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Charity registration number: 1183224

JOY FOR HUMANITY UK
TRUSTEE'S REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Lesser & Co
Chartered Accountants & Business Advisors
147 Station Road
North Chingford
London
E4 6AG

Joy For Humanity UK
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The trustee presents his report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

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

Public Benefit

The objectives 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, economic growth and all necessary support designed to enable individuals to generate a sustainable income and be self-sufficient.

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

Achievements and Performance

Main Achievements

The education environment in Uganda continues to be under great strain due to the poor economy of Uganda and increased regulation of Private schools

Greater restrictions have been imposed by the Government, and the state of the economy has meant the local parents have struggled to pay school fees for their children to attend school. Two of the visits in 2025 focussed on education.

Creativity and fun was built into the curriculum, multimedia facilities were introduced to all classrooms, school enrolment increased from 374 to 422 and the number of children sponsored grew from 28 to 50.
In contrast to the good news above JFH Uganda still supports 98 pupils unable to pay the full fees and in some months struggles to pay the teachers on time.

JFH Trustees in Uganda have been providing food from their personal farm.
Without the monthly support from the UK, it would not have been possible to maintain the excellent team of staff at the school.

Remote teaching at the weekend has continued for local children who are not able to attend Kyazanga and there has been a growth in attendance from 167 to 178. This has been a great encouragement to the wider community an promotes the phonics teaching method. The access to computer tablets has been such a boost for the school and community.

We also believe that the economic growth part of our support is growing in importance to enable the local parents to be able to afford to send their children to school. The children are now learning trades at the school with rabbits and chickens being looked after by the children.

Additional Note

Savings and Credit Organisation (SACCO) - We were able to continue to support the SACCO by supporters re-investing funds that could have been withdrawn. This SACCO continues to support many local farmers. IN 2025 46 new microloans were awarded and 64 repaid successfully.

Chickens - This continues to be a self-funding project, but the number of chickens reared has been less due to the high cost of feed, making it a challenge to make a surplus when selling the chickens. The project is, however, continuing and working well alongside the Black Soldier Flies.

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Additional Note - continued
Black Solider Flies - This project has flourished during 2025. It has become a regional centre to demonstrate the effectiveness of the project and is producing a monthly surplus.

We were able to provide the groups with a portable irrigation system which means that farmers are able to grow their crops even in the dry seasons which wasn't possible before this acquisition.

The Health centre continued to operate. The clinic served 3,700 patients which included supporting parents giving birth to 85 babies and seeing 733 dental cases.
The Health Centre also launched the national Endometriosis project.
The other significant development was a community outreach project which offered free appointments to over 500 local patients.

Visions trips to Uganda
In 2025 two trips were organised with 14 people visiting. The outcomes from these visits were:
New educational material was introduced:
Creative activities for the children were demonstrated and encouraged
22 additional children were sponsored
Money was raised for the construction of a new school kitchen
A shoebox project was launched with presents for Christmas for sponsored children.

Financial Review

Financial Position
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.

Structure, Governance and Management

Governing Document
The Charity was registered in May 2019 as a Charitable Incorporated Organisation. Prior to this JFK UK had been operating as a project of Frampton Park Baptist Church.
In August 2019 JFK UK was able to open a bank account with CAF Bank. This is when the CIA started to operate as an independent charity.

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

Joseph Lukwago, Voluntary Director, overseas 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.

The UK Trustees meet quarterly with the Ugandan Trustees.

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.

Since we do a lot of 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

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Governing Document - continued
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.

Additional Note
Joseph Lukwago and Kevin Belcher complete the operational tasks of the charity without employing any staff. They meet on a monthly basis with each other and on a quarterly 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.

The trustees were not remunerated and in the year 2025 have claimed no expenses.

Reference and Administrative Details

Trustee
Mr Kevin Belcher - Chair

Charity Number
1183224

Independent Examiner
Stephen Lesser FCA
Lesser & Co
Chartered Accountants & Business Advisors
147 Station Road
North Chingford
London
E4 6AG

The trustee's report was approved by the board of trustees and signed on its behalf by:



Mr Kevin Belcher
Trustee
23/04/2026

Joy For Humanity UK
Independent Examiner's Report to the Trustees of Joy For Humanity UK
For The Year Ended 31 December 2025

I report to the trustee on my examination of the accounts of Joy For Humanity UK (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report
As the charity trustee 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 2011 Act and in carrying out my examination, I have followed 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 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 contents 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.



Stephen Lesser BA FCA
23/04/2026
147 Station Road
North Chingford
London
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Joy For Humanity UK
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	12,879	53,131	66,010	92,981
Investments	4	132	-	132	144
		13,011	53,131	66,142	93,125
EXPENDITURE ON:					
Raising funds	6	(3,964)	-	(3,964)	(8,235)
Other		(13,908)	(59,229)	(73,137)	(71,242)
		(17,871)	(59,230)	(77,101)	(79,477)
NET (EXPENDITURE)/INCOME		(4,861)	(6,098)	(10,959)	13,648
NET MOVEMENT IN FUNDS		(4,861)	(6,098)	(10,959)	13,648
RECONCILIATION OF FUNDS:					
Total funds brought forward		6,735	18,105	24,840	11,192
TOTAL FUNDS CARRIED FORWARD	12	1,874	12,007	13,881	24,840

The notes on pages 9 to 12 form part of these financial statements.

Joy For Humanity UK
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	21,832	71,149	92,981
Investments	4	144	-	144
		21,976	71,149	93,125
EXPENDITURE ON:				
Raising funds	6	(8,235)	-	(8,235)
Other		(8,970)	(62,272)	(71,242)
		(17,205)	(62,272)	(79,477)
NET INCOME/(EXPENDITURE)		4,771	8,877	13,648
NET MOVEMENT IN FUNDS		4,771	8,877	13,648
RECONCILIATION OF FUNDS:				
Total funds brought forward		1,964	9,228	11,192
TOTAL FUNDS CARRIED FORWARD	12	6,735	18,105	24,840

The notes on pages 9 to 12 form part of these financial statements.

Joy For Humanity UK
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible Assets	10	1,226	-	1,226	-
		1,226	-	1,226	-
CURRENT ASSETS					
Cash at bank and in hand		12,655	-	12,655	24,840
		12,655	-	12,655	24,840
NET CURRENT ASSETS (LIABILITIES)		**12,655**	**-**	**12,655**	**24,840**
TOTAL ASSETS LESS CURRENT LIABILITIES		**13,881**	**-**	**13,881**	**24,840**
NET ASSETS		**13,881**	**-**	**13,881**	**24,840**
FUNDS OF THE CHARITY					
Restricted Funds				12,007	18,105
Unrestricted Funds				1,874	6,735
TOTAL FUNDS	12			13,881	24,840

On behalf of the board



Mr Kevin Belcher
Trustee
23/04/2026

The notes on pages 9 to 12 form part of these financial statements.

1. General Information

Joy For Humanity UK is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1183224 . The principal address is .

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

The main source of unrestricted funds and restricted funds has come from lots of individuals. The largest one off donation in 2025 was £5,000.

We abide by an incoming resources policy where we clearly separate charitable activities from grants and fundraising to show a clear picture of our organisation's financial movement.

2.3. Resources Expended

Income received has been applied to four clear streams. Education, health, economic growth and general funds. The funds are applied according to the donors wishes and restricted funds are clearly managed.

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer Equipment	25% Reducing Balance

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	8,131	53,131	61,262
Gift aid	4,748	-	4,748
	12,879	53,131	66,010

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	18,379	71,149	89,528
Gift aid	3,453	-	3,453
	21,832	71,149	92,981

4. Investment Income

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	132	144

5. Net Income/(Expenditure)

The net (expenditure)/income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets - owned	409	-

6. Analysis of Expenditure

	Activities undertaken directly £	Support costs (see note 7) £	2025 Total £
Raising funds	2,328	1,636	3,964

	Activities undertaken directly £	Support costs (see note 7) £	2024 Total £
Raising funds	6,660	1,575	8,235

7. Support Costs

	2025 Raising funds £
General administration	60
Depreciation	409
Governance costs	1,167
	1,636

	2024 Raising funds £
General administration	261
Governance costs	1,314
	1,575

8. Independent Examiner's Remuneration

	2025 £	2024 £
Independent examination of the financial statements	1,167	1,314

9. Average Number of Employees

Average number of employees during the year was: NIL (2024:)

10. Tangible Assets

	Computer Equipment £
Cost	
As at 1 January 2025	-
Additions	1,635
As at 31 December 2025	1,635
Depreciation	
As at 1 January 2025	-
Provided during the period	409
As at 31 December 2025	409
Net Book Value	
As at 31 December 2025	1,226
As at 1 January 2025	-

12. Movement in Funds

	As at 1 January 2025 £	Income £	Expenditure £	As at 31 December 2025 £
Unrestricted funds				
General:				
General unrestricted fund	6,735	13,011	(17,871)	1,874
Restricted funds				
Restricted Funds	18,105	53,131	(59,230)	12,007
Total funds	24,840	66,142	(77,101)	13,881

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	1,964	21,976	(17,205)	6,735
Restricted funds				
Restricted Funds	9,228	71,149	(62,272)	18,105
Total funds	11,192	93,125	(79,477)	24,840

13. Transactions with Trustees
No trustee expenses have been incurred.

14. Related Party Disclosures
There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.

Joy For Humanity UK
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	61,262	89,528
Gift aid	4,748	3,453
	66,010	92,981
Investments		
Bank interest receivable	132	144
	132	144
	66,142	93,125
EXPENDITURE ON:		
Raising funds		
Cost of raising funds	(2,328)	(6,660)
Insurance	-	(201)
Bank charges	(60)	(60)
Depreciation	(409)	-
Independent examiner's fees	(1,167)	(1,314)
	(3,964)	(8,235)
Other		
Transfers to Uganda - General	(13,908)	(8,970)
Transfers to Uganda - Education	(41,469)	(41,705)
Health and Economic growth	(17,760)	(20,567)
	(73,137)	(71,242)
	(77,101)	(79,477)
NET (EXPENDITURE)/INCOME	**(10,959)**	**13,648**