and assisting in the provision of facilities for education and by such other means as the trustees may determine.
- 2) The prevention or relief of Poverty and sickness in Uganda by providing education, training, healthcare projects and all necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

As the charity has developed the objectives have fallen into three areas of activity:

Education

This was the initial activity of the charity, supporting the school, Kyazanga Modern Primary School (KMPS), and in particular supporting orphaned children access education. Now this area of activity includes Child Sponsorship, for those unable to pay for their education and general support for the quality of education delivered at the school. This has included the introduction of phonics teaching, remote teaching with the use of Tablets and the general renovation of the school buildings. It has also included time at schools in the UK.

Economic Growth

Families in Uganda cannot access education without paying for it. Even in Government schools resources need to be paid for. We have adopted the long term aim of each household in the community earning £10,000 enabling them to live a healthy and prosperous life. We currently support four economic activities:

A nationally registered Credit Agency supporting small farmers and community members, 3 chicken houses, 12 families with pigs on their land and a Black Soldier Fly project.

Health

On one of the visits to Uganda one of the doctors said that in order to support education and for people to work they needed to be healthy. The local health service was inadequate with people unable to access a basic health service. We had been supporting quarterly medical camps but in 2021 we started to build a substantial health centre for the benefit of the local community and beyond. This will open in March 2022.

Public Benefit

Trustees have taken account of the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities.

Background to the charity

Joseph Lukwago started JFH Uganda 16 years ago whilst still a teenager. When he moved to the UK he joined Frampton Park Baptist Church in 2016 who began a small project to support Kyazanga Modern Primary School have access to the internet. This created the opportunity for more communication and a variety of visits of people from Hackney to Kyazanga. The Ambassadors that have visited the village have caught the vision of a partnership and the charity has grown from their expanding from the original Educational support to the Health and Economic Growth Activities.

JFH UK has no ambition to grow staff or a bigger structure in the UK. We want to remain a support organisation for the team in Uganda supporting them to develop their services. We believe they know best the needs of their community but with our external support they can make this happen quicker and in better ways.

Plans for 2022

Education

The schools in Uganda have been shut for 18 months and we have been supporting the school to retain staff and deliver remote teaching. Schools have re-opened in January 2022 and the school is now fully operational with staff and students. The current challenge is that many parents are struggling to pay the school fees as the economy is still recovering from the COVID shut down. The support we are to give from the UK continues to be invaluable for the ongoing operations of the school. We aim to help the KMPS education team to:

- Open the new nursery
- Build on lessons learnt by teaching the phonics method for teaching English
- Support the growth of weekend remote teaching based on lessons learnt in the pandemic.
- Continue the renovation of the classrooms
- Build the partnership with Britannia Education Trust in Newham

Economic Growth

This is at a very exciting stage after some big challenges due to the impact of the pandemic. We would hope to see the following develops during 2022:

- **Savings and Credit Organisation** – We hope to be able to offer further investment to the SACCO and enable them to increase the number of micro loans they can give out.
- **Chickens** – this is now a self sustaining project and the main aim for this is to become more profitable for the community members.
- **Pigs** – As the village pigs have more litters we hope the number of families with pigs will multiply. We hope that in 2022 the number of families with pigs will grow from 12 to 20.
- **Black Soldier Flies** – this is a new project in Uganda. We are the most advanced project of its kind in the country but still have much to learn. We are facilitating a trip to Kenya and hope to see this expand significantly during the year including publication of a research

paper so that others can learn. This project also ties the chicken and pig enterprises together. The manure from the pigs will be used to feed the flies and the larvae from the flies will be used to feed the chickens with a low cost, high protein food.

Health Centre

In March 21 we started the construction of the health centre. Despite the pandemic, progress of the Centre has been good and we hope to open phase 1 of the centre in March 2022. This will include outpatients, a small maternity suite, dental suite, laboratory, pharmacy and one ward. We will continue to raise funds for phase 2 and 3 which includes a larger maternity suite, two more wards, community health room and other support facilities such as a community kitchen, staff quarters and offices. We will need to continue to provide funds for the health centre in 2022 and 2023 but we hope to work towards sustainability in 2024.

Financial review

Income increased significantly in 2021. The majority of this income was restricted donations towards the new Health Centre (£141,077). £141,000 of this was spent on building the health centre.

As the Economic Growth projects have become more self sufficient income and expenditure on this has started to decline.

Principle funding sources

The funding comes from two categories. Firstly individual donations and secondly events. We had three significant events during the year – JFH Squash competition, Annual Gala night and Hackney Half Marathon.

Reserves policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby unrestricted funds are required to:

- Cover administration and support costs in the UK without which the charity could not function to provide funds to enable projects to be undertaken at short notice.
- The trustees consider it prudent that unrestricted funds should be sufficient to cover 3 months administration and support. This amounts to £500.

Accounting and Reporting 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 (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those 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 the Charities Act 2011, the Charity (Accounts and 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.

Board of Trustees

The board of trustees, who served during the year and up to the date of this report, are set out on page 1.

Independent examiner

The independent examiner Jonathan Caton will be proposed for re-appointment.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities.

This report was approved by the Trustees on *8th April* 2022 and signed on their behalf by:

Kevin Beldner, chairperson

K. Beldner

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF Joy For Humanity UK

I report on the accounts for the year ended 31st December 2021 which are set out on pages ten to twelve.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility: -

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view; and the report is limited to those matters set out in the statements below.

Independent Examiner's Statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention: -

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jonathan Caton FCCA, ACA
Caton Fry & Co Limited
7-8 The Shrubberies
South Woodford
London
E18 1BD

Date: 21 April 2022

Joy For Humanity UK

**STATEMENT OF ASSETS AND LIABILITIES
AS AT 31ST DECEMBER 2021**

	2021	2020
	£	£
OTHER MONETARY ASSETS		
Gift aid claim receivable	10,139	-
	<hr/>	<hr/>
CASH FUNDS:		
CAF Bank Current	17,983	21,902
CAF Bank Deposit	241	246
	<hr/>	<hr/>
Total Cash Funds	18,224	22,148
	<hr/>	<hr/>
LIABILITIES:		
Accruals – Independent Examination Fee	(1,230)	-
	<hr/>	<hr/>
	<hr/>	<hr/>
Total Funds	27,133	22,148
	<hr/>	<hr/>

Date: 2022

Joy For Humanity UK

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER 2021**

RECEIPTS AND PAYMENTS	Unrestricted Funds	2021 Restricted Funds	Total Funds	2020 Total Funds
	£	£	£	£
Receipts				
Fundraising	425	169,678	170,103	34,089
TOTAL RECEIPT	425	169,678	170,103	34,089
PAYMENTS				
Fundraising costs	1,423	5,080	6,503	1,007
Bank interest & charges	282	-	282	-
Subscriptions	168	-	168	-
IT equipment for Health Centre	-	2,027	2,027	-
IT equipment for School	-	2,914	2,914	-
Transport costs for Dental Chairs to Uganda	-	1,100	1,100	-
Travel costs for vision trip to UK	-	1,129	1,129	-
Independent Examiners Fees	-	-	-	-
Transfers to Uganda - Education	-	12,866	12,866	7,551
Transfers to Uganda – Health Building Fund	-	141,000	141,000	-
Transfers to Uganda – Health Ops Fund	-	130	130	-
Transfers to Uganda – Economic Growth	-	5,398	5,398	9,640
Transfers to Uganda – Craft Sales	-	510	510	404
TOTAL PAYMENTS	1,873	172,154	174,027	18,602
NET OF RECEIPTS/(PAYMENTS)	(1,448)	(2,476)	(3,924)	15,487
Cash Funds Brought Forward	1,591	20,557	22,148	6,661
CASH FUNDS CARRIED FORWARD	143	18,081	18,224	22,148

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER 2021 (continued)

Note 1 – Restricted Funds Movement 2021

YTD Summary Position	Quality education	Economic Growth	Health Centre Capital	Health Centre Operational	Craft Trading	Vision Trips	Total
Opening Balance	(556)	(925)	22,038	-	-	-	20,557
Income	16,062	6,326	141,077	4,503	510	1,200	169,678
To Uganda	12,866	5,398	141,000	130	510	-	159,904
Exp in UK	2,914	-	8,207	-	-	1,129	12,250
Total Exp	15,780	5,398	149,207	130	510	1,129	172,154
Balance	(274)	3	13,908	4,373	-	71	18,081

Note: the Quality Education Fund was negative because an expected international payment was not received during December but on January 9th 2022. This payment was for £3,500.