

# THROUGH THE ROOF CHARITABLE TRUST

England & Wales · Charity number 1087788

## Details

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Other names	CHURCHES FOR ALL, DISABLED CHRISTIANS FELLOWSHIP, THROUGH THE ROOF, WHEELS FOR THE WORLD
Status	Registered
Legal form	Charitable company
Company number	<a href="#">04201510</a>
Registered	2001-07-31
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Alpha House Alpha Place Garth Road Morden SM4 4TQ
Phone	01372749955
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Website	<a href="http://www.throughtheroof.org">www.throughtheroof.org</a>

## Activities

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**Objects:** (A) TO ADVANCE CHRISTIAN FAITH PARTICULARLY AMONGST PERSONS WITH PHYSICAL AND OTHER DISABILITIES IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN THE UNITED KINGDOM AND ELSEWHERE AS THE DIRECTORS OF THE CHARITY (HEREINAFTER CALLED "THE TRUSTEES") MAY FROM TIME TO TIME THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY. (B) TO RELIEVE AND ASSIST PERSONS WITH PHYSICAL AND OTHER DISABILITIES AND IN DOING SO TO PROMOTE THE INTEGRATION AND PARTICIPATION OF SUCH PERSONS IN CHURCH LIFE IN THE UNITED KINGDOM AND ELSEWHERE AND TO PROMOTE AN AWARENESS OF THE NEEDS OF SUCH PERSONS AND APPROPRIATE RESPONSES TO THOSE NEEDS AMONGST CHURCHES AND CHRISTIANS IN THE UNITED KINGDOM AND ELSEWHERE AND TO TRAIN CHRISTIANS IN WAYS OF SERVING AND HELPING PERSONS WITH DISABILITIES IN THE UNITED KINGDOM AND ELSEWHERE AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** THROUGH THE ROOF GIVES ADVICE AND PRODUCES WRITTEN RESOURCES, AS WELL AS TRAINING, TO EQUIP CHURCHES AND OTHER ORGANISATIONS TO BE INCLUSIVE OF DISABLED PEOPLE AND THEIR FAMILIES. WE DO THIS THROUGHOUT THE UK AND IN AFRICA.WE DONATE MOBILITY AIDS TO THOSE IN NEED IN AFRICA.OUR VISION IS TO MAKE THE GOOD NEWS OF THE CHRISTIAN MESSAGE ACCESSIBLE TO ALL.

## Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Disability, Overseas Aid/famine Relief, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups

## Geography

- **Area of benefit:** UNITED KINGDON AND ELSEWHERE
- Ghana
- India
- Kenya
- Mozambique
- Nigeria
- Tanzania
- Uganda
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£403,300	£366,915	-	-
2024-09-30	£506,732	£368,054	£485,141	6
2023-09-30	£261,532	£331,995	-	-
2022-09-30	£431,285	£278,483	-	-
2021-09-30	£317,171	£228,335	-	-

## Trustees

Name	Role	Appointed
Amanda Say		2025-06-25
CAROL ALICE ARNOLD		2012-09-11
CLYDE CLIFFORD BACCHUS		2012-04-11
David Matthew Lloyd		2026-02-27
FIONA MACCABE		
Rev TREVOR MICHAEL HAHN		2012-12-18
Robert Dalton		2019-04-03
Steve Simper		2024-10-25

**THROUGH THE ROOF CHARITABLE TRUST**

England & Wales - Charity number 1087788

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# Accounts

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**CHARITY NUMBER:1087788**  
**COMPANY NUMBER: 4201510**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2025**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2025**

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**THROUGH THE ROOF CHARITABLE TRUST**

**ACCOUNTS**

**For the year ended 30 September 2025**

**DIRECTORS**

Revd. Trevor Hahn (Chairman)  
Mrs Fiona Maccabe  
Mr Clyde Bacchus  
Mrs Carol Arnold  
Mr Robert Dalton  
Mr Steve Simper (appointed 25<sup>th</sup> October 2024)  
Mr David Matthew Lloyd (appointed 27<sup>th</sup> February 2026)  
Ms. Amanda Say (appointed 13<sup>th</sup> October 2025)

**COMPANY SECRETARY**

Miss Janet Nicholson

**REGISTERED OFFICE**

Alpha House, Alpha Place  
Garth Road  
Morden  
Surrey  
SM4 4TQ

**INDEPENDENT EXAMINER**

Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
42 Shore Street  
Nairn  
IV12 4PX

**BANKERS**

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

Virgin Money  
7 Gold Street  
Northampton  
NN1 1EN

**REGISTERED CHARITY NUMBER:** 1087788

**COMPANY REGISTRATION NUMBER:** 4201510

**Directors' / Trustees Report**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2025**

By God's grace the Trustees are pleased to present the report and accounts for Through the Roof for the year ended 30<sup>th</sup> September 2025.

**Structure, Governance and Management**

The company was incorporated on 18 April 2001, is registered as a charity, and is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association.

Through the Roof is a Christian disability charity working in the UK and internationally. The charity's name comes from the Bible account where four friends help their paralysed friend to meet Jesus. Since 1997 Through the Roof has sought to influence church and act as a catalyst for change, conveying a prophetic message to church and society where disabled people are valued equally, and enabled to belong and contribute.

There are currently eight members of the Board of Trustees – two of whom were appointed during the financial year. The Board meets quarterly to administer the Charity. Trustees have a range of experience and skills in accountancy, disability, architecture, Christian mission, the charitable sector, education, finance, healthcare, inclusion, international development, law and ordained ministry, and are also the Directors of the company for charity purposes.

There is a breadth of diversity amongst the Trustees, who all attend a variety of different churches, and agree with the Evangelical Alliance's Basis of faith. Currently, 37.5% have personal lived experience of disability, 37.5% are female, and 12.5% are of a Black Caribbean ethnic background.

A Chief Executive is appointed by the Trustees to manage the day-to-day operations on a full-time basis along with a part-time Operations Manager. Eight further part-time staff were employed during the year, which, at the Year-End equates to 6.1 full-time-equivalent (FTE) members of staff. They are supported by 107 faithful, skilled, and servant-hearted volunteers across its programme areas, including at the administration base in Morden, south London, our wheelchair storage warehouse in Aldershot, remotely and in the 'field'. Many volunteers have personal experience of disability.

Through the Roof is an Affiliate of US ministry, Joni and Friends (JAF), a member of the Evangelical Alliance (EA), and Global Connections (GC) and a founder member of the Church is for All (CifA) network of Christian disability organisations.

**Appointment and Induction of Trustees**

Appointment of the Directors is governed by the Articles of Association of the Company. The Board of Directors is authorised to appoint new Directors according to the agreed guidelines for the appointment of new trustees. New trustees receive a copy of the latest annual report and accounts, the Strategic Plan, and a copy of the Charity Commission leaflet 'The Essential Trustee: What You Need to Know.' Trustees are required to agree and adhere to the charity's basis of faith.

**Related Parties**

Through the Roof has no related parties.

**Property**

The charity owns a small residential property, valued at £175,000, received as a gift for the sole purpose of generating rental income and is an asset which cannot be liquidated according to the donor's wishes.

The charity's administration base is in a self-contained, accessible, ground floor office in Morden, south London, of approximately 500 square feet, within the three-storey building leased by Christian charity, Ascension Trust. Additionally, we rent 2,000 square feet of warehouse storage space for our wheelchair project, in Aldershot, Hampshire.

Directors' / Trustees Report - continued  
Through the Roof Charitable Trust  
FOR THE YEAR ENDED 30th September 2025

### **Aims and Objectives**

The objects of Through the Roof Charitable Trust are:

(a) to advance the Christian faith particularly amongst persons with physical and other disabilities in accordance with the Statement of Beliefs set out in its Memorandum and Articles of Association in the United Kingdom and elsewhere as the directors of the Charity may from time-to-time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

(b) to relieve and assist persons with physical and other disabilities and in doing so to promote the integration and participation of such persons in church life in the United Kingdom and elsewhere and to promote an awareness of the needs of such persons and appropriate responses to those needs amongst churches and Christians in the United Kingdom and elsewhere and to train Christians in ways of serving and helping persons with disabilities in the United Kingdom and elsewhere as the directors may from time to time think fit.

The company commenced its activities on 1 October 2001 when it received assets, less current liabilities from the unincorporated charity "JAF Ministries (Through the Roof)" (Charity No 1061010) and took over the work of that Charity.

### **Strategic Plan**

The charity agreed a new 3-year Strategic Plan during the year. The highlights are as follows:

#### **Vision, mission, values, USP and outcomes**

Our values, vision and mission are all informed by the Bible account from which the charity gets its name and so we see these principles as underpinning and guiding the work.

Through the Roof is the only UK charity whose sole purpose is to work globally with churches and people across the range of disabilities to extend God's kingdom.

Through the Roof's five values are: Christ-centred, Transforming, Belonging, Interdependent, and Enabling

Our vision is of: "a world where all people enjoy life together, mutually giving and receiving, as God intended".

Our mission is: 'Transforming lives through Jesus with disabled people.'

The charity has three strategic outcomes to bring about positive change, described as follows:

**Through the Roof works with churches and people across all disabilities to enable: Access, Belonging and Commission...**

**Access:** For everyone to know Jesus, with disabled people fully welcomed into Christian life

**Belonging:** For everyone to grow together as the family of God, with disabled people flourishing in community with others

**Commission:** For everyone to reflect the character of Jesus, with disabled people making disciples, to the glory of God

### **Summary of Main Activities and Achievements during the year**

#### **Public Benefit**

The charity's activities are provided for the benefit and empowerment of disabled people and those affected by disability. Additionally, our work benefits and equips those working with, living with, or seeking to work with disabled people, to ensure the greater inclusion of disabled people in church and community life in the UK and developing countries.

The trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising powers or duties to which the guidance is relevant.

The charity delivers three main programme areas for the public benefit, and these are detailed, as follows:

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2025**

**UK Church Disability Inclusion**

We provide training and resources to equip Roofbreakers (volunteer disability champions) in their churches, and the Christian community. This enables disabled people to be more fully included in church and community life, both in the UK and developing countries. The following are some activity highlights from during the year:

- 18% increase in total Roofbreakers (Disability Champions) during the year (966 in total) to be advocates for disabled people in their own church.
- 232 of 284 disabled Roofbreakers (82%) said they 'felt more empowered'.
- Our survey indicates that 33.8 disabled people, on average, are 'reached by a Roofbreaker', 17.4 of those are 'participating in Christian life', 4.2 of whom have taken on some 'responsibility'.
- Initiated four new networks to support and connect Roofbreakers. Two were geographical: in Suffolk and South Yorkshire, and two were themed: one for people in a Catholic context, another for Roofbreakers supporting people with Learning Disabilities.
- Provided new Roofbreakers with copies of our Removing Barriers and a Disability Toolkit online resources.
- Delivered Disability Awareness workshops to 191 participants from 78 churches with training tailored to their specific needs. We are also providing on-going training to URC Synod of Wales.
- In-person events were organised to bring together people locally in Gosport, Plymouth, Cardiff, Bolton, Edinburgh, Norfolk and Suffolk to equip them on the journey.
- Produced monthly Roofbreaker e-news.
- Continued to grow the Roofbreaker concept internationally as new people signed up from various low-income countries across Africa.

**Together Community**

We provide Christian pastoral support, encouragement, and opportunities for fellowship for disabled people in the UK in-person and online via groups, retreats and a holiday. The following are some activity highlights from during the year:

- We organised a Christian supported group activity holiday – offering fellowship, activities, and spiritual refreshment to disabled people at the fully accessible Calvert Trust outdoor activity centre.
- Two new online support groups were initiated – one a drop-in fellowship group every two weeks, and the other a Bible study group meeting monthly.
- Support and encouragement to several autonomous DCF groups.
- Provided pastoral support by phone, Zoom and email for disabled people living in isolation.

**International Mission**

We demonstrate God's love in a practical way by giving disabled people in developing countries a refurbished wheelchair, which would otherwise go to landfill or be scrapped. Our Wheels for the World project provides increased mobility and independence for hundreds of disabled people based on need. In addition, teams work with international partners to deliver preaching and teaching to churches and local people on disability from a Christian perspective. The following are some activity highlights from during the year:

- Over the year we were able to provide the gift of mobility to 875 disabled people, plus over 500 Bibles in the local language, through successful 'Wheelchair Distributions' in Mocuba, Mozambique; Kolkata, India; and Jinja, Uganda. One of the fortunate ones to receive a wheelchair was Favour...Our team met her on the wheelchair distribution in Jinja, Uganda. Favour is five years old and arrived at the distribution, being carried by her older sister. Favour has Spina Bifida, which makes walking difficult, and limits her attendance at school. With gentle encouragement from therapist, Kathy, Favour was determined to climb into her new wheelchair, provided by the team. Step by step, she pushed herself up using her arms, placing one foot after the other and with one final effort, she sat upright - smiling proudly. On Sunday, as our volunteers gathered in church, Favour appeared, dressed in her Sunday best, with a radiant smile. She clapped joyfully and sang songs of praise.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2025**

- Two short-term international mission teams delivered teaching and preaching on disability inclusion from a Christian perspective, to hundreds of people with partners in Nigeria and Rwanda, and provided solar-powered audio Bibles to many.
- Our Lead Partner, Pastor Davis in Kenya is leading the roll out of training and resources in East Africa, appointing several Area Co-ordinators and 80 Roofbreakers to continue the work
- Between 3 - 6 committed volunteers refurbished the wheelchairs on a mostly weekly basis at the charity's wheelchair storage warehouse in Aldershot.
- Providing one UK partner with wheelchairs destined for South Africa.
- Continued to save approx. 50 wheelchairs a month from landfill by receiving disused wheelchairs from NHS partners.

**Support activities**

- Distributed our free newsletter to approx. 4,500 contacts three times in the year to inspire supporters with stories of the work, as well as the opportunity to donate and get further involved.
- 10,339 views of the charity's website in the final Quarter of the year, compared with 5870 the previous year.
- 9% increase in the charity's Facebook fan-base – 2621 in total – encouraging greater discussion and engagement with the charity.
- 264 YouTube Subscribers; 502 Instagram followers; 50 TikTok followers averaging 600 views.
- The charity was represented in Christian written media publications, including Premier Christianity, and Evangelical Alliance idea membership magazine.
- We continued to give a 'voice' to disabled people as staff and volunteers featured in interviews on Premier Christian Radio, United Christian Broadcasters (UCB), Trans World Radio (TWR), as well as BBC local radio Sunday morning faith-based programmes.
- TTR are now officially fulfilling the role of Disability Consultants to Spring Harvest. Our Roofbreaker Co-ordinators are involved in advising on, and giving input to, all aspects of disability inclusion in the planning and organisation. In addition, we have a presence and act as troubleshooters on-site at the Minehead and Skegness venues during the events.
- The charity was represented in exhibitions at Christian events including the Hand-in-Hand Youth conference, the Churches Together in Britain and Ireland Forum, and the Belong conference.
- The charity was represented by the CEO on the Church is for All network of Christian disability organisations.

**Future Developments**

**General**

- Increase promotion of our three outcomes (Access, Belonging, Commission) and promote these to Roofbreakers, churches and partner organisations as a useful model to adopt for the journey of disability inclusion.
- Producing a Bible-based digital resource to equip and inspire churches on their journey.

**UK Church Inclusion**

- Strengthen and equip Roofbreakers through resources and relationships.
- Enable more disabled people to take on leadership roles and other responsibilities.

**International Mission**

- Examine interim findings of the pilot project sourcing wheelchairs from producers in low-income countries.
- Expand our Roofbreaker concept in low-income countries
- Re-assess our partnerships for strategic alignment with our vision, ethos, values and mission to ensure we maximise our effectiveness when seeking to support and equip other organisations in their local mission and ministry to disabled people.
- Enable more disabled people to take on leadership roles and other responsibilities.

**Together Community**

- Develop the vision and offer of our accessible Christian Retreats, and pastoral support.
- Strengthen and build on the new online opportunities we provide for disabled people.
- Enable more disabled people to take on leadership roles and other responsibilities.

### Financial Review

Total income for the year decreased from £506,732 at the 2023/24 Year-End to £403,300, mostly because the previous year had benefited from a one-off legacy of £200,000. Total expenditure was stable, decreasing marginally from £368,054 at 2023/24 Year-End to £366,915. The overall balance, including unrealised investment gains of £3,033 was a surplus of £39,418.

Trustees are anticipating a deficit of £90,400 at the end of 2025/26 financial year due mainly to investing some of its reserves in expenditure on staffing to develop the charity. However, trustees have no reason to believe that Through the Roof will not continue to be able to meet its objectives for the coming year and operate as a going concern. Trustees acknowledge their on-going dependence on God as the source and provider of sufficient resources.

### Investments

The level of investments and their location are reviewed at least annually or when any significant income is received.

### Payments to Trustees

There were no remunerative payments to Trustees. Only travel expenses incurred by Trustees for attending board meetings were reimbursed after production of receipts, or appropriate documentation of travel.

### Reserves

To protect the charity against uncertainty over future income or potential emergency expenditure, the Board has set a policy of keeping three months' operating funds in reserves.

### Trust funding

The charity was successfully awarded grants from several Trust Funds including Dame Violet Wills Charitable Trust and the Marsh Charitable Trust. The Benefact Trust granted us the final instalment of a 3-year commitment of £50,000 p.a. to the Roofbreaker project, dependent on the achievement of successful outcomes. Trustees are extremely thankful for their support.

### Intangible Income

We continue to be very grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxford University Hospitals Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World project would not be possible.

On a day-to-day basis Through the Roof could not deliver its activities without the support of volunteers working in the UK and taking part in international mission trips. The table below shows the number of volunteers, hours worked, and their total worth in relation to different work areas.

Activity	2024/25	2023/24
Together Community (Retreats & Holiday)	10	8
International Mission (Trips)	33	41
UK Church Disability Inclusion (Roofbreakers)	54	42
Governance and Administration	10	9
Total Number of Volunteers	107	100
Average Number of days (8hrs)	8.2	9.0
<b>Value (Number Vol.*Days*hours*national living wage @ £12.21 (2024 £11.44))</b>	<b>£85,958</b>	<b>£82,814</b>

### Risk management

The trustees review their assessment of the major risks to which the charity is exposed on a regular basis. Procedures and systems are reviewed at least annually to mitigate these risks. During the year work has been done on reviewing all Through the Roof's Policies and identifying any areas needing attention. This has been reflected in the Charity's Risk Register.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2025**

**Statement of trustees' responsibilities**

The trustees (who are also the directors for the purposes of Company Law) are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and UK Accounting Standards (United Kingdom General Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a 'true and fair' view of the financial activities of the charity and of its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Observe the methods and principles in the Charities SORP;
- (c) Make judgements and estimates that are reasonable and prudent;
- (d) State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

As far as the trustees are aware:

- There is no relevant information of which the charitable company's independent examiner is unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

**Thanks**

We continue to give thanks to God for all His continued blessings, faithfulness, and provision this year. Our Roofbreaker Network has continued to expand and we eagerly anticipate growth in our Roofbreaker network overseas as well. Multiple events during the year have borne much fruit, and our developing partnerships with other organisations which share our vision is particularly exciting and new opportunities abound. Lives continue to be transformed!! And although we continue to face challenges financially God has met our needs in this area, not least with continued generous legacies for which we are most grateful.

I also owe a continued unrepayable debt of gratitude to so many who serve, faithfully and often sacrificially, in their work for Through the Roof. The Trustees, the staff, Roofbreakers, advocates, volunteers, and our overseas partners without whom our overseas trips and mission would have been much poorer. Through the Roof would not exist without them and their commitment to the aims, mission and work of Through the Roof, extend far beyond their legal obligations as employees. But I would like to particularly thank Tim Wood, for leading and guiding us so ably, so wisely, through a year of change, fresh opportunities, development, and growth. Thank you Tim.

We look forward with great expectation as to what the next chapter of our journey holds as we follow God's lead into a future of ever more blessing, joy, and fruitfulness.

  
Rev. Trevor Hahn, Chair of Through the Roof

**Approval**

The Trustees' report was approved by the Trustees on 11<sup>th</sup> March 2026 and signed on its behalf.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2025**

I report on the accounts for the year ended 30th September 2025 set out on pages 9 to 17

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- 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 the independent examiner's report**

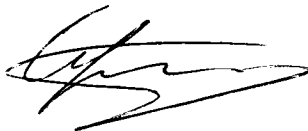
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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**

In connection with my examination, no matter 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 386 and 387 of the Companies Act 2006; and section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have 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.

Gareth Jones FCCA  
Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
42 Shore Street  
Nairn  
IV12 4PX



Date: 29/03/2026

**THROUGH THE ROOF CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the year ended 30 September 2025**

**INCOME & EXPENDITURE ACCOUNT**

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds Y/E 30/09/25</u> £	<u>Total Funds Y/E 30/09/24</u> £
<b>Incoming Resources</b>					
Incoming resources from generated funds					
Voluntary income	2	196,018	158,974	354,992	448,862
Activities for Generating Funds	3	3,745	2,014	5,759	3,990
Investment income	4	20,343	-	20,343	17,980
Incoming resources from charitable activities	5	1,000	21,206	22,206	35,900
<b>Total Incoming Resources</b>		<b>221,106</b>	<b>182,194</b>	<b>403,300</b>	<b>506,732</b>
<b>Resources Expended</b>					
Costs of Generating Funds	6	1,432	-	1,432	1,484
Charitable activities	7	50,326	315,157	365,483	366,570
<b>Total Resources Expended</b>		<b>51,758</b>	<b>315,157</b>	<b>366,915</b>	<b>368,054</b>
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	3,033	-	3,033	(5,650)
<b>Net Incoming / (Outgoing) Resources for the year</b>		<b>172,381</b>	<b>(132,963)</b>	<b>39,418</b>	<b>133,028</b>
Transfers (to)/from Restricted Funds		(132,963)	132,963	-	-
Total funds brought forward		485,141	-	485,141	352,113
<b>Total funds carried forward</b>		<b>524,559</b>	<b>-</b>	<b>524,559</b>	<b>485,141</b>

The notes on pages 11 to 16 form part of these accounts.

There are no other gains or losses apart from those recognised above.  
All incoming resources expended derive from continuing activities.

**THROUGH THE ROOF CHARITABLE TRUST**

**BALANCE SHEET AS AT 30th September 2025**

	Note	General Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>FIXED ASSETS</b>						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	286,630	36,000	-	322,630	319,597
		<u>286,630</u>	<u>36,000</u>	<u>-</u>	<u>322,630</u>	<u>319,597</u>
<b>CURRENT ASSETS</b>						
Debtors	13	58,638	-	10,118	68,756	35,594
Cash at Bank and in hand		151,268	-	14,881	166,149	165,816
		<u>209,906</u>	<u>-</u>	<u>24,999</u>	<u>234,905</u>	<u>201,410</u>
<b>LIABILITIES</b>						
Creditors amounts due within 1 year.	14	(7,977)	-	(24,999)	(32,976)	(35,866)
<b>NET CURRENT ASSETS</b>		201,929	-	-	201,929	165,544
<b>NET ASSETS</b>		<u>488,559</u>	<u>36,000</u>	<u>-</u>	<u>524,559</u>	<u>485,141</u>
<b>REPRESENTED BY:</b>						
Unrestricted funds	15				488,559	449,141
General fund					36,000	36,000
Designated funds					-	-
Restricted funds	16				-	-
					<u>524,559</u>	<u>485,141</u>

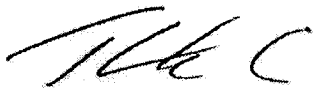
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts required by the Companies Act 2006.

For the year ended 30 September 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Board of Directors on 11th March 2026 and signed on its behalf by



..... - Trevor Hahn - Chairman

The notes on pages 11 to 16 form part of these accounts

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 September 2025**

**1 ACCOUNTING POLICIES**

**a) Accounting convention**

The accounts are prepared under the historical cost convention, as modified by the revaluation of certain fixed assets, and include the results of the charity's operations which are described in the Directors' Report.

The accounts have been prepared in accordance with the Revised Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Companies Act 2006, subject to the departures referred to below. Also in accordance with the provisions applicable to entities subject to the small entities regime.

**b) The principal accounting policies of the charity are shown below:**

**i) Consolidation**

In the opinion of the Trustees, the charity and its trading subsidiary comprise a small group. The charity has therefore taken advantage of the exemption provided by the Companies Act 2006 not to prepare group accounts.

The Trustees have taken advantage of the exemption conferred by paragraph 383 (c) (as referred to by paragraph 408) of the SORP 2005 not to prepare group accounts, on the grounds that the results of the joint venture are not material to the group.

Details regarding the activities of the trading subsidiary are adequately disclosed in note 12 the accounts.

**ii) Income**

Donations are accounted for on an as received basis. The voluntary income is received from a variety of donors and is given for the general work of the charity. The related tax credit on donations received is accounted for on an accruals basis once the donation has been received. Investment income is recognised on a receivable basis. Legacies are recognised when there is deemed to be sufficient certainty as to the amount and timing of receipt.

**iii) Resources expended**

Charitable expenditure comprises all expenditure directly relating to the objects of the charity, and is included when incurred. Costs are allocated across the four main charitable activities according to the relevant use of financial and staff resources. Directly attributable costs are allocated directly to the charitable activity heading whereas staff costs and support costs are allocated on a basis relating to the use of staff resources.

Gifts are included when approved by the Directors.

The charity is not registered for VAT and as such irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Support costs are allocated on the basis of the weighted proportion of staff salary costs across the four main areas of charitable activity and restricted funds of the charity, this being deemed the most appropriate and equitable apportionment. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**iv) Fixed assets**

Equipment acquisitions have been capitalised only on items over £1,000 and depreciation provided to write off the cost of fixed assets over their estimated useful lives. The annual depreciation rates and methods used are as follows:-

Furniture & equipment	25% on straight line basis
-----------------------	----------------------------

**v) Pension costs**

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities in the year to which they are paid.

**vi) Unrestricted funds**

The general fund represents funds that are not subject to any restrictions regarding their use and are available for general purposes.

**vii) Designated funds**

Funds shown as designated for a particular purpose are also unrestricted.

**viii) Restricted funds**

The restricted income of the charity relates to funds on which the donors have placed a restriction and may only be used for the purposes specified.

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 30 September 2025**

2 VOLUNTARY INCOME	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Donations, Offerings & Sponsorship	92,281	158,724	251,005	220,322
Legacies	95,644	250	95,894	222,668
Income tax recoverable	8,093	-	8,093	5,872
	<u>196,018</u>	<u>158,974</u>	<u>354,992</u>	<u>448,862</u>

3 ACTIVITIES FOR GENERATING FUNDS	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product Sales	3,404	1,605	5,009	2,450
Fundraising Events	341	409	750	1,540
	<u>3,745</u>	<u>2,014</u>	<u>5,759</u>	<u>3,990</u>

4 INVESTMENT INCOME	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank Interest	5,011	-	5,011	1,001
Other Investment Income	15,332	-	15,332	16,979
	<u>20,343</u>	<u>-</u>	<u>20,343</u>	<u>17,980</u>

5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Receipts from projects and events	1,000	21,206	22,206	35,900
	<u>1,000</u>	<u>21,206</u>	<u>22,206</u>	<u>35,900</u>

6 COSTS OF GENERATING FUNDS	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product & Resource Material Purchases	-	-	-	105
Fundraising Events	1,432	-	1,432	1,379
Other fundraising costs	-	-	-	-
	<u>1,432</u>	<u>-</u>	<u>1,432</u>	<u>1,484</u>

7 CHARITABLE ACTIVITIES	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>Funds</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Churches Inc	50,326	-	50,326	50,825
Roofbreaker	-	95,230	95,230	96,889
DCF Fellowship	-	45,241	45,241	52,145
Wheels for the World	-	174,686	174,686	166,711
	<u>50,326</u>	<u>315,157</u>	<u>365,483</u>	<u>366,570</u>

	<u>Roofbreaker</u>	<u>Churches Inc</u>	<u>DCF Fellowship</u>	<u>Wheels for the World</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Wages & National Insurance	53,541	27,835	-	69,900	151,276	149,838
Project & event costs	1,830	-	12,104	53,891	67,825	65,385
Total Direct Costs	<u>55,371</u>	<u>27,835</u>	<u>12,104</u>	<u>123,791</u>	<u>219,101</u>	<u>215,223</u>
Governance Costs (note 8)	2,322	1,310	1,930	2,965	8,527	10,987
Support costs (note 10)	37,537	21,181	31,207	47,930	137,855	140,360
	<u>95,230</u>	<u>50,326</u>	<u>45,241</u>	<u>174,686</u>	<u>365,483</u>	<u>366,570</u>

**THROUGH THE ROOF CHARITABLE TRUST**  
**Notes to the Accounts**  
**For the year ended 30 September 2025**

**8 GOVERNANCE COSTS**

	<u>General</u> <u>Fund</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/25</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/24</u> <u>£</u>
Independent Examiner's Fee	1,740	-	1,740	1,740
Professional & Legal Fees	4,114	-	4,114	8,366
Board Meeting Expenses	2,672	-	2,672	881
	<u>8,526</u>	<u>-</u>	<u>8,526</u>	<u>10,987</u>

**9 STAFF COSTS**

	<u>Y/E 30/09/25</u> <u>£</u>	<u>Y/E 30/09/24</u> <u>£</u>
Wages & salaries	185,978	140,741
Social security costs	7,608	38,037
Pension costs	4,627	17,550
	<u>198,213</u>	<u>196,328</u>

**No employee earned £50,000 p.a. or more**

**The average number of employees, (full time equivalent based on 35 hour week) analysed by function, was:**

Roofbreaker	2.5	2.3
DCF Fellowship	1.2	1.2
Wheels for the World	1.6	1.6
Support	0.9	1.0
	<u>6.2</u>	<u>6.1</u>

**10 SUPPORT COSTS**

	<u>Total Funds</u> <u>Y/E 30/09/25</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/24</u> <u>£</u>
Staff Costs	46,937	46,490
Training Costs	644	576
Rent & Rates	40,999	40,862
Telephone & IT Costs	13,361	10,831
Printing, stationery and post	1,964	6,969
Travel Costs	2,938	7,235
Conference & Catering Costs	392	513
Repairs & Renewals	12,325	10,128
Subscriptions	1,875	1,463
Advertising	805	848
Vital Link Newsletters	10,328	8,241
Insurances	3,517	3,744
Sundry Expenses	70	900
Bank charges	1,700	1,560
Reversal of provision	-	-
	<u>137,855</u>	<u>140,360</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2025**

<b>11 TANGIBLE FIXED ASSETS</b>	<b>Furniture &amp; equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>COST/VALUATION</b>		
Total at 1 October 2024	12,809	12,809
Disposals during the year	(12,809)	(12,809)
Total at 30 September 2025	<u>-</u>	<u>-</u>
<b>DEPRECIATION</b>		
Total at 1 October 2024	12,809	12,809
Charge for year	(12,809)	(12,809)
Disposals during the year	<u>-</u>	<u>-</u>
Total at 30 September 2025	<u>-</u>	<u>-</u>
<b>NET BOOK VALUES</b>		
At 30 September 2024	<u>-</u>	<u>-</u>
At 30 September 2025	<u>-</u>	<u>-</u>
	<b>30/09/25</b>	<b>30/09/24</b>
	<b>£</b>	<b>£</b>
<b>12 INVESTMENT ASSETS</b>		
Units in Charities Property Fund at Market Value (see detail below)	147,630	144,597
Investment Property	175,000	175,000
	<u>322,630</u>	<u>319,597</u>

In 2022 a property was gifted to the charity at a market value of £175,000. A condition of the gift is that the capital amount must be retained to provide an ongoing income to be used to further the charity's objects.

**CHARITY PROPERTY FUND**

<b>Cost of Units in Charities Property Fund</b>	<b>Units</b>	<b>Total £</b>
Total at 1 October 2024	122,292	148,640
Purchases during year	-	-
Total at 30 September 2025	<u>122,292</u>	<u>148,640</u>
<b>Unrealised Gains/(Losses) on Charities Property Fund</b>		
Total at 1 October 2024		(4,043)
Unrealised Gain for Year		3,033
Total at 30 September 2025		<u>(1,010)</u>
<b>Market Value</b>		
At 30 September 2025		<u>147,630</u>
At 30 September 2024		<u>144,597</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2025**

<b>13 DEBTORS</b>	<b><u>30/09/25</u></b>	<b><u>30/09/24</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Accounts Receivable	724	3,899
Income tax recoverable	8,017	8,017
Other Debtors	3,562	3,562
Prepayments and accrued income	56,453	20,116
	<u>68,756</u>	<u>35,594</u>

<b>14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b><u>30/09/25</u></b>	<b><u>30/09/24</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>
Accounts Payable	1,168	1,517
Other creditors and accruals	31,808	34,349
	<u>32,976</u>	<u>35,866</u>

**15 UNRESTRICTED FUNDS**

Designated funds represent funds set aside by the trustees to cover future expenditure on improvements and maintenance of the working environments utilised by the charity.

**16 UNRESTRICTED FUNDS**

	<b><u>General Fund</u></b>	<b><u>Designated Fund</u></b>	<b><u>Total Funds Y/E 30/09/25</u></b>	<b><u>Total Funds Y/E 30/09/24</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
<b>Incoming Resources</b>	221,106	-	221,106	340,822
<b>Resources expended</b>	(51,758)	-	(51,758)	(52,274)
<b>Realised Gains/(losses)</b>	-	-	-	-
<b>Unrealised Gains/(losses)</b>	3,033	-	3,033	(5,650)
	<u>172,381</u>	<u>-</u>	<u>172,381</u>	<u>282,898</u>
<b>Transfers</b>				
to/from Restricted Funds	(132,963)		(132,963)	(149,870)
to/from Designated Fund	-		-	-
	<u>39,418</u>	<u>-</u>	<u>39,418</u>	<u>133,028</u>
Balances, brought forward at 1 October 2024	449,141	36,000	485,141	352,113
<b>Balances, carried forward at 30 September 2025</b>	<u>488,559</u>	<u>36,000</u>	<u>524,559</u>	<u>485,141</u>

**17 RESTRICTED FUNDS**

	<b><u>Roofbreaker</u></b>	<b><u>DCF Groups</u></b>	<b><u>Wheels for the World</u></b>	<b><u>Total Funds Y/E 30/09/25</u></b>	<b><u>Total Funds Y/E 30/09/24</u></b>
	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>	<b><u>£</u></b>
Incoming Resources	66,897	12,792	102,505	182,194	165,910
Outgoing Resources	(95,230)	(45,241)	(174,686)	(315,157)	(315,780)
	<u>(28,333)</u>	<u>(32,449)</u>	<u>(72,181)</u>	<u>(132,963)</u>	<u>(149,870)</u>
Transfer to/from General Fund	28,333	32,449	72,181	132,963	149,870
Balance, brought forward at 1 October 2024	-	-	-	-	-
Balance, carried forward at 30 September 2025	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2025**

**18 Donations in Kind**

We continue to be very grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxford University Hospitals Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World project would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

<b><u>Activity</u></b>	<b><u>2024/25</u></b>	<b><u>2023/24</u></b>
Friendship (holidays and retreats)	10	8
Freedom (International Mission)	33	41
Faith (Roofbreakers)	54	42
Governance and Administration	10	9
Total Number of Volunteers	<u>107</u>	<u>100</u>
Average Number of days (8hrs)	<u>8.2</u>	<u>9.0</u>
Value (Number Vol.*Days*hours*living wage @ £12.21 (2023; £11.44))	<u><u>85,958</u></u>	<u><u>82,814</u></u>

**19 TAXATION**

The trust is a registered charity and as such is not liable to direct taxation. The Company is not registered for VAT and

**20 DIRECTORS/TRUSTEES REMUNERATION**

No remuneration is paid to Directors/Trustees. Expenses incurred by trustees related to attending board meetings are reimbursed on presentation of an expenses claim under the Charity's usual procedures. The total amount of expenses paid was £1,728 (2024 - £199) paid to 3 trustees (2024 - 1 trustees).

**21 OPERATING LEASES**

The following operating leases are committed to be paid:

	Land & Buildings £
Expiring Between two and five years	28,300

**THROUGH THE ROOF CHARITABLE TRUST**

England & Wales - Charity number 1087788

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# Accounts

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**CHARITY NUMBER:1087788**  
**COMPANY NUMBER: 4201510**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2024**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2024**

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**THROUGH THE ROOF CHARITABLE TRUST**

**ACCOUNTS**

**For the year ended 30 September 2024**

**DIRECTORS**

Revd Trevor Hahn (Chairman)  
Mrs Fiona Maccabe  
Mr Clyde Bacchus  
Mrs Carol Arnold  
Mr Rob Dalton  
Mr Steve Simper (appointed 25th October 2024)  
Mrs Sally Whitney (died 20 January 2024)  
Dr. Michael Townsend (Chairman, died 28th November 2024)

**COMPANY SECRETARY**

Miss Jan Nicholson

**REGISTERED OFFICE**

Alpha House, Alpha Place  
Garth Road  
Morden  
Surrey  
SM4 4TQ

**INDEPENDENT EXAMINER**

Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP

**BANKERS**

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

**REGISTERED CHARITY NUMBER:** 1087788

**COMPANY REGISTRATION NUMBER:** 4201510

**Directors' / Trustees Report**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2024**

By God's grace the Trustees are pleased to present the report and accounts for Through the Roof for the year ended 30<sup>th</sup> September 2024.

**Structure, Governance and Management**

The company was incorporated on 18 April 2001, is registered as a charity, and is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association.

Through the Roof is a Christian disability charity working in the UK and internationally. The charity's name comes from the Bible account where four friends help their paralysed friend to meet Jesus. Since 1997 Through the Roof has sought to influence church and act as a catalyst for change, conveying a prophetic message to church and society where disabled people are valued equally, and enabled to belong and contribute.

There are currently six members of the Board of Trustees, one of whom was officially appointed shortly after the end of the financial year. A further candidate is in the process of joining the Board which meets quarterly to administer the Charity. The Trustees have a range of experience and skills in Accountancy, Disability, Education, Finance, Healthcare, Inclusion, Law, Ordained Ministry, Christian Mission, and the Charitable Sector, and are also the Directors of the company for charity purposes.

There is a breadth of diversity amongst the Trustees, who all attend a variety of different evangelical churches, and agree with the Evangelical Alliance's Basis of faith. Currently, 17% have personal lived experience of disability, 33% are female, and 17% are of a Black Caribbean ethnic background.

A Chief Executive is appointed by the Trustees to manage the day-to-day operations on a full-time basis along with a part-time Operations Manager. Eight further part-time staff were employed during the year, which, at the Year-End equates to 6.1 Full-Time-Equivalent members of staff. They are supported by 100 faithful, skilled, and servant-hearted volunteers across its programme areas, including at the administration base in Morden, south London, our wheelchair storage warehouse in Aldershot, remotely and in the 'field'. Many volunteers have personal experience of disability.

Through the Roof is an Affiliate of US ministry, Joni and Friends (JAF), a member of the Evangelical Alliance (EA), and Global Connections (GC) and a founder member of the Churches for All (CFA) network of Christian disability organisations.

**Appointment and Induction of Trustees**

Appointment of the Directors is governed by the Articles of Association of the Company. The Board of Directors is authorised to appoint new Directors according to the agreed guidelines for the appointment of new trustees. New trustees receive a copy of the latest annual report and accounts, the Strategic Plan, and a copy of the Charity Commission leaflet 'The Essential Trustee: What You Need to Know.' Trustees are required to agree and adhere to the charity's basis of faith.

There were no new appointments to the Board of Trustees during the year. Sadly, two trustees, both with lived experience of disability, passed away during the year.

**Related Parties**

There are no related parties.

**Property**

The charity owns a small residential property, valued at £175,000, received as a gift for the sole purpose of generating rental income and is an asset which cannot be liquidated according to the donor's wishes.

The charity's administration base is in a self-contained, accessible, ground floor office in Morden, south London, of approximately 500 square feet, within the three-storey building leased by Christian charity, Ascension Trust. Additionally, we rent 2,000 square feet of warehouse storage space for our wheelchair project, in Aldershot, Hampshire.

Directors' / Trustees Report - continued  
Through the Roof Charitable Trust  
FOR THE YEAR ENDED 30th September 2024

**Aims and Objectives**

The objects of Through the Roof Charitable Trust are:

(a) to advance the Christian faith particularly amongst persons with physical and other disabilities in accordance with the Statement of Beliefs set out in its Memorandum and Articles of Association in the United Kingdom and elsewhere as the directors of the Charity may from time-to-time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

(b) to relieve and assist persons with physical and other disabilities and in doing so to promote the integration and participation of such persons in church life in the United Kingdom and elsewhere and to promote an awareness of the needs of such persons and appropriate responses to those needs amongst churches and Christians in the United Kingdom and elsewhere and to train Christians in ways of serving and helping persons with disabilities in the United Kingdom and elsewhere as the directors may from time to time think fit.

The company commenced its activities on 1 October 2001 when it received assets, less current liabilities from the unincorporated charity "JAF Ministries (Through the Roof)" (Charity No 1061010) and took over the work of that Charity.

**Strategic Plan**

The charity' is part-way through delivering a 3-year Strategic Plan. The highlights are as follows:

**Vision, mission, values, USP and outcomes**

Our values, vision and mission are all informed by the Bible account from which the charity gets its name and so we see these principles as underpinning and guiding the work.

Through the Roof is the only UK charity whose sole purpose is to work globally with churches and people across the range of disabilities to extend God's kingdom.

Through the Roof's five values are:

- Christ-centred
- Transforming
- Belonging
- Interdependent
- Enabling

Our vision is "a world where all people enjoy life together, mutually giving and receiving, as God intended".

Our mission is 'Transforming lives through Jesus with disabled people.'

The charity has three strategic outcomes to bring about positive change, described as follows:

**Through the Roof works with churches and people across all disabilities to enable: Access, Belonging and Commission...**

**Access:** For everyone to know Jesus, with disabled people fully welcomed into Christian life

**Belonging:** For everyone to grow together as the family of God, with disabled people flourishing in community with others

**Commission:** For everyone to reflect the character of Jesus, with disabled people making disciples, to the glory of God

**Summary of Main Activities and Achievements during the year**

**Public Benefit**

The charity's activities are provided for the benefit and empowerment of disabled people and those affected by disability. Additionally, our work benefits and equips those working with, living with, or seeking to work with disabled people, to ensure the greater inclusion of disabled people in church and community life in the UK and developing countries.

The trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising powers or duties to which the guidance is relevant.

The charity delivers three main programme areas for the public benefit, and these are focussed on Faith, Fellowship, and Freedom, with details of each, as follows:

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2024**

**Faith**

We provide training and resources to equip Roofbreakers (volunteer disability champions) in their churches, and the Christian community. This enables disabled people to be more fully included in church and community life, both in the UK and developing countries. The following are some activity highlights from during the year:

- 29% increase in total Roofbreakers (Disability Champions) – 212 signed-up to our project during the year (816 in total) to be advocates for disabled people in their own church.
- Initiated two new themed networks of 'Children and Youth Ministry' and 'Cross Denominational Disability Advisors' to support Roofbreakers in those contexts.
- Provided new Roofbreakers with copies of our Removing Barriers and a Disability Toolkit online resources.
- Delivered 7 workshops training 135 people in 73 churches to enable change in their own churches.
- Actively worked with several Christian organisations and denominational areas to positively influence their provision to be disability inclusive, including South Wales Baptist Association, Spring Harvest, Count Everyone In, Just Love, Cant I gymru, The Methodist Church, Christianity Explored, and various Diocesan events.
- Encouraged churches to hold a Disability Awareness Sunday service during September. 273 churches downloaded our resource materials and requested 2500 leaflets to distribute to their congregations.
- Recorded several video interviews of the stories and experiences of disabled people to aid understanding of disabled people's life experiences, which are located on the charity's You Tube channel.
- Produced monthly Roofbreaker e-news.
- Continued to grow the Roofbreaker concept internationally as new people signed up from various developing nations.

**Fellowship**

We provide Christian pastoral support, encouragement, and opportunities for fellowship for disabled people in the UK in-person and online via groups, holidays and retreats. The following are some activity highlights from during the year:

- Support and encouragement to 9 autonomous DCF groups (approx. 250 people involved).
- Provided pastoral support by phone, Zoom and email for disabled people living in isolation.
- We organised a Christian supported group activity holiday – offering fellowship, activities, and spiritual refreshment to disabled people at the fully accessible Calvert Trust outdoor activity centre.

**Freedom**

We demonstrate God's love in a practical way by giving disabled people in developing countries a refurbished wheelchair, which would otherwise go to landfill or be scrapped. Our Wheels for the World project provides increased mobility and independence for hundreds of disabled people based on need. In addition, teams work with international partners to deliver preaching and teaching to churches and local people on disability from a Christian perspective. The following are some activity highlights from during the year:

- Twelve team-members provided wheelchairs, plus standing frames, walking frames, crutches, and other mobility equipment, to 210 disabled people. Worked with in-country partners, IcFEM and CBR, in Kimilili and Eldoret, Kenya.
- Ten team-members provided online support, guidance and expertise via video calls to enable our partner team to fit 140 wheelchairs, plus 213 other mobility aids and medical expertise, to 353 disabled people. 250 Bibles were distributed. Worked with in-country partners, OI Nigeria, in the Lagos/Delta region of Nigeria.
- Nine team-members provided wheelchairs, plus other mobility equipment and medical expertise, to 258 disabled people, along with 200 paper Bibles and 100 solar-powered audio Bibles in the local language. Worked with in-country partners, FH Rwanda, Kayonza, Rwanda.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2024**

- A short-term international mission team of six delivered teaching and preaching on disability inclusion from a Christian perspective, to 100 Christian leaders in Kerala, India.
- A short-term international mission team of two delivered teaching and preaching on disability inclusion from a Christian perspective, to 700 local people in Jinja, Uganda.
- Between 3 - 6 committed volunteers refurbished the wheelchairs on a mostly weekly basis at the charity's wheelchair storage warehouse in Aldershot.
- Providing one UK partner with wheelchairs destined for South Africa.
- Continued to save approx. 50 wheelchairs a month from landfill by receiving disused wheelchairs from NHS partners.

**Support activities**

- Distributed our free newsletter to approx. 4,500 contacts three times in the year to inspire supporters with stories of the work, as well as the opportunity to donate and get further involved.
- 13% increase in the charity's Facebook fan-base – 2406 in total – encouraging greater discussion and engagement with the charity.
- The charity was represented in Christian written media publications, including the Church Times, and Woman Alive magazine.
- Online media coverage was gained on the Baptists, the Methodist church, URC and Churches Together in Britain and Ireland.
- Disabled people represented the charity to give a Christian perspective of disability in live and pre-recorded radio interviews on Premier Christian Radio, UCB and TWR Radio stations.
- The charity was represented in exhibitions at Christian events including the Methodist conference, the Baptist Assembly, Spring Harvest, and the Belong conference.
- The charity was represented by CEO and Chair on the Churches for All network of Christian disability organisations.

**Future Developments**

**General**

- Strengthen the Board through recruiting new Trustees with relevant skills and experience.
- Undertake a full Strategic Review to compile a new Strategic Plan
- Increase promotion of our three outcomes (Access, Belonging, Commission) and promote these to Roofbreakers, churches and partner organisations as a useful model to adopt for the journey of disability inclusion.

**Faith**

- Increase number of Roofbreakers and support existing ones.
- Enable more disabled people to take on leadership roles and other responsibilities.

**Freedom**

- Explore potential options to source wheelchairs from producers in low-income countries.
- Develop the support we provide to regular partners to empower them and build up their mission and ministry to disabled people.

**Fellowship**

- Develop the vision and offer of our Holidays, Retreats, and pastoral support.
- Maintain the online opportunities we provide for disabled people.

**Financial Review**

Total income for the year increased from £261,532 at the previous Year-End to £506,732. This was due mostly to a very substantial one-off legacy of £200,000. Total expenditure increased from £331,995 at 2022/23 Year-End to £368,054. The overall balance, including unrealised investment losses of £5,650 was a surplus of £133,028.

Trustees are anticipating a deficit of £58,000 at the end of 2024/25 financial year due mainly to investing some of its reserves in expenditure on staffing to develop the charity. However, trustees have no reason to believe that Through the Roof will not continue to be able to meet its objectives for the coming year and operate as a going concern. Trustees acknowledge their on-going dependence on God as the source and provider of sufficient resources.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2024**

**Investments**

The level of investments and their location are reviewed at least annually or when any significant income is received.

**Payments to Trustees**

There were no remunerative payments to Trustees. Only expenses incurred by Trustees related to attending board meetings were reimbursed upon the production of receipts, or appropriate documentation of travel.

**Reserves**

To protect the charity against uncertainty over future income or potential emergency expenditure, the Board has set a policy of keeping three months' operating funds in reserves.

**Trust funding**

The charity was successfully awarded grants from several Trust Funds including Dame Violet Wills Charitable Trust and the Marsh Charitable Trust. The Benefact Trust granted us a second instalment of a 3-year commitment of £50,000 p.a. to the Roofbreaker project, dependent on the achievement of successful outcomes. Trustees are extremely thankful for their support.

**Intangible Income**

We continue to be very grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxford University Hospitals Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World project would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

Activity	2023/24	2022/23
Fellowship (Holidays and Retreats)	8	4
Freedom (International Mission)	41	38
Faith (Roofbreakers)	42	49
Governance and Administration	9	10
Total Number of Volunteers	100	101
Average Number of days (8hrs)	9.0	8.1
<b>Value (Number Vol.*Days*hours*national living wage @ £11.44 (2023 £10.42))</b>	<b>£82,814</b>	<b>£68,196</b>

**Risk management**

The trustees review their assessment of the major risks to which the charity is exposed on a regular basis. Procedures and systems are reviewed at least annually to mitigate these risks. During the year work has been done on reviewing all Through the Roof's Policies and identifying any areas needing attention. This has been reflected in the Charity's Risk Register.

**Statement of trustees' responsibilities**

The trustees (who are also the directors for the purposes of Company Law) are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and UK Accounting Standards (United Kingdom General Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a 'true and fair' view of the financial activities of the charity and of its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Observe the methods and principles in the Charities SORP;
- (c) Make judgements and estimates that are reasonable and prudent;
- (d) State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

As far as the trustees are aware:

- There is no relevant information of which the charitable company's independent examiner is unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2024**

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

**Thanks**

This year we have seen a mixture of great blessing and great sadness. God continues to bless us in all we do as we continue to grow and reach even more people with the good news of the gospel, fellowship, and practical help with mobility aids and supporting people as they advocate for the needs of those living with disability in churches both in this country and abroad. Our Roofbreaker network has now grown and now we have over 850 Roofbreakers. We have reached many on our overseas trips providing audio bibles in the local language as well as mobility aids - lives have certainly been transformed. And although we continue to face challenges financially God has met our needs in this area, not least with a very generous legacy for which we are most grateful.

Yet it is with great sadness that the Trustees have to report two of our board members have died during the year, our Chair Dr. Mike Townsend, and Sally Whitney. Mike contributed so much to the life of the charity, being involved as one of its founding members, and his wealth of experience in governance, the charity sector, and personal experience of disability will be hugely missed. Sally's enthusiastic involvement and her ardent advocacy for disabled people over the 16 months she was a Trustee is also a great loss to the organisation.


Yet despite these great losses, God has blessed us with a new trustee, Steve, who has personal experience with disability and comes with a wealth of experience and passion in wishing to transform lives through Jesus, with disabled people. The Board has certainly been strengthened through his membership.

I also owe an unrepayable debt of gratitude to so many who serve, faithfully and often sacrificially, in their work for Through the Roof. The Trustees, the staff, Roofbreakers, advocates, volunteers, and our overseas partners without whom our overseas trips and mission would have been much poorer. But I would like to particularly thank Tim Wood, for leading and guiding us so ably, so wisely, through what has been a challenging year. Thank you Tim.

We look forward with hope and expectation of God's continued blessing upon us as we follow His lead into a future full of opportunity and fruitfulness.

**Rev. Trevor Hahn, Chair of Through the Roof**

**Approval**

The Trustees' report was approved by the Trustees on .......... and signed on its behalf.

**Rev. Trevor Hahn**  
**Chair of Through the Roof**

**12<sup>th</sup> March 2025**

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2024**

I report on the accounts for the year ended 30th September 2024 set out on pages 9 to 16.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- 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 the 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**

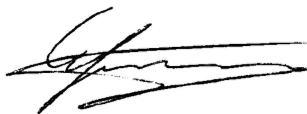
In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have 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.

Gareth Jones FCCA  
Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP



Date: .. 16th June 2025

**THROUGH THE ROOF CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the year ended 30 September 2024**

**INCOME & EXPENDITURE ACCOUNT**

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds Y/E 30/09/24</u> £	<u>Total Funds Y/E 30/09/23</u> £
<b>Incoming Resources</b>					
Incoming resources from generated funds					
Voluntary income	2	320,214	128,648	448,862	216,491
Activities for Generating Funds	3	2,457	1,533	3,990	3,267
Investment income	4	17,980	-	17,980	18,257
Incoming resources from charitable activities	5	171	35,729	35,900	23,517
<b>Total Incoming Resources</b>		<b>340,822</b>	<b>165,910</b>	<b>506,732</b>	<b>261,532</b>
<b>Resources Expended</b>					
Costs of Generating Funds					
Charitable activities	6	1,449	35	1,484	2,595
	7	50,825	315,745	366,570	329,400
<b>Total Resources Expended</b>		<b>52,274</b>	<b>315,780</b>	<b>368,054</b>	<b>331,995</b>
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	(5,650)	-	(5,650)	(27,883)
<b>Net Incoming / (Outgoing) Resources for the year</b>		<b>282,898</b>	<b>(149,870)</b>	<b>133,028</b>	<b>(98,346)</b>
Transfers (to)/from Restricted Funds		(149,870)	149,870	-	-
Total funds brought forward		352,113	-	352,113	450,459
<b>Total funds carried forward</b>		<b>485,141</b>	<b>-</b>	<b>485,141</b>	<b>352,113</b>

The notes on pages 11 to 17 form part of these accounts.

There are no other gains or losses apart from those recognised above.  
All incoming resources expended derive from continuing activities.

THROUGH THE ROOF CHARITABLE TRUST

BALANCE SHEET AS AT 30th September 2024

	Note	General Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<b>FIXED ASSETS</b>						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	283,597	36,000	-	319,597	325,247
<b>CURRENT ASSETS</b>		<u>283,597</u>	<u>36,000</u>	<u>-</u>	<u>319,597</u>	<u>325,247</u>
Debtors	13	16,361	-	19,233	35,594	46,933
Cash at Bank and in hand		158,529	-	7,287	165,816	27,368
		<u>174,890</u>	<u>-</u>	<u>26,520</u>	<u>201,410</u>	<u>74,301</u>
<b>LIABILITIES</b>						
Creditors amounts due within 1 year.	14	(9,346)	-	(26,520)	(35,866)	(47,435)
<b>NET CURRENT ASSETS</b>		165,544	-	-	165,544	26,866
<b>NET ASSETS</b>		<u>449,141</u>	<u>36,000</u>	<u>-</u>	<u>485,141</u>	<u>352,113</u>
<b>REPRESENTED BY:</b>						
Unrestricted funds	15					
General fund					449,141	316,113
Designated funds					36,000	36,000
Restricted funds	16				-	-
					<u>485,141</u>	<u>352,113</u>

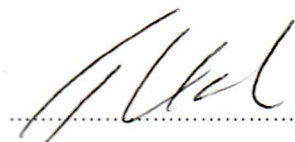
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts required by the Companies Act 2006.

For the year ended 30 September 2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Board of Directors on 12th March 2025 and signed on its behalf by



..... - Trevor Hahn - Chairman

The notes on pages 11 to 17 form part of these accounts

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 September 2024**

**1 ACCOUNTING POLICIES**

**a) Accounting convention**

The accounts are prepared under the historical cost convention, as modified by the revaluation of certain fixed assets, and include the results of the charity's operations which are described in the Directors' Report.

The accounts have been prepared in accordance with the Revised Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Companies Act 2006, subject to the departures referred to below. Also in accordance with the provisions applicable to entities subject to the small entities regime.

**b) The principal accounting policies of the charity are shown below:**

**i) Consolidation**

In the opinion of the Trustees, the charity and its trading subsidiary comprise a small group. The charity has therefore taken advantage of the exemption provided by the Companies Act 2006 not to prepare group accounts.

The Trustees have taken advantage of the exemption conferred by paragraph 383 (c) (as referred to by paragraph 408) of the SORP 2005 not to prepare group accounts, on the grounds that the results of the joint venture are not material to the group.

Details regarding the activities of the trading subsidiary are adequately disclosed in note 12 the accounts.

**ii) Income**

Donations are accounted for on an as received basis. The voluntary income is received from a variety of donors and is given for the general work of the charity. The related tax credit on donations received is accounted for on an accruals basis once the donation has been received. Investment income is recognised on a receivable basis. Legacies are recognised when there is deemed to be sufficient certainty as to the amount and timing of receipt.

**iii) Resources expended**

Charitable expenditure comprises all expenditure directly relating to the objects of the charity, and is included when incurred. Costs are allocated across the four main charitable activities according to the relevant use of financial and staff resources. Directly attributable costs are allocated directly to the charitable activity heading whereas staff costs and support costs are allocated on a basis relating to the use of staff resources.

Gifts are included when approved by the Directors.

The charity is not registered for VAT and as such irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Support costs are allocated on the basis of the weighted proportion of staff salary costs across the four main areas of charitable activity and restricted funds of the charity, this being deemed the most appropriate and equitable apportionment. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**iv) Fixed assets**

Equipment acquisitions have been capitalised only on items over £1,000 and depreciation provided to write off the cost of fixed assets over their estimated useful lives. The annual depreciation rates and methods used are as follows:-

Furniture & equipment	25% on straight line basis
-----------------------	----------------------------

**v) Pension costs**

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities in the year to which they are paid.

**vi) Unrestricted funds**

The general fund represents funds that are not subject to any restrictions regarding their use and are available for general purposes.

**vii) Designated funds**

Funds shown as designated for a particular purpose are also unrestricted.

**viii) Restricted funds**

The restricted income of the charity relates to funds on which the donors have placed a restriction and may only be used for the purposes specified.

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 30 September 2024**

2 VOLUNTARY INCOME	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Donations, Offerings & Sponsorship	94,174	126,148	220,322	202,509
Legacies	220,168	2,500	222,668	-
Income tax recoverable	5,872	-	5,872	13,982
	<u>320,214</u>	<u>128,648</u>	<u>448,862</u>	<u>216,491</u>

3 ACTIVITIES FOR GENERATING FUNDS	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product Sales	2,392	58	2,450	2,912
Fundraising Events	65	1,475	1,540	355
	<u>2,457</u>	<u>1,533</u>	<u>3,990</u>	<u>3,267</u>

4 INVESTMENT INCOME	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank Interest	1,001	-	1,001	3,133
Other Investment Income	16,979	-	16,979	15,124
	<u>17,980</u>	<u>-</u>	<u>17,980</u>	<u>18,257</u>

5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Receipts from projects and events	171	35,729	35,900	23,517
	<u>171</u>	<u>35,729</u>	<u>35,900</u>	<u>23,517</u>

6 COSTS OF GENERATING FUNDS	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product & Resource Material Purchases	105	-	105	17
Fundraising Events	1,344	35	1,379	2,578
Other fundraising costs	-	-	-	-
	<u>1,449</u>	<u>35</u>	<u>1,484</u>	<u>2,595</u>

7 CHARITABLE ACTIVITIES	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Churches Inc	50,825	-	50,825	44,894
Roofbreaker	-	96,889	96,889	87,005
DCF Fellowship	-	52,145	52,145	34,579
Wheels for the World	-	166,711	166,711	162,922
	<u>50,825</u>	<u>315,745</u>	<u>366,570</u>	<u>329,400</u>

	<u>Roofbreaker</u>	<u>Churches Inc</u>	<u>DCF Fellowship</u>	<u>Wheels for the World</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
Wages & National Insurance	53,032	27,571	-	69,235	149,838	149,404
Project & event costs	2,646	-	17,884	44,855	65,385	66,732
Total Direct Costs	55,678	27,571	17,884	114,090	215,223	216,136
Governance Costs (note 8)	2,992	1,688	2,487	3,820	10,987	17,002
Support costs (note 10)	38,219	21,566	31,774	48,801	140,360	96,262
	<u>96,889</u>	<u>50,825</u>	<u>52,145</u>	<u>166,711</u>	<u>366,570</u>	<u>329,400</u>

**THROUGH THE ROOF CHARITABLE TRUST**

**Notes to the Accounts**

**For the year ended 30 September 2024**

**8 GOVERNANCE COSTS**

	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Independent Examiner's Fee	1,740	-	1,740	1,450
Professional & Legal Fees	8,366	-	8,366	11,530
Board Meeting Expenses	881	-	881	4,022
	<u>10,987</u>	<u>-</u>	<u>10,987</u>	<u>17,002</u>

**9 STAFF COSTS**

	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>
Wages & salaries	140,741	140,351
Social security costs	38,037	36,497
Pension costs	17,550	18,912
	<u>196,328</u>	<u>195,760</u>

**No employee earned £50,000 p.a. or more**

**The average number of employees, (full time equivalent based on 35 hour week) analysed by function, was:**

Churches Inc (now merged with Roofbreaker function)	0.0	0.0
Roofbreaker	2.3	2.8
DCF Fellowship	1.2	1.2
Wheels for the World	1.6	1.6
Support	1.0	1.0
	<u>6.1</u>	<u>6.6</u>

**10 SUPPORT COSTS**

	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Y/E 30/09/24</u>	<u>Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>
Staff Costs	46,490	46,356
Training Costs	576	25
Rent & Rates	40,862	34,252
Telephone & IT Costs	10,831	9,625
Printing, stationery and post	6,969	2,008
Travel Costs	7,235	4,092
Conference & Catering Costs	513	508
Repairs & Renewals	10,128	11,322
Subscriptions	1,463	1,464
Advertising	848	2,851
Vital Link Newsletters	8,241	12,373
Insurances	3,744	3,568
Sundry Expenses	900	2,874
Bank charges	1,560	944
Reversal of provision	-	(36,000)
	<u>140,360</u>	<u>96,262</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2024**

<b>11 TANGIBLE FIXED ASSETS</b>	<b><u>Furniture &amp; equipment</u></b> <b>£</b>	<b><u>Total</u></b> <b>£</b>
<b>COST/VALUATION</b>		
Total at 1 October 2023	12,809	12,809
Disposals during the year	-	-
Total at 30 September 2024	<u>12,809</u>	<u>12,809</u>
<b>DEPRECIATION</b>		
Total at 1 October 2023	12,809	12,809
Charge for year	-	-
Disposals during the year	-	-
Total at 30 September 2024	<u>12,809</u>	<u>12,809</u>
<b>NET BOOK VALUES</b>		
At 30 September 2023	-	-
At 30 September 2024	<u>-</u>	<u>-</u>
	<b><u>30/09/24</u></b>	<b><u>30/09/23</u></b>
	<b>£</b>	<b>£</b>
<b>12 INVESTMENT ASSETS</b>		
Units in Charities Property Fund at Market Value (see detail below)	144,597	150,247
Investment Property	<u>175,000</u>	<u>175,000</u>
	<u>319,597</u>	<u>325,247</u>

In 2022 a property was gifted to the charity at a market value of £175,000. A condition of the gift is that the capital amount must be retained to provide an ongoing income to be used to further the charity's objects.

**CHARITY PROPERTY FUND**

<b>Cost of Units in Charities Property Fund</b>	<b><u>Units</u></b>	<b><u>Total £</u></b>
Total at 1 October 2023	122,292	148,640
Purchases during year	-	-
Total at 30 September 2024	<u>122,292</u>	<u>148,640</u>
<b>Unrealised Gains/(Losses) on Charities Property Fund</b>		
Total at 1 October 2023		1,607
Unrealised (Loss) for Year		<u>(5,650)</u>
Total at 30 September 2024		<u>(4,043)</u>
<b>Market Value</b>		
At 30 September 2024		<u>144,597</u>
At 30 September 2023		<u>150,247</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2024**

<b>13 DEBTORS</b>	<u>30/09/24</u>	<u>30/09/23</u>
	<u>£</u>	<u>£</u>
Accounts Receivable	3,899	5,829
Income tax recoverable	8,017	18,982
Other Debtors	3,562	3,562
Prepayments and accrued income	20,116	18,560
	<u>35,594</u>	<u>46,933</u>

<b>14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<u>30/09/24</u>	<u>30/09/23</u>
	<u>£</u>	<u>£</u>
Accounts Payable	1,517	7,679
Other creditors and accruals	34,349	39,756
	<u>35,866</u>	<u>47,435</u>

**15 UNRESTRICTED FUNDS**

Designated funds represent funds set aside by the trustees to cover future expenditure on improvements and maintenance of the working environments utilised by the charity.

**16 UNRESTRICTED FUNDS**

	<u>General Fund</u>	<u>Designated Fund</u>	<u>Total Funds Y/E 30/09/24</u>	<u>Total Funds Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>Incoming Resources</b>	340,822	-	340,822	114,919
<b>Resources expended</b>	(52,274)	-	(52,274)	(46,266)
<b>Realised Gains/(losses)</b>	-	-	-	-
<b>Unrealised Gains/(losses)</b>	(5,650)	-	(5,650)	(27,883)
	<u>282,898</u>	<u>-</u>	<u>282,898</u>	<u>40,770</u>
<b>Transfers</b>				
to/from Restricted Funds	(149,870)	-	(149,870)	(101,178)
to/from Designated Fund	-	-	-	-
	<u>133,028</u>	<u>-</u>	<u>133,028</u>	<u>(60,408)</u>
Balances, brought forward at 1 October 2023	316,113	36,000	352,113	412,521
<b>Balances, carried forward at 30 September 2024</b>	<u>449,141</u>	<u>36,000</u>	<u>485,141</u>	<u>352,113</u>

**17 RESTRICTED FUNDS**

	<u>Roofbreaker</u>	<u>DCF Groups</u>	<u>Wheels for the World</u>	<u>Total Funds Y/E 30/09/24</u>	<u>Total Funds Y/E 30/09/23</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources	57,354	17,358	91,198	165,910	146,613
Outgoing Resources	(96,889)	(52,145)	(166,746)	(315,780)	(285,729)
	<u>(39,535)</u>	<u>(34,787)</u>	<u>(75,548)</u>	<u>(149,870)</u>	<u>(139,116)</u>
Transfer to/from General Fund	39,535	34,787	75,548	149,870	101,178
Balance, brought forward at 1 October 2023	-	-	-	-	(37,938)
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>37,938</u>
Balance, carried forward at 30 September 2024	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2024**

**18 Donations in Kind**

We continue to be very grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxford University Hospitals Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World project would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

<b>Activity</b>	<b>2023/24</b>	<b>2022/23</b>
Friendship (holidays and retreats)	8	4
Freedom (International Mission)	41	38
Faith (Roofbreakers)	42	49
Governance and Administration	9	10
Total Number of Volunteers	<u>100</u>	<u>101</u>
Average Number of days (8hrs)	<u>9.0</u>	<u>8.1</u>
Value (Number Vol.*Days*hours*living wage @ £11.44 (2023; £10.42))	<u><u>82,814</u></u>	<u><u>68,196</u></u>

**19 TAXATION**

The trust is a registered charity and as such is not liable to direct taxation. The Company is not registered for VAT and

**20 DIRECTORS/TRUSTEES REMUNERATION**

No remuneration is paid to Directors/Trustees. Expenses incurred by trustees related to attending board meetings are reimbursed on presentation of an expenses claim under the Charity's usual procedures. The total amount of expenses paid was £199 (2023 - £194) paid to 1 trustees (2023 - 2 trustees).

**21 OPERATING LEASES**

The following operating leases are committed to be paid:

	Land & Buildings £
Expiring Between two and five years	28,300

**THROUGH THE ROOF CHARITABLE TRUST**

England & Wales - Charity number 1087788

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# Accounts

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**CHARITY NUMBER:1087788**  
**COMPANY NUMBER: 4201510**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2023**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2023**

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**THROUGH THE ROOF CHARITABLE TRUST**

**ACCOUNTS**

**For the year ended 30 September 2023**

**DIRECTORS**

Revd Trevor Hahn (Chairman)  
Mrs Fiona Maccabe  
Mr Clyde Bacchus  
Mrs Carol Arnold  
Mr Rob Dalton  
Mr Simon Dennis (resigned 7th December 2022)  
Mrs Sally Whitney (appointed 21st September 2022)  
Dr. Michael Townsend (Chairman, died 28th November 2022)

**COMPANY SECRETARY**

Miss Jan Nicholson

**REGISTERED OFFICE**

Alpha House, Alpha Place  
Garth Road  
Morden  
Surrey  
SM4 4TQ

**INDEPENDENT EXAMINER**

Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP

**BANKERS**

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

**REGISTERED CHARITY NUMBER:** 1087788

**COMPANY REGISTRATION NUMBER:** 4201510

**Directors' / Trustees Report**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

By God's grace the Trustees are pleased to present the report and accounts for Through the Roof for the year ended 30<sup>th</sup> September 2023.

**Structure, Governance and Management**

The company was incorporated on 18 April 2001, is registered as a charity, and is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association.

Through the Roof is a Christian disability charity working in the UK and internationally. The charity's name comes from the Bible account where four friends help their paralysed friend to meet Jesus. Since 1997 Through the Roof has sought to influence church and act as a catalyst for change, conveying a prophetic message to church and society where disabled people are valued equally, and enabled to belong and contribute.

There are currently five members of the Board of Trustees which meets quarterly to administer the Charity. The Trustees are also the Directors of the company for charity purposes. Trustees have a range of experience and skills in Accountancy, Disability, Education, Health, IT, Law, Ordained Ministry, Christian Mission, and the Charitable Sector.

There is a breadth of diversity amongst the Trustees, who all attend a variety of different evangelical churches, and agree with the Evangelical Alliance's Basis of faith. 28% have personal lived experience of disability, 43% are female, and 14% are of a Black Caribbean ethnic background.

A Chief Executive is appointed by the Trustees to manage the day-to-day operations on a full-time basis along with a part-time Operations Manager. Nine further part-time staff were employed during the year, which, at the Year-End equates to 6.6 Full-Time-Equivalent members of staff. They are supported by 101 faithful, skilled, and servant-hearted volunteers across its programme areas, including at the administration base in Morden, south London, our wheelchair storage warehouse in Aldershot, remotely and in the 'field'. Many volunteers have personal experience of disability.

Through the Roof is an Affiliate of US ministry, Joni and Friends (JAF), a member of the Evangelical Alliance (EA), and Global Connections (GC) and a founder member of the Churches for All (CFA) network of Christian disability organisations.

**Appointment and Induction of Trustees**

Appointment of the Directors is governed by the Articles of Association of the Company. The Board of Directors is authorised to appoint new Directors according to the agreed guidelines for the appointment of new trustees. New trustees receive a copy of the latest annual report and accounts, the Strategic Plan, and a copy of the Charity Commission leaflet 'The Essential Trustee: What You Need to Know.' Trustees are required to agree and adhere to the charity's statement of faith.

There were no new appointments to the Board of Trustees during the year. One Trustee resigned from the Board in December 2022.

**Related Parties**

Through the Roof is sole owner of DCF Ltd, the trading subsidiary which runs the holiday programme. Due to its decreasing profitability and increasing administrative burden the decision was taken by Trustees to dissolve DCF Ltd. The holiday programme is a part of the charity's mission and its activities will be absorbed within Through the Roof. The status of DCF Ltd on the Companies House register is that its final accounts were submitted on 28<sup>th</sup> February 2023 and was recorded as Dissolved on 18<sup>th</sup> July 2023.

**Property**

The charity owns a small residential property, valued at £175,000, received as a gift for the sole purpose of generating rental income and is an asset which cannot be liquidated according to the donor's wishes.

The charity's administration base is in a self-contained, accessible, ground floor office in Morden, south London, of approximately 500 square feet, within the three-storey building leased by Christian charity, Ascension Trust. Additionally, we rent 2,000 square feet of warehouse storage space for our wheelchair project, in Aldershot, Hampshire.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

**Aims and Objectives**

The objects of Through the Roof Charitable Trust are:

(a) to advance the Christian faith particularly amongst persons with physical and other disabilities in accordance with the Statement of Beliefs set out in its Memorandum and Articles of Association in the United Kingdom and elsewhere as the directors of the Charity may from time-to-time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

(b) to relieve and assist persons with physical and other disabilities and in doing so to promote the integration and participation of such persons in church life in the United Kingdom and elsewhere and to promote an awareness of the needs of such persons and appropriate responses to those needs amongst churches and Christians in the United Kingdom and elsewhere and to train Christians in ways of serving and helping persons with disabilities in the United Kingdom and elsewhere as the directors may from time to time think fit.

The company commenced its activities on 1 October 2001 when it received assets, less current liabilities from the unincorporated charity "JAF Ministries (Through the Roof)" (Charity No 1061010) and took over the work of that Charity.

**Strategic Plan**

The charity' is part-way through delivering a 3-year Strategic Plan. The highlights are as follows:

**Vision, mission, values, USP and outcomes**

Our values, vision and mission are all informed by the Bible account from which the charity gets its name and so we see these principles as underpinning and guiding the work.

Through the Roof is the only UK charity whose sole purpose is to work globally with churches and people across the range of disabilities to extend God's kingdom.

Through the Roof's five values are:

- Christ-centred
- Transforming
- Belonging
- Interdependent
- Enabling

Our vision is "a world where all people enjoy life together, mutually giving and receiving, as God intended".

Our mission is 'Transforming lives through Jesus with disabled people.'

The two strategic aims are:

- Providing life-changing opportunities for disabled people
- Equipping the Christian community to ensure disabled people can belong and contribute

During the year Trustees worked on refining our outcomes – reducing them from 7 to 3 to improve clarity and focus and cohesion of work across the charity to bring about positive change. The following is how the charity describes its outcomes...

**Through the Roof works with churches and people across all disabilities to enable: Access, Belonging and Commission...**

**Access:** For everyone to know Jesus, with disabled people fully welcomed into Christian life

**Belonging:** For everyone to grow together as the family of God, with disabled people flourishing in community with others

**Commission:** For everyone to reflect the character of Jesus, with disabled people making disciples, to the glory of God

**Summary of Main Activities and Achievements during the year**

**Public Benefit**

The charity's activities are provided for the benefit and empowerment of disabled people and those affected by disability. Additionally, our work benefits and equips those working with, living with, or seeking to work with disabled people, to ensure the greater inclusion of disabled people in church and community life in the UK and developing countries.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

The trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising powers or duties to which the guidance is relevant.

The charity delivers three main programme areas for the public benefit, and these are focussed on Faith, Fellowship, and Freedom, with details of each, as follows:

**Faith**

We provide training and resources to equip our Roofbreakers (volunteer disability champions) in their churches, and the Christian community to include disabled people more fully in church and community life, both in the UK and developing countries. The following are some activity highlights from during the year:

- Appointed 3 part-time Regional Co-ordinators to cover the North, East and West of the UK respectively and 'ramp up our Roofbreaker' project.
- 21% increase in total Roofbreakers (Disability Champions) – 140 signed-up to our project during the year (631 in total) to be advocates for disabled people in their own church.
- Initiated new Area Networks to support Roofbreakers in West Midlands and Glasgow.
- Organised 7 online 'welcome' sessions attended by 39 newly signed-up Roofbreakers.
- Provided Roofbreakers with copies of our Removing Barriers and a Disability Toolkit online resources.
- Delivered online event with specialist topical content i.e. Sensory Processing, and regional in-person event in Cardiff for Roofbreakers with inspiring disabled presenters and opportunities for discussion to equip, encourage and enable them in their role.
- Delivered 6 online Roofbreaker training workshops to 99 people to enable change in their own churches.
- Provided input and/or presentations to other Christian organisations to positively influence their work e.g. Parish Nursing, Just Love, Belong Conference, Spring Harvest, Diocesan events
- Encouraged churches to hold a Disability Awareness Sunday service during September, resulting in 348 churches downloading our resource materials and requesting 5000 leaflets to distribute to their congregations.
- Recorded several video interviews of the stories and experiences of disabled people to aid understanding of disabled people's life experiences, which are located on the charity's You Tube channel.
- Produced monthly Roofbreaker e-news.
- Continued to grow the Roofbreaker concept internationally as new people signed up from various developing nations.

**Fellowship**

We provide Christian pastoral support, encouragement, and opportunities for fellowship for disabled people in the UK in-person and online via groups, holidays and retreats. The following are some activity highlights from during the year:

- Support and encouragement to 9 autonomous DCF groups (approx. 300 people involved).
- Provided pastoral support by phone, Zoom and email for disabled people living in isolation.
- We organised a Christian supported group activity holiday – offering fellowship, activities, and spiritual refreshment to disabled people at the fully accessible Calvert Trust outdoor activity centre.

**Freedom**

We demonstrate the love of God in a practical way by restoring and distributing refurbished wheelchairs, which would otherwise go to landfill or be scrapped, to disabled people in developing countries. Our Wheels for the World project provides increased mobility and independence for many disabled people based on need. In addition, teams work with international partners to deliver preaching and teaching to churches and local people on disability from a Christian perspective. The following are some activity highlights from during the year:

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

- Eight team-members provided 127 wheelchairs, plus 164 other mobility equipment and medical expertise, to 291 disabled people, along with 200 Bibles and 110 audio Bibles in the local language of Malayalam. Worked with in-country partners, Sathyam Ministries, in Kerala, India.
- Five team-members provided wheelchairs, plus standing frames, walking frames, crutches, and other mobility equipment, to 247 disabled people, along with 200 Bibles. Worked with in-country partners, Hope of Glory Centre, Elburgon, Kenya.
- Nine team-members provided wheelchairs, plus other mobility equipment and medical expertise, to 269 disabled people, along with 200 paper Bibles and 100 solar-powered audio Bibles in the local language. Worked with in-country partners, Hope Health Action, Yumbe, Uganda.
- We organised an international short-term mission team of pastors that delivered teaching and preaching, as well as solar-powered, audio Bibles and written Bibles to local people in Rwanda.
- Between 3 - 6 committed volunteers refurbished the wheelchairs on a mostly weekly basis at the charity's wheelchair storage warehouse in Aldershot.
- Providing one UK partner with wheelchairs destined for South Africa.
- Continued to save approx. 50 wheelchairs a month from landfill by receiving disused wheelchairs from NHS partners.

**Support activities**

- With the expansion of the charity, the new role of 'Missions Programme Manager' was formed to support the CEO and ensure the successful delivery of the programmes.
- Distributed our free newsletter to approx. 4,500 contacts three times in the year to inspire supporters with stories of the work, as well as the opportunity to donate and get further involved
- 5% increase in the charity's Facebook fan-base – 2128 in total – encouraging greater discussion and engagement with the charity.
- The charity celebrated its 25<sup>th</sup> Anniversary with a Thanksgiving service, and also an online global event with representatives from across 3 continents.
- The charity was represented in Christian written media publications, including the Evangelical Alliance magazine
- Online media coverage was gained on the Baptists, the Anglican church, URC and Churches Together in Britain and Ireland.
- Disabled people represented the charity to give a Christian perspective of disability in live and pre-recorded radio interviews on Premier Christian Radio, UCB and TWR Radio stations.
- The charity was represented in exhibitions at Christian Festivals, Spring Harvest and Creation Fest.
- The charity was represented by CEO and Chair on the Churches for All network of Christian disability organisations.

**Future Developments**

**General**

- Strengthen the Board through recruiting new Trustees with relevant skills and experience.
- Ensure all activities fit into our three outcomes (Access, Belonging, Commission) and promote these to Roofbreakers, churches and partner organisations as a useful model to adopt for the journey of disability inclusion.
- Ensure the increased resources in communications, fundraising and volunteering will strengthen the charity's infrastructure and profile.

**Faith**

- Increase number of Roofbreakers and support existing ones.
- Enable more disabled people to take on leadership roles and other responsibilities.

**Freedom**

- Develop the support we provide to regular partners to empower them and build up their mission and ministry to disabled people.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

**Fellowship**

- Develop the vision and offer of our Holidays, Retreats, and pastoral support.
- Increase the online opportunities we provide for disabled people.

**Financial Review**

Total income for the year decreased from £431,285 at the previous Year-End to £261,532. Total expenditure increased from £278,483 at 2021/22 Year-End to £367,995 as charitable activities returned to near previous levels. The overall balance, including unrealised investment losses of £27,883 was a deficit of £134,346.

Trustees are anticipating a deficit of £42,000 at the end of 2023/24 financial year due mainly to investing some of its reserves in expenditure on staffing to develop the charity. However, trustees have no reason to believe that Through the Roof will not continue to be able to meet its objectives for the coming year and operate as a going concern. Trustees acknowledge their on-going dependence on God as the source and provider of sufficient resources.

**Investments**

The level of investments and their location are reviewed at least annually or when any significant income is received.

**Payments to Trustees**

There were no remunerative payments to Trustees. Only expenses incurred by Trustees related to attending board meetings were reimbursed upon the production of receipts, or appropriate documentation of travel.

**Reserves**

To protect the charity against uncertainty over future income or potential emergency expenditure, the Board has set a policy of keeping three months' operating funds in reserves.

**Trust funding**

The charity was successfully awarded grants from several Trust Funds including Dame Violet Wills Charitable Trust and the Marsh Charitable Trust. The Benefact Trust made a 3-year commitment of £50,000 p.a. to the Roofbreaker project, dependent on the achievement of successful outcomes. Trustees are extremely thankful for their support.

**Intangible Income**

We continue to be very grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxfordshire Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World project would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

<b>Activity</b>	<b>2022/23</b>	<b>2021/22</b>
Fellowship (Holidays and Retreats)	4	7
Freedom (International Mission)	38	28
Faith (Roofbreakers)	49	37
Governance and Administration	10	10
Total Number of Volunteers	101	82
Average Number of days (8hrs)	8.1	7.1
<b>Value (Number Vol.*Days*hours*living wage @ £10.42 (2022 £9.50))</b>	<b>£68,196</b>	<b>£47,243</b>

**Risk management**

The trustees review their assessment of the major risks to which the charity is exposed on a regular basis. Procedures and systems are reviewed at least annually to mitigate these risks. During the year work has been done on reviewing all Through the Roof's Policies and identifying any areas needing attention. This has been reflected in the Charity's Risk Register.

**Statement of trustees' responsibilities**

The trustees (who are also the directors for the purposes of Company Law) are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and UK Accounting Standards (United Kingdom General Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a 'true and fair' view of the financial activities of the charity and of its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Observe the methods and principles in the Charities SORP;
- (c) Make judgements and estimates that are reasonable and prudent;
- (d) State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

As far as the trustees are aware:

- There is no relevant information of which the charitable company's independent examiner is unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

**Thanks**

I would like to thank my fellow Board members for their support, commitment, time, expertise, and prayer. I would also like to thank all our excellent staff, volunteers and advocates and generous donors for their significant support. Without them there would be no TTR. We have continued to celebrate our 25<sup>th</sup> year. It is good to rejoice in God's love and goodness. Many thousands have been touched by God as a result of our ministry. Expansion has been the theme this year. We now have over 600 Roofbreakers. We have new funding to expand the Roofbreaker initiative. The plan is to reach many more churches and expand our networks. Our new staff will extend networks and Roofbreaking to more parts of the UK especially including Wales and Scotland. God continues to give us fresh exciting opportunities. We are looking forward to more Wheels and overseas teams in the coming year but recognise the value of the supported distributions. The most effective way to deliver Wheels for the World is through our trusted and experienced partners. This has been such a year of expansion that I would particularly like to thank staff, volunteers, donors and trustees for their vision and enthusiasm. A particular thank you to Tim Wood for leading the charity so sensitively and successfully and rising to the challenge of increased staff and projects. We all have contributed, by God's grace, to another very fruitful year. Let us follow Jesus as He leads us through these exciting times.

**Dr Mike Townsend, Chair of Through the Roof @ 30.09.23**

**Post balance sheet events**

It is with great sadness that, following the year-end, Trustees have to report the unexpected deaths of two Trustees: Chair - Dr Mike Townsend, and Sally Whitney. Mike contributed so much to the life of the charity, being involved as one of its founding members, and his wealth of experience in governance, the charity sector, and personal experience of disability will be hugely missed. Sally's enthusiastic involvement over the 16 months she was a Trustee is also a great loss to the organisation.

**Approval**

The Trustees' report was approved by the Trustees on.....*13 MARCH 2024*.....and signed on its behalf.



**Rev. Trevor Hahn**  
**Elected Chair of Through the Roof, 13.03.24**

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2023**

I report on the accounts for the year ended 30th September 2022 set out on pages 9 to 17

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- 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 the 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**

In connection with my examination, no matter 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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have 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.

Gareth Jones FCCA  
Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP



Date: ..... 30th April 2024 .....

**THROUGH THE ROOF CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the year ended 30 September 2023**

**INCOME & EXPENDITURE ACCOUNT**

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds Y/E 30/09/23</u> £	<u>Total Funds Y/E 30/09/22</u> £
<b>Incoming Resources</b>					
Incoming resources from generated funds					
Voluntary income	<b>2</b>	93,750	122,741	216,491	411,832
Activities for Generating Funds	<b>3</b>	2,912	355	3,267	3,781
Investment income	<b>4</b>	18,257	-	18,257	6,889
Incoming resources from charitable activities	<b>5</b>	-	23,517	23,517	8,783
<b>Total Incoming Resources</b>		<b>114,919</b>	<b>146,613</b>	<b>261,532</b>	<b>431,285</b>
<b>Resources Expended</b>					
Costs of Generating Funds	<b>6</b>	1,372	1,223	2,595	7,473
Charitable activities	<b>7</b>	44,894	284,506	329,400	271,010
<b>Total Resources Expended</b>		<b>46,266</b>	<b>285,729</b>	<b>331,995</b>	<b>278,483</b>
Realised Gain/(loss) on investment	<b>12</b>	-	-	-	-
Unrealised Gain/(loss) on investment	<b>12</b>	(27,883)	-	(27,883)	18,992
<b>Net Incoming / (Outgoing) Resources for the year</b>		<b>40,770</b>	<b>(139,116)</b>	<b>(98,346)</b>	<b>171,794</b>
Transfers (to)/from Restricted Funds		(101,178)	101,178	-	-
Total funds brought forward		412,521	37,938	450,459	278,665
<b>Total funds carried forward</b>		<b>352,113</b>	<b>-</b>	<b>352,113</b>	<b>450,459</b>

The notes on pages 11 to 17 form part of these accounts.

There are no other gains or losses apart from those recognised above.  
All incoming resources expended derive from continuing activities.

THROUGH THE ROOF CHARITABLE TRUST

BALANCE SHEET AS AT 30th September 2023

	Note	General Funds 2023 £	Designated Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>FIXED ASSETS</b>						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	289,247	36,000	-	325,247	353,230
<b>CURRENT ASSETS</b>		<u>289,247</u>	<u>36,000</u>	<u>-</u>	<u>325,247</u>	<u>353,230</u>
Debtors	13	34,375	-	12,558	46,933	24,930
Cash at Bank and in hand		7,361	-	20,007	27,368	130,326
		<u>41,736</u>	<u>-</u>	<u>32,565</u>	<u>74,301</u>	<u>155,256</u>
<b>LIABILITIES</b>						
Creditors amounts due within 1 year.	14	(14,870)	-	(32,565)	(47,435)	(58,027)
<b>NET CURRENT ASSETS</b>		<u>26,866</u>	<u>-</u>	<u>-</u>	<u>26,866</u>	<u>97,229</u>
<b>NET ASSETS</b>		<u>316,113</u>	<u>36,000</u>	<u>-</u>	<u>352,113</u>	<u>450,459</u>
<b>REPRESENTED BY:</b>						
Unrestricted funds	15					
General fund					316,113	412,521
Designated funds					36,000	-
Restricted funds	16				-	37,938
					<u>352,113</u>	<u>450,459</u>

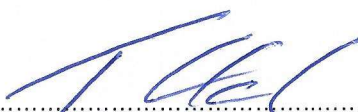
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts required by the Companies Act 2006.

For the year ended 30 September 2023 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Board of Directors on 13th March 2024 and signed on its behalf by

 ..... - Trevor Hahn - Chairman

The notes on pages 11 to 17 form part of these accounts

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 September 2023**

**1 ACCOUNTING POLICIES**

**a) Accounting convention**

The accounts are prepared under the historical cost convention, as modified by the revaluation of certain fixed assets, and include the results of the charity's operations which are described in the Directors' Report.

The accounts have been prepared in accordance with the Revised Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Companies Act 2006, subject to the departures referred to below. Also in accordance with the provisions applicable to entities subject to the small entities regime.

**b) The principal accounting policies of the charity are shown below:**

**i) Consolidation**

In the opinion of the Trustees, the charity and its trading subsidiary comprise a small group. The charity has therefore taken advantage of the exemption provided by the Companies Act 2006 not to prepare group accounts.

The Trustees have taken advantage of the exemption conferred by paragraph 383 (c) (as referred to by paragraph 408) of the SORP 2005 not to prepare group accounts, on the grounds that the results of the joint venture are not material to the group.

Details regarding the activities of the trading subsidiary are adequately disclosed in note 12 the accounts.

**ii) Income**

Donations are accounted for on an as received basis. The voluntary income is received from a variety of donors and is given for the general work of the charity. The related tax credit on donations received is accounted for on an accruals basis once the donation has been received. Investment income is recognised on a receivable basis. Legacies are recognised when there is deemed to be sufficient certainty as to the amount and timing of receipt.

**iii) Resources expended**

Charitable expenditure comprises all expenditure directly relating to the objects of the charity, and is included when incurred. Costs are allocated across the four main charitable activities according to the relevant use of financial and staff resources. Directly attributable costs are allocated directly to the charitable activity heading whereas staff costs and support costs are allocated on a basis relating to the use of staff resources.

Gifts are included when approved by the Directors.

The charity is not registered for VAT and as such irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Support costs are allocated on the basis of the weighted proportion of staff salary costs across the four main areas of charitable activity and restricted funds of the charity, this being deemed the most appropriate and equitable apportionment. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**iv) Fixed assets**

Equipment acquisitions have been capitalised only on items over £1,000 and depreciation provided to write off the cost of fixed assets over their estimated useful lives. The annual depreciation rates and methods used are as follows:-

Furniture & equipment	25% on straight line basis
-----------------------	----------------------------

**v) Pension costs**

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities in the year to which they are paid.

**vi) Unrestricted funds**

The general fund represents funds that are not subject to any restrictions regarding their use and are available for general purposes.

**vii) Designated funds**

Funds shown as designated for a particular purpose are also unrestricted.

**viii) Restricted funds**

The restricted income of the charity relates to funds on which the donors have placed a restriction and may only be used for the purposes specified.

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 30 September 2023**

<b>2 VOLUNTARY INCOME</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Donations, Offerings & Sponsorship	79,768	122,741	202,509	405,234
Legacies	-	-	-	-
Income tax recoverable	13,982	-	13,982	6,598
	<u>93,750</u>	<u>122,741</u>	<u>216,491</u>	<u>411,832</u>

Included in donations is £nil (2022: £175,000) relating to the market value of an Investment Property gifted to the charity during the year.

<b>3 ACTIVITIES FOR GENERATING FUNDS</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product Sales	2,912	-	2,912	452
Fundraising Events	-	355	355	3,329
	<u>2,912</u>	<u>355</u>	<u>3,267</u>	<u>3,781</u>

<b>4 INVESTMENT INCOME</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank Interest	3,133	-	3,133	496
Other Investment Income	15,124	-	15,124	6,393
	<u>18,257</u>	<u>-</u>	<u>18,257</u>	<u>6,889</u>

<b>5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Receipts from projects and events	-	23,517	23,517	8,783
	<u>-</u>	<u>23,517</u>	<u>23,517</u>	<u>8,783</u>

<b>6 COSTS OF GENERATING FUNDS</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product & Resource Material Purchases	17	-	17	48
Fundraising Events	1,355	1,223	2,578	5,825
Other fundraising costs	-	-	-	1,600
	<u>1,372</u>	<u>1,223</u>	<u>2,595</u>	<u>7,473</u>

<b>7 CHARITABLE ACTIVITIES</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>Funds</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Churches Inc	44,894	-	44,894	35,572
Roofbreaker	-	87,005	87,005	67,489
DCF Fellowship	-	34,579	34,579	20,937
Wheels for the World	-	162,922	162,922	147,012
	<u>44,894</u>	<u>284,506</u>	<u>329,400</u>	<u>271,010</u>

	<u>Roofbreaker</u>	<u>Churches Inc</u>	<u>DCF Fellowship</u>	<u>Wheels for the World</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>Y/E 30/09/23</u>	<u>Y/E 30/09/22</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Wages & National Insurance	52,879	27,491	-	69,034	149,404	116,090
Project & event costs	3,285	-	8,939	54,508	66,732	62,433
Total Direct Costs	56,164	27,491	8,939	123,542	216,136	178,523
Governance Costs (note 8)	4,630	2,612	3,849	5,911	17,002	8,356
Support costs (note 10)	26,211	14,791	21,791	33,469	96,262	84,131
	<u>87,005</u>	<u>44,894</u>	<u>34,579</u>	<u>162,922</u>	<u>329,400</u>	<u>271,010</u>

**THROUGH THE ROOF CHARITABLE TRUST**

**Notes to the Accounts**

**For the year ended 30 September 2023**

**8 GOVERNANCE COSTS**

	<u>General</u> <u>Fund</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/23</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/22</u> <u>£</u>
Audit fee	1,450	-	1,450	1,450
Professional & Legal Fees	11,530	-	11,530	4,690
Board Meeting Expenses	4,022	-	4,022	2,216
	<u>17,002</u>	<u>-</u>	<u>17,002</u>	<u>8,356</u>

**9 STAFF COSTS**

	<u>Y/E 30/09/23</u> <u>£</u>	<u>Y/E 30/09/22</u> <u>£</u>
Wages & salaries	140,351	111,938
Social security costs	36,497	27,255
Pension costs	18,912	12,918
	<u>195,760</u>	<u>152,111</u>

**No employee earned £50,000 p.a. or more**

**The average number of employees, (full time equivalent based on 35 hour week) analysed by function, was:**

Churches Inc (now merged with Roofbreaker function)	0.0	1.0
Roofbreaker	2.8	1.6
DCF Fellowship	1.2	0.7
Wheels for the World	1.6	1.5
Support	1.0	1.1
	<u>6.6</u>	<u>5.9</u>

**10 SUPPORT COSTS**

	<u>Total Funds</u> <u>Y/E 30/09/23</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/22</u> <u>£</u>
Staff Costs	46,356	36,019
Training Costs	25	315
Rent & Rates	34,252	10,777
Telephone & IT Costs	9,625	2,940
Printing, stationery and post	2,008	3,155
Travel Costs	4,092	561
Conference & Catering Costs	508	3,832
Repairs & Renewals	11,322	12,020
Subscriptions	1,464	1,309
Advertising	2,851	-
Vital Link Newsletters	12,373	9,684
Insurances	3,568	2,387
Sundry Expenses	2,874	454
Bank charges	944	678
Reversal of Provision	(36,000)	-
Donations	-	-
	<u>96,262</u>	<u>84,131</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2023**

<b>11 TANGIBLE FIXED ASSETS</b>	<b><u>Furniture &amp; equipment</u></b>	<b><u>Total</u></b>
	<b>£</b>	<b>£</b>
<b>COST/VALUATION</b>		
Total at 1 October 2022	12,809	12,809
Disposals during the year	-	-
Total at 30 September 2023	<u>12,809</u>	<u>12,809</u>
<b>DEPRECIATION</b>		
Total at 1 October 2022	12,809	12,809
Charge for year	-	-
Disposals during the year	-	-
Total at 30 September 2023	<u>12,809</u>	<u>12,809</u>
<b>NET BOOK VALUES</b>		
At 30 September 2022	<u>-</u>	<u>-</u>
At 30 September 2023	<u>-</u>	<u>-</u>
	<b><u>30/09/23</u></b>	<b><u>30/09/22</u></b>
	<b>£</b>	<b>£</b>
<b>12 INVESTMENT ASSETS</b>		
Units in Charities Property Fund at Market Value (see detail below)	150,247	178,130
Investment Property	175,000	175,000
Investment in Trading Subsidiary at Cost	-	100
	<u>325,247</u>	<u>353,230</u>

In 2022 a property was gifted to the charity at a market value of £175,000. A condition of the gift is that the capital amount must be retained to provide an ongoing income to be used to further the charity's objects.

**CHARITY PROPERTY FUND**

<b>Cost of Units in Charities Property Fund</b>	<b><u>Units</u></b>	<b><u>Total £</u></b>
Total at 1 October 2022	122,292	148,640
Purchases during year	-	-
Total at 30 September 2023	<u>122,292</u>	<u>148,640</u>
<b>Unrealised Gains/(Losses) on Charities Property Fund</b>		
Total at 1 October 2022		29,490
Unrealised (Loss) for Year		<u>(27,883)</u>
Total at 30 September 2023		<u>1,607</u>
<b>Market Value</b>		
At 30 September 2023		<u>150,247</u>
At 30 September 2022		<u>178,130</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2023**

**12 INVESTMENT ASSETS (cont)**

**TRADING SUBSIDIARY**

Up until 28th February 2023 the Charity also held 100 Ordinary £1 shares in DCF Limited (Co Registration number 5480906) , a company running holiday activities for disabled people and their helpers. This represented 100% of the share capital of DCF Limited. DCF Ltd ceased trading on 28th February 2023 with the holiday activities being undertaken by the parent charity from that point. DCF Ltd was wound up as at 28th February 2023.

<b>Period to 28th February 2023</b>	<b>£</b>
Turnover	10,425
Cost of sales & Administrative Expenses	<u>(10,439)</u>
Operating Loss	(14)
Interest receivable & Other Income	<u>14</u>
Profit Before Taxation	-
Corporation Tax	<u>-</u>
Retained profit for the period	-
Retained profit Bfwd	<u>-</u>
Retained profit Cfwd	<u>-</u>
Current assets	100
Current liabilities	<u>-</u>
Shareholders' funds	<u>100</u>
Share capital	100
Profit and loss account	<u>-</u>
	<u>100</u>

**13 DEBTORS**

	<b><u>30/09/23</u></b>	<b><u>30/09/22</u></b>
	<b>£</b>	<b>£</b>
Accounts Receivable	5,829	-
Income tax recoverable	18,982	5,000
Other Debtors	3,562	3,562
Prepayments and accrued income	<u>18,560</u>	<u>16,368</u>
	<u>46,933</u>	<u>24,930</u>

**14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b><u>30/09/23</u></b>	<b><u>30/09/22</u></b>
	<b>£</b>	<b>£</b>
Accounts Payable	7,679	5,767
Other creditors and accruals	<u>39,756</u>	<u>52,260</u>
	<u>47,435</u>	<u>58,027</u>

**15 UNRESTRICTED FUNDS**

Designated funds represent funds set aside by the trustees to cover future expenditure on improvements and maintenance of the working environments utilised by the charity.

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2023**

**15 UNRESTRICTED FUNDS -continued**

	<u>General Fund</u>	<u>Designated Fund</u>	<u>Total Funds Y/E 30/09/23</u>	<u>Total Funds Y/E 30/09/22</u>
	£	£	£	£
<b>Incoming Resources</b>	114,919	-	114,919	278,955
<b>Resources expended</b>	(46,266)	-	(46,266)	(43,045)
<b>Realised Gains/(losses)</b>	-	-	-	-
<b>Unrealised Gains/(losses)</b>	(27,883)	-	(27,883)	18,992
	<u>40,770</u>	<u>-</u>	<u>40,770</u>	<u>254,902</u>
<b>Transfers</b>				
to/from Restricted Funds	(101,178)		(101,178)	(72,076)
to/from Designated Fund	(36,000)	36,000	-	-
	<u>(96,408)</u>	<u>36,000</u>	<u>(60,408)</u>	<u>182,826</u>
Balances, brought forward at 1 October 2022	412,521	-	412,521	229,695
<b>Balances, carried forward at 30 September 2023</b>	<u>316,113</u>	<u>36,000</u>	<u>352,113</u>	<u>412,521</u>

**16 RESTRICTED FUNDS**

	<u>Roofbreaker</u>	<u>DCF Groups</u>	<u>Wheels for the World</u>	<u>Total Funds Y/E 30/09/23</u>	<u>Total Funds Y/E 30/09/22</u>
	£	£	£	£	£
Incoming Resources	31,751	16,300	98,562	146,613	152,330
Outgoing Resources	(88,005)	(34,578)	(163,146)	(285,729)	(235,438)
	<u>(56,254)</u>	<u>(18,278)</u>	<u>(64,584)</u>	<u>(139,116)</u>	<u>(83,108)</u>
Transfer to/from General Fund	56,254	18,278	26,646	101,178	72,076
Balance, brought forward at 1 October 2022	-	-	(37,938)	(37,938)	(11,032)
	-	-	37,938	37,938	48,970
Balance, carried forward at 30 September 2022	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>37,938</u>

**17 Donations in Kind**

We continue to be very grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxfordshire Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World project would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

<u>Activity</u>	<u>2022/23</u>	<u>2021/22</u>
Friendship (holidays and retreats)	4	7
Freedom (International Mission)	38	28
Faith (Roofbreakers)	49	37
Governance and Administration	10	10
Total Number of Volunteers	<u>101</u>	<u>82</u>
Average Number of days (8hrs)	8.1	7.1
Value (Number Vol.*Days*hours*living wage @ £10.42 (2022; £9.50))	<u>68,196</u>	<u>44,247</u>

**18 TAXATION**

The trust is a registered charity and as such is not liable to direct taxation. The Company is not registered for VAT and therefore these costs are included within the relevant expenses.

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2023**

**19 DIRECTORS/TRUSTEES REMUNERATION**

No remuneration is paid to Directors/Trustees. Expenses incurred by trustees related to attending board meetings are reimbursed on presentation of an expenses claim under the Charity's usual procedures. The total amount of expenses paid was £194 (2022 - £391) paid to 2 trustees (2022 - 2 trustees).

**20 OPERATING LEASES**

The following operating leases are committed to be paid:

	Land & Buildings £
Expiring	
In less than one year	8,000
Between two and five years	19,300

**THROUGH THE ROOF CHARITABLE TRUST**

England & Wales - Charity number 1087788

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# Accounts

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**CHARITY NUMBER:1087788**  
**COMPANY NUMBER: 4201510**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2022**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2022**

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**THROUGH THE ROOF CHARITABLE TRUST**

**ACCOUNTS**

**For the year ended 30 September 2022**

**DIRECTORS**

Dr. Michael Townsend (Chairman)  
Mrs Fiona Maccabe  
Mr Clyde Bacchus  
Mrs Carol Arnold  
Revd Trevor Hahn  
Mr Rob Dalton  
Mr Simon Dennis (resigned 7th December 2022)  
Mrs Sally Whitney (appointed 21st September 2022)

**COMPANY SECRETARY**

Miss Jan Nicholson

**REGISTERED OFFICE**

Alpha House, Alpha Place  
Garth Road  
Morden  
Surrey  
SM4 4TQ

**INDEPENDENT EXAMINER**

Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP

**BANKERS**

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

**REGISTERED CHARITY NUMBER:** 1087788

**COMPANY REGISTRATION NUMBER:** 4201510

**Directors' / Trustees Report**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2022**

By God's grace the Trustees are pleased to present the report and accounts for Through the Roof for the year ended 30<sup>th</sup> September 2022.

**Donations**

This year the charity has benefitted from a generous donation of a residential property to the value of £175,000 which is to generate income for future activities and is an asset that cannot be liquidated.

**Structure, Governance and Management**

The company was incorporated on 18 April 2001, is registered as a charity, and is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association.

Through the Roof is a Christian disability charity working in the UK and internationally. The charity's name comes from the Bible account where four friends help their paralysed friend to meet Jesus. Since 1997 Through the Roof has sought to influence church and act as a catalyst for change, conveying a prophetic message to church and society where disabled people are valued equally, and enabled to belong and contribute.

There are currently eight members of the Board of Trustees which meets quarterly to administer the Charity. The Trustees are also the Directors of the company for charity purposes. Trustees have a range of experience and skills in Accountancy, Business, Disability, Education, Health, IT, Law, Ordained Ministry, Christian Mission, and the Charitable Sector.

There is a breadth of diversity amongst the Trustees, who all attend a variety of different evangelical churches, and agree with the Evangelical Alliance's Basis of faith. 25% have personal lived experience of disability, 37% are female, and 12% are of a Black Caribbean ethnic background.

A Chief Executive is appointed by the Trustees to manage the day-to-day operations on a full-time basis along with a part-time Operations Manager. Seven further part-time staff were employed, which, at the Year-End equates to 5.9 Full-Time-Equivalent members of staff. They are supported by 87 faithful, skilled, and servant-hearted volunteers across its programme areas, including two regular office volunteers at the administration base in Morden, south London, and nine at our wheelchair storage warehouse in Aldershot. Many volunteers have personal experience of disability.

Through the Roof is an Affiliate of US ministry, Joni and Friends (JAF), a member of the Evangelical Alliance (EA), and Global Connections (GC) and a founder member of the Churches for All (CFA) network of Christian disability organisations.

**Appointment and Induction of Trustees**

Appointment of the Directors is governed by the Articles of Association of the Company. The Board of Directors is authorised to appoint new Directors according to the agreed guidelines for the appointment of new trustees. New trustees receive a copy of the latest annual report and accounts, the Strategic Plan, and a copy of the Charity Commission leaflet 'The Essential Trustee: What You Need to Know.' Trustees are required to agree and adhere to the charity's statement of faith.

There was one new appointment to the Board of Trustees during the year – Sally Whitney.

**Related Parties**

Through the Roof is sole owner of DCF Ltd, the trading subsidiary which runs the holiday programme.

**Property**

The charity's administration base is in a self-contained, accessible, ground floor office in Morden, south London, of approximately 500 square feet, within the three-storey building leased by Christian charity, Ascension Trust. Additionally, we rent 2,000 square feet of warehouse storage space for our wheelchair programme, in Aldershot, Hampshire.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2022**

**Aims and Objectives**

The objects of Through the Roof Charitable Trust are:

(a) to advance the Christian faith particularly amongst persons with physical and other disabilities in accordance with the Statement of Beliefs set out in its Memorandum and Articles of Association in the United Kingdom and elsewhere as the directors of the Charity may from time-to-time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

(b) to relieve and assist persons with physical and other disabilities and in doing so to promote the integration and participation of such persons in church life in the United Kingdom and elsewhere and to promote an awareness of the needs of such persons and appropriate responses to those needs amongst churches and Christians in the United Kingdom and elsewhere and to train Christians in ways of serving and helping persons with disabilities in the United Kingdom and elsewhere as the directors may from time to time think fit.

The company commenced its activities on 1 October 2001 when it received assets, less current liabilities from the unincorporated charity "JAF Ministries (Through the Roof)" (Charity No 1061010) and took over the work of that Charity.

**Strategic Plan**

Trustees continued work on the charity's 3-year Strategic Plan which was launched during 2022. The highlights are as follows:

**Vision, mission, values, USP and outcomes**

Our values, vision and mission are all informed by the Bible account from which the charity gets its name and so we see these principles as underpinning and guiding the work.

Through the Roof is the only UK charity whose sole purpose is to work globally with churches and people across the range of disabilities to extend God's kingdom.

Through the Roof's five values are:

- Christ-centred
- Transforming
- Belonging
- Interdependent
- Enabling

Our vision is "a world where all people enjoy life together, mutually giving and receiving, as God intended".

Our mission is 'Transforming lives through Jesus with disabled people.'

The two strategic aims are:

- Providing life-changing opportunities for disabled people
- Equipping the Christian community to ensure disabled people can belong and contribute

Arising from our values are seven key outcomes to focus all our work activities and bring about the following positive changes:

**Discipleship** – Everyone we connect with growing in Christian faith.

**Freedom** – Disabled people having increased social and physical mobility and spiritual freedom in Christ.

**Belonging** – Disabled people becoming less isolated with increased opportunities for friendship

**Personal growth** – Disabled people making a greater contribution to church and community life.

**Acceptance** – The Christian community having increased confidence, understanding and capability to include disabled people from a Christian perspective.

**Motivation** – The Christian community having increased conviction to include disabled people in church life.

**Taking action** – The Christian community expanding mission and ministry activities with and alongside disabled people.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2022**

**Summary of Main Activities and Achievements during the year**

**The coronavirus pandemic**

The start of this financial year saw the charity enter its 25<sup>th</sup> year of operation. We planned to mark this milestone with some celebratory 25<sup>th</sup> Anniversary events. However, many coronavirus restrictions were still in place in the first part of the year, and we faced a state of continued uncertainty over the feasibility of holding in-person events and activities. Thankfully we were able to hold events both in-person and online in the latter part of the year.

International travel restrictions hampered the return of our mission trips, which took longer to resume than had originally been anticipated and budgeted. Even when people were allowed to gather together indoors with others outside their family 'bubble', we found that people were more cautious about meeting together. These factors resulted in fewer activities taking place in the first half of the year and therefore, expenditure and income being lower than budgeted.

**Public Benefit**

The charity's activities are provided for the benefit and empowerment of disabled people and those affected by disability. Additionally, our work benefits and equips those working with, living with, or seeking to work with disabled people, to ensure the greater inclusion of disabled people in church and community life in the UK and developing countries.

The trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising powers or duties to which the guidance is relevant.

The charity delivers three main programme areas for the public benefit, and these are focussed on Faith (Churches Inc), Fellowship (Disabled Christians Fellowship), and Freedom (Wheels for the World), with details of each, as follows:

**Faith (Churches Inc & Roofbreakers)**

This programme provides training and resources to equip churches, and the Christian community to include disabled people more fully in church and community life, both in the UK and developing countries. The following are some activity highlights from during the year:

- 34% increase in Roofbreakers (Disability Champions) – 134 signed-up to our project during the year (523 in total) to be advocates for disabled people in their own church.
- Initiated several new Area Networks to support Roofbreakers, geographically e.g., Cardiff; and/or thematically i.e., Deaf Ministry.

Initiated online 'welcome' sessions for newly signed-up Roofbreakers.

- Provided around 50 copies of two specific online resources to our Roofbreakers: Removing Barriers and a Disability Toolkit bringing the total number of downloads to 120 and 156 respectively.
- Delivered 5 online Roofbreaker events with inspiring disabled presenters and opportunities for discussion with others to equip, encourage and enable them in their role.
- Delivered a two-hour online Roofbreaker training course to 56 people in 3 churches to enable change.
- Encouraged churches to hold a Disability Awareness Sunday service during September, resulting in 200 churches downloading our resource materials and requesting 2500 leaflets to distribute to their congregations.
- Recorded several video interviews of the stories and experiences of disabled people to populate the charity's You Tube channel and produced a video for our 25<sup>th</sup> Anniversary celebration events.
- Produced monthly Roofbreaker e-news.
- Continued to grow the Roofbreaker concept internationally as new people signed up from various developing nations.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2022**

**Fellowship** (Disabled Christians Fellowship)

This programme provides Christian support, encouragement, and opportunities for fellowship for disabled Christians in the United Kingdom. We were also pleased to provide a supported group holiday for disabled people through our wholly owned trading subsidiary in the name of DCF Ltd. The following are some activity highlights from during the year:

- Support and encouragement to 9 autonomous DCF groups (approx. 300 people involved).
- Provided an online fellowship opportunity to disabled people in isolating circumstances called 'The Lounge'.
- Provided pastoral support by phone and email for disabled people living in isolation.
- Through our wholly owned trading subsidiary (DCF Ltd) we organised a Christian supported group activity holiday – offering fellowship, activities, and spiritual refreshment to disabled people.

**Freedom** (Wheels for the World)

This overseas programme of Through the Roof demonstrates the love of God in a practical way by restoring and distributing refurbished wheelchairs, which would otherwise go to landfill or be scrapped, to disabled people in developing countries, giving them increased mobility and independence. This is done based on need. The following are some activity highlights from during the year:

- Four team-members (3 in the UK and 1 in Uganda) provided wheelchairs, plus other mobility equipment and medical expertise, to 195 disabled people, along with 200 Bibles. Worked with in-country partners, Kumi Community Foundation, in Kumi, Uganda.
- Eight UK team-members provided wheelchairs, plus standing frames, walking frames, crutches, and other mobility equipment, to 182 disabled people, along with 200 Bibles. Worked with in-country partners, RILD in Jinja, Uganda.
- Twenty-three team-members (8 in the UK and 15 in Mozambique) provided wheelchairs, plus other mobility equipment and medical expertise, to 200 disabled people, along with 200 solar-powered audio Bibles, as part of our 'Supported Wheelchair Distribution' concept. UK team-members supported in-country partners, Helping Hands in the Mocuba region of Mozambique.
- Provided 47 wheelchairs, plus mobility equipment, to our Partner, Volodomyr Kostyshyn of Grace Baptist Church in Ternopil, Western Ukraine
- 7 committed volunteers refurbished the wheelchairs on a mostly weekly basis at the charity's wheelchair storage warehouse in Aldershot.
- Providing one UK partner with wheelchairs destined for South Africa.
- Continued to save approx. 50 wheelchairs a month from landfill by receiving disused wheelchairs from NHS partners.

**Support activities**

- Distributed our free newsletter to approx. 4,400 contacts three times in the year to inspire supporters with stories of the work, as well as the opportunity to donate and get further involved
- 10% increase in the charity's Facebook fan-base – 2024 in total – encouraging greater discussion and engagement with the charity.
- Appointed a Communications Officer – a new role to the charity, to amplify the message and impact of Through the Roof.
- Initiated a new strategic role to co-ordinate, communicate and celebrate volunteering.
- Disabled people represented the charity to give a Christian perspective of disability in live and pre-recorded radio interviews on Premier Christian Radio, UCB and TWR Radio stations.
- The charity was represented in exhibitions at Christian Festivals, Spring Harvest and Creation Fest.
- Chief Executive Officer represented the charity at several online events including the Evangelical Alliance Disability Roundtable; and an international conference run by ASNA.
- The charity was represented by CEO and Chair on the Churches for All network of Christian disability organisations.

## Future Developments

### General

- Funding application submitted for significant three-year grant which, if successful, would help the charity to make a step change in capacity, reach, impact and spiritual growth to benefit many more people and communities.
- Consolidate the charity's growth and ensure the increased resources in communications, fundraising and volunteering will strengthen the charity's infrastructure and profile.

### Faith

- Subject to a successful funding application we plan to 'ramp up our Roofbreaker' project through employing regional staff across the UK.
- Increase number of Roofbreakers and support existing ones.

### Freedom

- Develop the support we provide to regular partners to empower them and build up their mission and ministry to disabled people

### Fellowship

- Develop the vision and offer of our Holidays, Retreats, and pastoral support programme.

## Financial Review

Total income for the year increased from £317,171 at the previous Year-End to £431,285. The value of a property that was very kindly donated anonymously during the year accounts for £175,000 of this amount. Total expenditure increased from £228,335 at 2020/21 Year-End to £278,483 as Covid restrictions eased which allowed charitable activities to return to near previous levels. The overall balance, including unrealised investment gains of £18,992, was a surplus of £171,794.

Trustees are anticipating a significant deficit at the end of 2022/23 financial year due mainly to investing some of its reserves in expenditure on staffing to grow the charity. However, trustees have no reason to believe that Through the Roof will not continue to be able to meet its objectives for the coming year and operate as a going concern. Trustees acknowledge their on-going dependence on God as the source and provider of sufficient resources.

## Investments

The level of investments and their location are reviewed at least annually or when any significant income is received.

## Payments to Trustees

There were no remunerative payments to Trustees. Only expenses incurred by Trustees related to attending board meetings were reimbursed upon the production of receipts, or appropriate documentation of travel.

## Reserves

To protect the charity against uncertainty over future income or potential emergency expenditure, the Board has set a policy of keeping three months' operating funds in reserves.

## Trust funding

The charity was successfully awarded grants from several Trust Funds including Dame Violet Wills Charitable Trust and the Marsh Charitable Trust. Trustees are very thankful for their support.

## Intangible Income

We are extremely grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxfordshire Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels programme would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

Activity	2021/22	2020/21
Fellowship (DCF)	7	10
Freedom (Wheels for the World)	28	28
Faith (Churches Inc)	37	42
Governance and Administration	10	10
Total Number of Volunteers	82	90
Average Number of days (8hrs)	7.1	3.6
<b>Value (Number Vol.*Days*hours*living wage @ £9.50 (2021 £8.91))</b>	<b>£44,247</b>	<b>£23,094</b>

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2022**

**Risk management**

The trustees review their assessment of the major risks to which the charity is exposed on a regular basis. Procedures and systems are reviewed at least annually to mitigate these risks. During the year work has

been done on reviewing all Through the Roof's Policies and identifying any areas needing attention. This has been reflected in the Charity's Risk Register.

**Statement of trustees' responsibilities**

The trustees (who are also the directors for the purposes of Company Law) are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and UK Accounting Standards (United Kingdom General Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a 'true and fair' view of the financial activities of the charity and of its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Observe the methods and principles in the Charities SORP;
- (c) Make judgements and estimates that are reasonable and prudent;
- (d) State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

As far as the trustees are aware:

- There is no relevant information of which the charitable company's independent examiner is unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

**Thanks**

I would like to thank my fellow Board members for their support, commitment, time, expertise, and prayer. I would also like to thank all our excellent staff, volunteers and advocates and generous donors for their significant support. Without them there would be no TTR.

This is our 25<sup>th</sup> year. It is good to celebrate God's love and goodness. Many thousands have been touched by God as a result of our ministry. Change has been continuing this year. We are back to some face-to-face activities - blending them with the virtual. Having exceeded our target of 400 Roofbreakers, we are embarking on an initiative to reach many more churches and expand our networks. God continues to give us fresh exciting opportunities. We are looking forward to more Wheels and overseas teams in the coming year but recognise the value of the supported distributions.

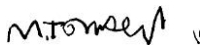
This has been such a year of both celebration and change, that I would particularly like to thank staff, volunteers, donors and trustees for their flexibility and enthusiasm. A big thank you to Tim Wood for leading the charity so sensitively and successfully through this change period. All have contributed, by God's grace, to another very fruitful year. Let us follow Jesus as He leads us through these exciting times.

**Approval**

14th March 2023

The Trustees' report was approved by the Trustees on.....and signed on its behalf

**Dr. Mike Townsend**  
**Chair of Through the Roof**



**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2022**

I report on the accounts for the year ended 30th September 2022 set out on pages 9 to 17

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- 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 the 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**

In connection with my examination, no matter 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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have 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.



Gareth Jones FCCA  
Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP

Date: 8th March 2023 .....

**THROUGH THE ROOF CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the year ended 30 September 2022**

**INCOME & EXPENDITURE ACCOUNT**

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds Y/E 30/09/22</u> £	<u>Total Funds Y/E 30/09/21</u> £
<b>Incoming Resources</b>					
Incoming resources from generated funds					
Voluntary income	2	267,977	143,855	411,832	300,807
Activities for Generating Funds	3	3,511	270	3,781	9,158
Investment income	4	6,889	-	6,889	6,796
Incoming resources from charitable activities	5	578	8,205	8,783	410
<b>Total Incoming Resources</b>		<b>278,955</b>	<b>152,330</b>	<b>431,285</b>	<b>317,171</b>
<b>Resources Expended</b>					
Costs of Generating Funds	6	7,473	-	7,473	2,064
Charitable activities	7	35,572	235,438	271,010	226,271
<b>Total Resources Expended</b>		<b>43,045</b>	<b>235,438</b>	<b>278,483</b>	<b>228,335</b>
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	18,992	-	18,992	10,432
<b>Net Incoming / (Outgoing) Resources for the year</b>		<b>254,902</b>	<b>(83,108)</b>	<b>171,794</b>	<b>99,268</b>
Transfers (to)/from Restricted Funds		(72,076)	72,076	-	-
Total funds brought forward		229,695	48,970	278,665	179,397
<b>Total funds carried forward</b>		<b>412,521</b>	<b>37,938</b>	<b>450,459</b>	<b>278,665</b>

The notes on pages 11 to 17 form part of these accounts.

There are no other gains or losses apart from those recognised above.  
All incoming resources expended derive from continuing activities.

**THROUGH THE ROOF CHARITABLE TRUST**

**BALANCE SHEET AS AT 30th September 2022**

	<u>Note</u>	<u>General Funds 2022 £</u>	<u>Designated Funds 2022 £</u>	<u>Restricted Funds 2022 £</u>	<u>Total Funds 2022 £</u>	<u>Total Funds 2021 £</u>
<b>FIXED ASSETS</b>						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	353,230	-	-	353,230	159,238
		<u>353,230</u>	<u>-</u>	<u>-</u>	<u>353,230</u>	<u>159,238</u>
<b>CURRENT ASSETS</b>						
Debtors	13	19,176	-	5,754	24,930	24,386
Cash at Bank and in hand		89,342	-	40,984	130,326	144,669
		<u>108,518</u>	<u>-</u>	<u>46,738</u>	<u>155,256</u>	<u>169,055</u>
<b>LIABILITIES</b>						
Creditors amounts due within 1 year.	14	(49,227)	-	(8,800)	(58,027)	(49,628)
		<u>59,291</u>	<u>-</u>	<u>37,938</u>	<u>97,229</u>	<u>119,427</u>
<b>NET CURRENT ASSETS</b>						
		<u>412,521</u>	<u>-</u>	<u>37,938</u>	<u>450,459</u>	<u>278,665</u>
<b>NET ASSETS</b>						
<b>REPRESENTED BY:</b>						
Unrestricted funds	15				412,521	229,695
General fund						
Designated funds					-	-
Restricted funds	16				37,938	48,970
					<u>450,459</u>	<u>278,665</u>

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts required by the Companies Act 2006.

For the year ended 30 September 2022 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Board of Directors on 14th March 2023 and signed on its behalf by



..... - Dr Michael Townsend - Chairman

The notes on pages 11 to 17 form part of these accounts

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 September 2022**

**1 ACCOUNTING POLICIES**

**a) Accounting convention**

The accounts are prepared under the historical cost convention, as modified by the revaluation of certain fixed assets, and include the results of the charity's operations which are described in the Directors' Report.

The accounts have been prepared in accordance with the Revised Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Companies Act 2006, subject to the departures referred to below. Also in accordance with the provisions applicable to entities subject to the small entities regime.

**b) The principal accounting policies of the charity are shown below:**

**i) Consolidation**

In the opinion of the Trustees, the charity and its trading subsidiary comprise a small group. The charity has therefore taken advantage of the exemption provided by the Companies Act 2006 not to prepare group accounts.

The Trustees have taken advantage of the exemption conferred by paragraph 383 (c) (as referred to by paragraph 408) of the SORP 2005 not to prepare group accounts, on the grounds that the results of the joint venture are not material to the group.

Details regarding the activities of the trading subsidiary are adequately disclosed in note 12 the accounts.

**ii) Income**

Donations are accounted for on an as received basis. The voluntary income is received from a variety of donors and is given for the general work of the charity. The related tax credit on donations received is accounted for on an accruals basis once the donation has been received. Investment income is recognised on a receivable basis. Legacies are recognised when there is deemed to be sufficient certainty as to the amount and timing of receipt.

**iii) Resources expended**

Charitable expenditure comprises all expenditure directly relating to the objects of the charity, and is included when incurred. Costs are allocated across the four main charitable activities according to the relevant use of financial and staff resources. Directly attributable costs are allocated directly to the charitable activity heading whereas staff costs and support costs are allocated on a basis relating to the use of staff resources.

Gifts are included when approved by the Directors.

The charity is not registered for VAT and as such irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Support costs are allocated on the basis of the weighted proportion of staff salary costs across the four main areas of charitable activity and restricted funds of the charity, this being deemed the most appropriate and equitable apportionment. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**iv) Fixed assets**

Equipment acquisitions have been capitalised only on items over £1,000 and depreciation provided to write off the cost of fixed assets over their estimated useful lives. The annual depreciation rates and methods used are as follows:-

Furniture & equipment	25% on straight line basis
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**v) Pension costs**

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities in the year to which they are paid.

**vi) Unrestricted funds**

The general fund represents funds that are not subject to any restrictions regarding their use and are available for general purposes.

**vii) Designated funds**

Funds shown as designated for a particular purpose are also unrestricted.

**viii) Restricted funds**

The restricted income of the charity relates to funds on which the donors have placed a restriction and may only be used for the purposes specified.

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 30 September 2022**

<b>2 VOLUNTARY INCOME</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Donations, Offerings & Sponsorship	262,973	142,261	405,234	220,964
Legacies	-	-	-	71,767
Income tax recoverable	5,004	1,594	6,598	8,076
	<u>267,977</u>	<u>143,855</u>	<u>411,832</u>	<u>300,807</u>

Included in donations is £175,000 relating to the market value of an Investment Property gifted to the charity during the year

<b>3 ACTIVITIES FOR GENERATING FUNDS</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product Sales	182	270	452	892
Fundraising Events	3,329	-	3,329	8,266
	<u>3,511</u>	<u>270</u>	<u>3,781</u>	<u>9,158</u>

<b>4 INVESTMENT INCOME</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank Interest	496	-	496	14
Other Investment Income	6,393	-	6,393	6,782
	<u>6,889</u>	<u>-</u>	<u>6,889</u>	<u>6,796</u>

<b>5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Receipts from projects and events	578	8,205	8,783	410
	<u>578</u>	<u>8,205</u>	<u>8,783</u>	<u>410</u>

<b>6 COSTS OF GENERATING FUNDS</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Fund</u>	<u>Funds</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product & Resource Material Purchases	48	-	48	40
Fundraising Events	5,825	-	5,825	-
Other fundraising costs	1,600	-	1,600	2,024
	<u>7,473</u>	<u>-</u>	<u>7,473</u>	<u>2,064</u>

<b>7 CHARITABLE ACTIVITIES</b>	<u>General</u>	<u>Restricted</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>Funds</u>	<u>Funds</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Churches Inc	35,572	-	35,572	36,724
Roofbreaker	-	67,489	67,489	55,453
DCF Fellowship	-	20,937	20,937	15,953
Wheels for the World	-	147,012	147,012	118,141
	<u>35,572</u>	<u>235,438</u>	<u>271,010</u>	<u>226,271</u>

	<u>Roofbreaker</u>	<u>Churches Inc</u>	<u>DCF Fellowship</u>	<u>Wheels for the World</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>Y/E 30/09/22</u>	<u>Y/E 30/09/21</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Wages & National Insurance	41,088	21,361	-	53,641	116,090	112,290
Project & event costs	1,218	-	-	61,215	62,433	43,508
Total Direct Costs	42,306	21,361	-	114,856	178,523	155,798
Governance Costs (note 8)	2,275	1,284	1,892	2,905	8,356	2,223
Support costs (note 10)	22,908	12,927	19,045	29,251	84,131	68,250
	<u>67,489</u>	<u>35,572</u>	<u>20,937</u>	<u>147,012</u>	<u>271,010</u>	<u>226,271</u>

**THROUGH THE ROOF CHARITABLE TRUST**

**Notes to the Accounts**

**For the year ended 30 September 2022**

**8 GOVERNANCE COSTS**

	<u>General</u> <u>Fund</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/22</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/21</u> <u>£</u>
Audit fee	1,450	-	1,450	1,450
Professional & Legal Fees	4,690	-	4,690	-
Board Meeting Expenses	2,216	-	2,216	773
	<u>8,356</u>	<u>-</u>	<u>8,356</u>	<u>2,223</u>

**9 STAFF COSTS**

	<u>Y/E 30/09/22</u> <u>£</u>	<u>Y/E 30/09/21</u> <u>£</u>
Wages & salaries	111,938	113,311
Social security costs	27,255	18,055
Pension costs	12,918	10,665
	<u>152,111</u>	<u>142,031</u>

**No employee earned £50,000 p.a. or more**

**The average number of employees, (full time equivalent based on 35 hour week) analysed by function, was:**

Churches Inc	1.0	0.7
Roofbreaker	1.6	1.2
DCF Fellowship	0.7	0.7
Wheels for the World	1.5	1.4
Support	1.1	1.4
	<u>5.9</u>	<u>5.4</u>

**10 SUPPORT COSTS**

	<u>Total Funds</u> <u>Y/E 30/09/22</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/21</u> <u>£</u>
Staff Costs	36,019	29,742
Training Costs	315	-
Rent & Rates	10,777	10,800
Telephone	2,940	4,160
Printing, stationery and post	3,155	1,758
Travel Costs	561	546
Conference & Catering Costs	3,832	231
Repairs & Renewals	12,020	5,942
Subscriptions	1,309	1,325
Vital Link Newsletters	9,684	8,972
Insurances	2,387	2,165
Sundry Expenses	454	1,030
Bank charges	678	519
Donations	-	1,060
	<u>84,131</u>	<u>68,250</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2022**

<b>11 TANGIBLE FIXED ASSETS</b>	<b><u>Furniture &amp; equipment</u></b>	<b><u>Total</u></b>
	<b>£</b>	<b>£</b>
<b>COST/VALUATION</b>		
Total at 1 October 2021	12,809	12,809
Disposals during the year	-	-
Total at 30 September 2022	<u>12,809</u>	<u>12,809</u>
<b>DEPRECIATION</b>		
Total at 1 October 2021	12,809	12,809
Charge for year	-	-
Disposals during the year	-	-
Total at 30 September 2022	<u>12,809</u>	<u>12,809</u>
<b>NET BOOK VALUES</b>		
At 30 September 2021	<u>-</u>	<u>-</u>
At 30 September 2022	<u>-</u>	<u>-</u>
	<b><u>30/09/22</u></b>	<b><u>30/09/21</u></b>
	<b>£</b>	<b>£</b>
<b>12 INVESTMENT ASSETS</b>		
Units in Charities Property Fund at Market Value (see detail below)	178,130	159,138
Investment Property	175,000	-
Investment in Trading Subsidiary at Cost	100	100
	<u>353,230</u>	<u>159,238</u>

During the year a property was gifted to the charity at a market value of £175,000. A condition of the gift is that the capital amount must be retained to provide an ongoing income to be used to further the charity's objects.

**CHARITY PROPERTY FUND**

<b>Cost of Units in Charities Property Fund</b>	<b><u>Units</u></b>	<b><u>Total £</u></b>
Total at 1 October 2021	122,292	148,640
Purchases during year	-	-
Total at 30 September 2022	<u>122,292</u>	<u>148,640</u>
<b>Unrealised Gains/(Losses) on Charities Property Fund</b>		
Total at 1 October 2021		10,498
Unrealised Gain for Year		<u>18,992</u>
Total at 30 September 2022		<u>29,490</u>
<b>Market Value</b>		
At 30 September 2022		<u>178,130</u>
At 30 September 2021		<u>159,138</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2022**

**12 INVESTMENT ASSETS (cont)**

**TRADING SUBSIDIARY**

The Charity also holds 100 Ordinary £1 shares in DCF Limited (Co Registration number 5480906) , a company running holiday activities for disabled people and their helpers. This represent 100% of the share capital of DCF Limited. DCF Ltd ceased trading on 28th February 2023 with the holiday activities being undertaken by the parent charity from that point. DCF Ltd will be wound up as at 28th February 2023.

<b>Period to 28th February 2023</b>	<b>£</b>
Turnover	10,425
Cost of sales & Administrative Expenses	(10,439)
Operating Loss	(14)
Interest receivable & Other Income	14
Profit Before Taxation	-
Corporation Tax	-
Retained profit for the period	-
Retained profit Bfwd	-
Retained profit Cfwd	-
Current assets	100
Current liabilities	-
Shareholders' funds	100
Share capital	100
Profit and loss account	-
	<u>100</u>

**13 DEBTORS**

	<b><u>30/09/22</u></b>	<b><u>30/09/21</u></b>
	<b>£</b>	<b>£</b>
Accounts Receivable	-	1,172
Income tax recoverable	5,000	6,846
Other Debtors	3,562	3,562
Prepayments and accrued income	16,368	12,806
	<u>24,930</u>	<u>24,386</u>

**14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b><u>30/09/22</u></b>	<b><u>30/09/21</u></b>
	<b>£</b>	<b>£</b>
Accounts Payable	5,767	7,387
Other creditors and accruals	52,260	42,241
	<u>58,027</u>	<u>49,628</u>

Included in other creditors and accruals is a provision of £35,000 (2021: £31,000) for dilapidations on the office and warehouse premises.

**15 UNRESTRICTED FUNDS**

	<b><u>General Fund</u></b>	<b><u>Designated Fund</u></b>	<b><u>Total Funds Y/E 30/09/22</u></b>	<b><u>Total Funds Y/E 30/09/21</u></b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Incoming Resources</b>	278,955	-	278,955	128,708
<b>Resources expended</b>	(43,045)	-	(43,045)	(38,788)
<b>Realised Gains/(losses)</b>	-	-	-	-
<b>Unrealised Gains/(losses)</b>	18,992	-	18,992	10,432
	<u>254,902</u>	<u>-</u>	<u>254,902</u>	<u>100,352</u>
<b>Transfers</b>				
to/from Restricted Funds	(72,076)	-	(72,076)	(50,054)
to/from Designated Fund	-	-	-	-
	<u>182,826</u>	<u>-</u>	<u>182,826</u>	<u>50,298</u>
Balances, brought forward at 1 October 2021	229,695	-	229,695	179,397
<b>Balances, carried forward at 30 September 2022</b>	<u>412,521</u>	<u>-</u>	<u>412,521</u>	<u>229,695</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2022**

**15 UNRESTRICTED FUNDS (cont)**

**General Fund:-**

This year the charity has benefitted from a generous donation of a residential property to the value of £175,000 which is to generate income for future activities and is an asset that cannot be liquidated.

**Designated Fund:-**

No new designation has been made for next year as budgeted expenditure is set to increase even further.

**16 RESTRICTED FUNDS**

	<u>Roofbreaker</u>	<u>DCF</u> <u>Groups</u>	<u>Wheels for</u> <u>the World</u>	<u>Total Funds</u> <u>Y/E 30/09/22</u>	<u>Total Funds</u> <u>Y/E 30/09/21</u>
	£	£	£	£	£
Incoming Resources	15,150	1,201	135,979	152,330	188,463
Outgoing Resources	(67,490)	(20,937)	(147,011)	(235,438)	(189,547)
	<u>(52,340)</u>	<u>(19,736)</u>	<u>(11,032)</u>	<u>(83,108)</u>	<u>(1,084)</u>
Transfer to/from General Fund	52,340	19,736	-	72,076	50,054
Balance, brought forward at 1 October 2021	-	-	(11,032)	(11,032)	48,970
	-	-	48,970	48,970	-
Balance, carried forward at 30 September 2022	<u>-</u>	<u>-</u>	<u>37,938</u>	<u>37,938</u>	<u>48,970</u>

No new designation has been made for Wheels for the World next year as budgeted expenditure is set to increase even further.

**17 Donations in Kind**

We are extremely grateful for the generosity of several organizations who supported us in many ways during the past financial year, including:

- Several NHS Trusts, Oxfordshire Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels programme would not be possible.

In addition, a very generous anonymous donor gifted the charity a residential leasehold flat for the purposes of providing a regular source of capital income. This gift has been recognised at market value in the accounts under donations (note 2).

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the various aspects of the charity, and their total worth.

<u>Activity</u>	<u>2021/22</u>	<u>2020/21</u>
Friendship (DCF, inc holidays)	7	10
Freedom (Wheels for the World)	28	28
Faith (Churches Inc)	37	42
Governance and Administration	10	10
Total Number of Volunteers	<u>82</u>	<u>90</u>
Average Number of days (8hrs)	7.1	3.6
Value (Number Vol.*Days*hours*living wage @ £9.50 (2021; £8.91))	<u>44,247</u>	<u>23,094</u>

**18 TAXATION**

The trust is a registered charity and as such is not liable to direct taxation. The Company is not registered for VAT and therefore these costs are included within the relevant expenses.

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2022**

**19 DIRECTORS/TRUSTEES REMUNERATION**

No remuneration is paid to Directors/Trustees. Expenses incurred by trustees related to attending board meetings are reimbursed on presentation of an expenses claim under the Charity's usual procedures. The total amount of expenses paid was £391 (2021 - £35) paid to 2 trustees (2021 - 1 trustee).

**20 OPERATING LEASES**

The following operating leases are committed to be paid:

	Land & Buildings £
Expiring	
In less than one year	15,600
Between two and five years	8,000

**THROUGH THE ROOF CHARITABLE TRUST**

England & Wales - Charity number 1087788

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# Accounts

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**CHARITY NUMBER:1087788**  
**COMPANY NUMBER: 4201510**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2021**

**THROUGH THE ROOF CHARITABLE TRUST**  
**DIRECTORS REPORT**  
**AND ACCOUNTS**  
**FOR THE YEAR ENDED 30th SEPTEMBER 2021**

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**THROUGH THE ROOF CHARITABLE TRUST**

**ACCOUNTS**

**For the year ended 30 September 2021**

**DIRECTORS**

Dr. Michael Townsend (Chairman)  
Mrs Fiona Maccabe  
Mr Clyde Bacchus  
Mrs Carol Arnold  
Revd Trevor Hahn  
Mr Rob Dalton  
Mr Simon Dennis

**COMPANY SECRETARY**

Mr. Michael Jamison

**REGISTERED OFFICE**

Alpha House, Alpha Place  
Garth Road  
Morden  
Surrey  
SM4 4TQ

**INDEPENDENT EXAMINER**

Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP

**BANKERS**

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

**REGISTERED CHARITY NUMBER:** 1087788

**COMPANY REGISTRATION NUMBER:** 4201510

**Directors' / Trustees Report**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

By God's grace the Trustees are pleased to present the report and accounts for Through the Roof for the year ended 30<sup>th</sup> September 2021.

**Structure, Governance and Management**

The company was incorporated on 18 April 2001, is registered as a charity, and is constituted as a company limited by guarantee and is governed by a Memorandum and Articles of Association.

Through the Roof is a Christian disability charity working in the UK and internationally. The charity's name comes from the Bible account where four friends help their paralysed friend to meet Jesus. Since 1997 Through the Roof has sought to influence church and act as a catalyst for change, conveying a prophetic message to church and society where disabled people are valued equally, and enabled to belong and contribute.

There are currently seven members of the Board of Trustees which meets quarterly to administer the Charity. The Trustees are also the Directors of the company for charity purposes. Trustees have a range of experience and skills in Accountancy, Business, Disability, Health, IT, Law, Ordained Ministry, Christian Mission, and the Charitable Sector.

There is a breadth of diversity amongst the Trustees, who all attend a variety of different evangelical churches. 14% have personal experience of disability, 28% are female, and 14% are of a Black Caribbean ethnic background.

A Chief Executive is appointed by the Trustees to manage the day-to-day operations on a full-time basis along with a part-time Operations Manager. During the year eight further part-time staff were employed, which in total equates to 5.4 Full-Time-Equivalent members of staff. They are supported by 90 faithful, skilled, and servant-hearted volunteers across its programme areas, including two regular office volunteers at the administration base in Morden, south London, and nine at our wheelchair storage warehouse in Aldershot. Many volunteers have personal experience of disability.

Through the Roof is an Affiliate of US ministry, Joni and Friends (JAF), a member of the Evangelical Alliance (EA), and Global Connections (GC) and a founder member of the Churches for All (CFA) network of Christian disability organisations.

**Appointment and Induction of Trustees**

Appointment of the Directors is governed by the Articles of Association of the Company. The Board of Directors is authorised to appoint new Directors according to the agreed guidelines for the appointment of new trustees. New trustees receive a copy of the latest annual report and accounts, the Strategic Plan, and a copy of the Charity Commission leaflet 'The Essential Trustee: What You Need to Know'. Trustees are required to agree and adhere to the charity's statement of faith.

There were no new appointments to the Board of Trustees during the year.

**Related Parties**

Through the Roof is sole owner of DCF Ltd, the trading subsidiary which runs the holiday programme.

**Property**

The charity's administration base is located in a self-contained, accessible, ground floor office in Morden, south London, of approximately 500 square feet, within the three-storey building leased by Christian charity, Ascension Trust. Additionally, we rent 2,000 square feet of warehouse storage space for our wheelchair programme, in Aldershot, Hampshire.

**Aims and Objectives**

The objects of Through the Roof Charitable Trust are:

(a) to advance the Christian faith particularly amongst persons with physical and other disabilities in accordance with the Statement of Beliefs set out in its Memorandum and Articles of Association in the United Kingdom and elsewhere as the directors of the Charity may from time-to-time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

(b) to relieve and assist persons with physical and other disabilities and in doing so to promote the integration and participation of such persons in church life in the United Kingdom and elsewhere and to promote an awareness of the needs of such persons and appropriate responses to those needs amongst churches and Christians in the United Kingdom and elsewhere and to train Christians in ways of serving and helping persons with disabilities in the United Kingdom and elsewhere as the directors may from time to time think fit.

The company commenced its activities on 1 October 2001 when it received assets, less current liabilities from the unincorporated charity "JAF Ministries (Through the Roof)" (Charity No 1061010) and took over the work of that Charity.

**Strategic Plan**

As a result of the pandemic, the charity took steps to do a full review of its Strategic Plan.

**Vision, mission, values, USP and outcomes**

Our values, vision and mission are all informed by the Bible account from which the charity gets its name and so we see these principles as underpinning and guiding the work.

Through the Roof is the only UK charity whose sole purpose is to work globally with churches and people across the range of disabilities to extend God's kingdom.

Through the Roof's five values are:

- Christ-centred
- Transforming
- Belonging
- Interdependent
- Enabling

Our vision is one of "a world where all people enjoy life together, mutually giving and receiving, as God intended".

Our mission is 'Transforming lives through Jesus with disabled people'.

The two strategic aims are:

- Providing life-changing opportunities for disabled people
- Equipping the Christian community to ensure disabled people can belong and contribute

Arising from our values are seven key outcomes to focus all our work activities and bring about the following positive changes:

**Discipleship** – Everyone we connect with growing in Christian faith.

**Freedom** – Disabled people having increased social and physical mobility and spiritual freedom in Christ.

**Belonging** – Disabled people becoming less isolated with increased opportunities for friendship

**Personal growth** – Disabled people making a greater contribution to church and community life.

**Acceptance** – The Christian community having increased confidence, understanding and capability to include disabled people from a Christian perspective.

**Motivation** – The Christian community having increased conviction to include disabled people in church life.

**Taking action** – The Christian community expanding mission and ministry activities with and alongside disabled people.

**Summary of Main Activities and Achievements during the year**

**The coronavirus pandemic**

**Impact on Finances** – Despite the continued uncertainty of financial climate due to the coronavirus pandemic, the charity maintained a very healthy financial position. Ad-hoc donations were down, and fundraising events did not take place over the year. However, those that give regularly by standing order faithfully continued to do so. In-person activities were unable to return as quickly as had been anticipated, resulting in less expenditure than budgeted. We were also able to continue to make use of the Government's Coronavirus Job Retention Scheme for some staff for part of the year, whilst others reduced their working hours.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

**Impact on Activities** – No in-person activities took place during the year, due to a combination of lockdown returning; physical distancing measures; travel restrictions; and a lack of appetite for disabled people, who are more vulnerable to the virus, to meet together. However, we continued to meet our objectives by adapting and initiating new activities online.

**Impact on Beneficiaries, Staff and Volunteers** – Many disabled people have been shielding throughout the pandemic and continued to do so even when restrictions were lifted, due to increased vulnerability to the virus. As a result, disabled people struggled with increased loneliness and isolation and demonstrates that Through the Roof's mission is as vital as ever. For a significant part of the year, three staff-members were furloughed, and two worked reduced hours, but the remainder continued to be fully employed. Volunteer numbers and hours were down on the previous year.

**Public Benefit**

The charity's activities are provided for the benefit and empowerment of disabled people and those affected by disability. Additionally, our work benefits and equips those working with, living with, or seeking to work with disabled people, to ensure the greater inclusion of disabled people in church and community life in the UK and developing countries.

The trustees have complied with their duty to have due regard to the Charity Commission's public benefit guidance when exercising powers or duties to which the guidance is relevant.

The charity delivers three main programme areas for the public benefit, and these are focussed on Faith (Churches Inc), Friendship (Disabled Christians Fellowship), and Freedom (Wheels for the World), with details of each, as follows:

**Faith** (Churches Inc)

This programme provides training and resources to equip churches, and the Christian community to include disabled people more fully in church and community life, both in the UK and developing countries. Our activities during the year included:

- 29% increase in Roofbreakers (Disability Champions) – 89 signed-up to our project during the year (389 in total) to be advocates for disabled people in their own church.
- Initiated several new Area Networks to support Roofbreakers, both geographically e.g., Chester, Norfolk; and another themed Network i.e., Deaf Roofbreakers.
- Delivered a two-hour online Roofbreaker training course to 112 people in 7 churches to enable change. Rated as 'very good' by 83% of respondents.
- Recorded several video interviews of the stories and experiences of disabled people and promoted these on social media.
- Launched a new Disability Church Toolkit resource.
- Produced monthly Roofbreaker e-news.
- Represented at New Wine Leadership Conference, speaking on 'leading from a place of disability' plus online exhibition booth.
- Launched the concept of International Roofbreakers to spread the vision and ethos of the charity in developing countries through local representation in West Africa and East Africa.

**Friendship** (Disabled Christians Fellowship)

This programme has two main elements, the support and encouragement of groups of disabled Christians in the United Kingdom and the provision of supported group holidays for disabled people. Our activities during the year included:

- Provided three online Retreats, developed in response to restrictions due to COVID-19, to provide spiritual refreshment to disabled people.
- Launched a new online initiative called 'The Lounge' to provide regular fellowship opportunities every six weeks to disabled people in isolating circumstances.
- Provided pastoral support by phone and email for disabled people living in isolation.
- Support and encouragement to 10 autonomous DCF groups (approx. 400 people involved).

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

**Freedom (Wheels for the World)**

This overseas programme of Through the Roof demonstrates the love of God in a practical way by restoring and distributing refurbished wheelchairs, which would otherwise go to landfill or be scrapped, to disabled people in developing countries, giving them increased mobility and independence. This is done on the basis of need. Our activities during the year included:

- Thirteen team-members (9 in the UK and 4 in Uganda) provided wheelchairs, plus other mobility equipment and medical expertise, to 196 disabled people, as part of our new 'Supported Wheelchair Distribution' concept. Worked with in-country partners, Health Hope Action, for 2 days a week over 8 weeks in Bidi Bidi refugee camp, northern Uganda.
- Thirty team-members (13 in the UK and 17 in Kenya) provided wheelchairs, plus standing frames, walking frames, crutches, and other mobility equipment, to 193 disabled people as part of the second 'Supported Wheelchair Distribution'. Worked with in-country partners, Pastor Davis, and the Abundant Hope of Glory Centre in Elburgon, Kenya.
- Nine committed volunteers refurbished the wheelchairs on a weekly basis at the charity's wheelchair storage warehouse in Aldershot.
- National TV coverage from a three-minute feature about Wheels for the World and the warehouse volunteers which was broadcast on BBC Songs of Praise.
- Providing one UK partner with wheelchairs destined for South Africa.
- Continued to save approx. 50 wheelchairs a month from landfill by receiving disused wheelchairs from NHS partners.

**Support activities**

- Distributed our free newsletter to approx. 4,300 contacts three times in the year to inspire supporters with stories of the work, as well as the opportunity to donate and get further involved
- 11% increase in the charity's Facebook fan-base – 1847 in total – encouraging greater discussion and engagement with the charity.
- A Christian perspective of disability in relation to news items was profiled through pre-recorded and live radio interviews with staff representatives on Premier Christian Radio, UCB Radio and BBC Local Radio stations.
- CEO, Tim Wood, represented the charity on several online events including Prayer Shield UK and Ascension Trust TV.
- The charity was represented by CEO and Chair on the Churches for All network of Christian disability organisations.

**Future Developments**

**General**

- Increase staffing resources in the areas of communications, fundraising and volunteering to strengthen the charity's infrastructure and profile.
- Continue to develop a balanced range of activities online, and in-person in response to COVID.

**Faith**

- Increase number of Roofbreakers and support existing ones.
- Develop greater representation in regional areas.
- Develop the concept of International Roofbreakers.

**Freedom**

- Develop the concept of 'Supported Wheelchair Distributions' in parallel with in-person trips.

**Friendship**

- Develop the vision and offer of our Holidays, Retreats and pastoral support programme.

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

**Financial Review**

Total income for the year increased by 1% from £312,838 at the 2019/20 Year-End to £317,171. Significant unexpected legacy and investment income countered the fall in grants and continued reduction of Activity income and Holiday income. Total expenditure decreased by 21% from £288,489 at 2019/20 Year-End to £228,335 due to a full year of enforced reduction of expenditure on charitable activities. The overall balance, including unrealized investment gains of £10,432, was a surplus of £99,268.

Trustees are anticipating a significant deficit at the end of 2021/22 financial year due mainly to increased expenditure on staffing. However, trustees have no reason to believe that Through the Roof will not continue to be able to meet its objectives for the coming year and operate as a going concern. Trustees acknowledge their on-going dependence on God as the source and provider of sufficient resources.

**Investments**

The level of investments and their location are at least reviewed annually or when any significant income is received.

**Payments to Trustees**

There were no remunerative payments to Trustees. Only expenses incurred by Trustees related to attending board meetings were reimbursed upon the production of receipts, or appropriate documentation of travel.

**Reserves**

To protect the charity against uncertainty over future income or potential emergency expenditure, the Board has set a policy of keeping three months' operating funds in reserves.

**Trust funding**

The charity was very grateful to receive £10,000, the third of three years of grant funding from the Joseph Rank Trust to develop the Roofbreaker project. The charity was also successful with several applications and was awarded grants from several other Trust Funds including Dame Violet Wills Charitable Trust and the Marsh Charitable Trust. Trustees are very thankful for their support.

**Intangible Income**

We are extremely grateful for the generosity of several organizations who supported us in various ways during the past financial year, including:

- Several NHS Trusts, Oxfordshire Wheelchair Services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World programme would not be possible.

On a day-to-day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the different aspects of the charity, and their total worth to the charity.

<b>Activity</b>	<b>2020/21</b>	<b>2019/20</b>
Friendship (DCF)	10	1
Freedom (Wheels for the World)	28	31
Faith (Churches Inc)	42	59
Governance and Administration	10	10
Total Number of Volunteers	90	101
Average Number of days (8hrs)	3.6	4.7
<b>Value (Number Vol.*Days*hours*living wage @ £8.91 (2020 £8.72))</b>	<b>£23,094</b>	<b>£33,115</b>

**Risk management**

The trustees review their assessment of the major risks to which the charity is exposed on a regular basis. Procedures and systems are reviewed at least annually to mitigate these risks. During the year work has been done on reviewing all Through the Roof's Policies and identifying any areas needing attention. This has been reflected in the Charity's Risk Register.

**Statement of trustees' responsibilities**

The trustees (who are also the directors for the purposes of Company Law) are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and UK Accounting Standards (United Kingdom General Accepted Accounting Practice).

**Directors' / Trustees Report - continued**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

Company law requires the trustees to prepare financial statements for each financial year which give a 'true and fair' view of the financial activities of the charity and of its financial position at the end of that year. In preparing these financial statements, the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently;
- (b) Observe the methods and principles in the Charities SORP;
- (c) Make judgements and estimates that are reasonable and prudent;
- (d) State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- (e) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

In so far as the trustees are aware:

- There is no relevant information of which the charitable company's independent examiner is unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

**Thanks**

I would like to thank my fellow Board members for their support, commitment, time, expertise, and prayer.

I would also like to thank all our excellent staff, volunteers and advocates and generous donors for their significant support. Without them there would be no TTR. This has been a year of change. The virus has meant that face to face activities have been impossible. However, change has been positive particularly in developing virtual dimensions for our projects. I would particularly like to thank staff, volunteers, donors and trustees for their flexibility and innovation to fulfil God's plans. Tim Wood has led the charity sensitively and successfully through this change period. Despite the challenges we have faced this year, all have contributed, by God's grace, to another very fruitful year.

**Approval**

The Trustees' report was approved by the Trustees on.....  
and signed on its behalf



**Dr. Mike Townsend**  
**Chair of Through the Roof**

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF**  
**Through the Roof Charitable Trust**  
**FOR THE YEAR ENDED 30th September 2021**

I report on the accounts for the year ended 30th September 2021 set out on pages 9 to 17

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- 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 the 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**

In connection with my examination, no matter 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 386 and 387 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have 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.

Gareth Jones FCCA  
Gareth Jones Compliance Ltd  
Chartered Certified Accountants  
3 Wyvis Drive  
Balloch  
Inverness  
IV2 7HP



Date: 18th November 2021

**THROUGH THE ROOF CHARITABLE TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**For the year ended 30 September 2021**

**INCOME & EXPENDITURE ACCOUNT**

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds Y/E 30/09/21</u> £	<u>Total Funds Y/E 30/09/20</u> £
<b>Incoming Resources</b>					
Incoming resources from generated funds					
Voluntary income	2	112,604	188,203	300,807	271,829
Activities for Generating Funds	3	9,138	20	9,158	8,945
Investment income	4	6,796	-	6,796	5,121
Incoming resources from charitable activities	5	170	240	410	26,943
<b>Total Incoming Resources</b>		<b>128,708</b>	<b>188,463</b>	<b>317,171</b>	<b>312,838</b>
<b>Resources Expended</b>					
Costs of Generating Funds					
Charitable activities	7	36,724	189,547	226,271	282,144
<b>Total Resources Expended</b>		<b>38,788</b>	<b>189,547</b>	<b>228,335</b>	<b>288,489</b>
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	10,432	-	10,432	(8,317)
<b>Net Incoming / (Outgoing) Resources for the year</b>		<b>100,352</b>	<b>(1,084)</b>	<b>99,268</b>	<b>16,032</b>
Transfers (to)/from Restricted Funds		(50,054)	50,054	-	-
Total funds brought forward		179,397	-	179,397	163,365
<b>Total funds carried forward</b>		<b>229,695</b>	<b>48,970</b>	<b>278,665</b>	<b>179,397</b>

The notes on pages 11 to 17 form part of these accounts.

There are no other gains or losses apart from those recognised above.  
All incoming resources expended derive from continuing activities.

**THROUGH THE ROOF CHARITABLE TRUST**

**BALANCE SHEET AS AT 30th September 2021**

	<u>Note</u>	<u>General Funds 2021 £</u>	<u>Designated Funds 2021 £</u>	<u>Restricted Funds 2021 £</u>	<u>Total Funds 2021 £</u>	<u>Total Funds 2020 £</u>
<b>FIXED ASSETS</b>						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	159,238	-	-	159,238	148,806
		<hr/>			<hr/>	<hr/>
<b>CURRENT ASSETS</b>		159,238	-	-	159,238	148,806
Debtors	13	24,386	-	-	24,386	20,754
Cash at Bank and in hand		144,669	-	-	144,669	59,237
		<hr/>			<hr/>	<hr/>
		169,055	-	-	169,055	79,991
<b>LIABILITIES</b>						
Creditors amounts due within 1 year.	14	(49,628)	-	-	(49,628)	(49,400)
<b>NET CURRENT ASSETS</b>						
		119,427	-	-	119,427	30,591
<b>NET ASSETS</b>						
		<hr/>			<hr/>	<hr/>
		278,665	-	-	278,665	179,397
<b>REPRESENTED BY:</b>						
Unrestricted funds	15				229,695	179,397
General fund						
Designated funds					-	-
Restricted funds	16				48,970	-
					<hr/>	<hr/>
					278,665	179,397

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts required by the Companies Act 2006.

For the year ended 30 September 2021 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Board of Directors on 8th December 2021 and signed on its behalf by



..... - Dr Michael Townsend - Chairman

The notes on pages 11 to 17 form part of these accounts

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 September 2021**

**1 ACCOUNTING POLICIES**

**a) Accounting convention**

The accounts are prepared under the historical cost convention, as modified by the revaluation of certain fixed assets, and include the results of the charity's operations which are described in the Directors' Report.

The accounts have been prepared in accordance with the Revised Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Companies Act 2006, subject to the departures referred to below. Also in accordance with the provisions applicable to entities subject to the small entities regime.

**b) The principal accounting policies of the charity are shown below:**

**i) Consolidation**

In the opinion of the Trustees, the charity and its trading subsidiary comprise a small group. The charity has therefore taken advantage of the exemption provided by the Companies Act 2006 not to prepare group accounts.

The Trustees have taken advantage of the exemption conferred by paragraph 383 (c) (as referred to by paragraph 408) of the SORP 2005 not to prepare group accounts, on the grounds that the results of the joint venture are not material to the group.

Details regarding the activities of the trading subsidiary are adequately disclosed in note 12 the accounts.

**ii) Income**

Donations are accounted for on an as received basis. The voluntary income is received from a variety of donors and is given for the general work of the charity. The related tax credit on donations received is accounted for on an accruals basis once the donation has been received. Investment income is recognised on a receivable basis. Legacies are recognised when there is deemed to be sufficient certainty as to the amount and timing of receipt.

**iii) Resources expended**

Charitable expenditure comprises all expenditure directly relating to the objects of the charity, and is included when incurred. Costs are allocated across the four main charitable activities according to the relevant use of financial and staff resources. Directly attributable costs are allocated directly to the charitable activity heading whereas staff costs and support costs are allocated on a basis relating to the use of staff resources.

Gifts are included when approved by the Directors.

The charity is not registered for VAT and as such irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Support costs are allocated on the basis of the weighted proportion of staff salary costs across the four main areas of charitable activity and restricted funds of the charity, this being deemed the most appropriate and equitable apportionment. Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

**iv) Fixed assets**

Equipment acquisitions have been capitalised only on items over £1,000 and depreciation provided to write off the cost of fixed assets over their estimated useful lives. The annual depreciation rates and methods used are as follows:-

Furniture & equipment	25% on straight line basis
-----------------------	----------------------------

**v) Pension costs**

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities in the year to which they are paid.

**vi) Unrestricted funds**

The general fund represents funds that are not subject to any restrictions regarding their use and are available for general purposes.

**vii) Designated funds**

Funds shown as designated for a particular purpose are also unrestricted.

**viii) Restricted funds**

The restricted income of the charity relates to funds on which the donors have placed a restriction and may only be used for the purposes specified.

**THROUGH THE ROOF CHARITABLE TRUST**  
**NOTES TO THE ACCOUNTS**  
**For the year ended 30 September 2021**

<b>2 VOLUNTARY INCOME</b>	<b>General</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Fund</b>	<b>Funds</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations, Offerings & Sponsorship	93,247	127,717	220,964	224,692
Legacies	13,000	58,767	71,767	33,051
Income tax recoverable	6,357	1,719	8,076	14,086
	<u>112,604</u>	<u>188,203</u>	<u>300,807</u>	<u>271,829</u>

<b>3 ACTIVITIES FOR GENERATING FUNDS</b>	<b>General</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Fund</b>	<b>Funds</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Product Sales	892	-	892	1,967
Fundraising Events	8,246	20	8,266	6,978
	<u>9,138</u>	<u>20</u>	<u>9,158</u>	<u>8,945</u>

<b>4 INVESTMENT INCOME</b>	<b>General</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Fund</b>	<b>Funds</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Bank Interest	14	-	14	142
Other Investment Income	6,782	-	6,782	4,979
	<u>6,796</u>	<u>-</u>	<u>6,796</u>	<u>5,121</u>

<b>5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES</b>	<b>General</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Fund</b>	<b>Funds</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Receipts from projects and events	170	240	410	26,943
	<u>170</u>	<u>240</u>	<u>410</u>	<u>26,943</u>

<b>6 COSTS OF GENERATING FUNDS</b>	<b>General</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Fund</b>	<b>Funds</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Product & Resource Material Purchases	40	-	40	947
Fundraising Events	-	-	-	-
Other fundraising costs	2,024	-	2,024	5,398
	<u>2,064</u>	<u>-</u>	<u>2,064</u>	<u>6,345</u>

<b>7 CHARITABLE ACTIVITIES</b>	<b>General</b>	<b>Restricted</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>Funds</b>	<b>Funds</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
Churches Inc	36,724	-	36,724	43,382
Roofbreaker	-	55,453	55,453	37,098
DCF Fellowship	-	15,953	15,953	38,610
Wheels for the World	-	118,141	118,141	163,054
	<u>36,724</u>	<u>189,547</u>	<u>226,271</u>	<u>282,144</u>

	<b>Roofbreaker</b>	<b>Churches Inc</b>	<b>DCF Fellowship</b>	<b>Wheels for the World</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>Y/E 30/09/21</b>	<b>Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Wages & National Insurance	36,113	25,895	-	50,282	112,290	119,505
Project & event costs	151	-	-	43,357	43,508	82,480
Total Direct Costs	<u>36,264</u>	<u>25,895</u>	<u>-</u>	<u>93,639</u>	<u>155,798</u>	<u>201,985</u>
Governance Costs (note 8)	605	342	503	773	2,223	2,434
Support costs (note 10)	18,584	10,487	15,450	23,729	68,250	77,725
	<u>55,453</u>	<u>36,724</u>	<u>15,953</u>	<u>118,141</u>	<u>226,271</u>	<u>282,144</u>

**THROUGH THE ROOF CHARITABLE TRUST**

**Notes to the Accounts**

**For the year ended 30 September 2021**

**8 GOVERNANCE COSTS**

	<u>General</u> <u>Fund</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/21</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/20</u> <u>£</u>
Audit fee	1,450	-	1,450	1,450
Professional & Legal Fees	-	-	-	-
Board Meeting Expenses	773	-	773	984
	<u>2,223</u>	<u>-</u>	<u>2,223</u>	<u>2,434</u>

**9 STAFF COSTS**

	<u>Y/E 30/09/21</u> <u>£</u>	<u>Y/E 30/09/20</u> <u>£</u>
Wages & salaries	113,311	118,321
Social security costs	18,055	20,433
Pension costs	10,665	11,227
	<u>142,031</u>	<u>149,981</u>

**No employee earned £50,000 p.a. or more**

**The average number of employees, (full time equivalent based on 35 hour week) analysed by function, was:**

Churches Inc	0.7	0.8
Roofbreaker	1.2	1.0
DCF Fellowship	0.7	0.7
Wheels for the World	1.4	1.7
Support	1.4	1.3
	<u>5.4</u>	<u>5.5</u>

**10 SUPPORT COSTS**

	<u>Total Funds</u> <u>Y/E 30/09/21</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/20</u> <u>£</u>
Staff Costs	29,742	30,476
Training Costs	-	179
Rent & Rates	10,800	13,707
Telephone	4,160	5,612
Printing, stationery and post	1,758	3,625
Travel Costs	546	1,282
Conference & Catering Costs	231	2,387
Repairs & Renewals	5,942	9,109
Subscriptions	1,325	1,016
Vital Link Newsletters	8,972	7,399
Insurances	2,165	2,073
Sundry Expenses	1,030	335
Bank charges	519	525
Donations	1,060	-
	<u>68,250</u>	<u>77,725</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
**For the year ended to 30 SEPTEMBER 2021**

<b>11 TANGIBLE FIXED ASSETS</b>	<b><u>Furniture &amp; equipment</u></b>	<b><u>Total</u></b>
	<b>£</b>	<b>£</b>
<b>COST/VALUATION</b>		
Total at 1 October 2020	12,809	12,809
Disposals during the year	-	-
Total at 30 September 2021	<u>12,809</u>	<u>12,809</u>
<b>DEPRECIATION</b>		
Total at 1 October 2020	12,809	12,809
Charge for year	-	-
Disposals during the year	-	-
Total at 30 September 2021	<u>12,809</u>	<u>12,809</u>
<b>NET BOOK VALUES</b>		
At 30 September 2020	<u>-</u>	<u>-</u>
At 30 September 2021	<u>-</u>	<u>-</u>
	<b><u>30/09/21</u></b>	<b><u>30/09/20</u></b>
	<b>£</b>	<b>£</b>
<b>12 INVESTMENT ASSETS</b>		
Units in Charities Property Fund at Market Value (see detail below)	159,138	148,706
Investment in Trading Subsidiary at Cost	100	100
	<u>159,238</u>	<u>148,806</u>
<b>CHARITY PROPERTY FUND</b>		
<b>Cost of Units in Charities Property Fund</b>		
	<b><u>Units</u></b>	<b><u>Total £</u></b>
Total at 1 October 2020	122,292	148,640
Purchases during year	-	-
Total at 30 September 2021	<u>122,292</u>	<u>148,640</u>
<b>Unrealised Gains/(Losses) on Charities Property Fund</b>		
Total at 1 October 2021		66
Unrealised Gain for Year		10,432
Total at 30 September 2020		<u>10,498</u>
<b>Market Value</b>		
At 30 September 2021		<u>159,138</u>
At 30 September 2020		<u>148,706</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
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**12 INVESTMENT ASSETS (cont)**

**TRADING SUBSIDIARY**

The Charity also holds 100 Ordinary £1 shares in DCF Limited (Co Registration number 5480906) , a company running holiday activities for disabled people and their helpers. This represent 100% of the share capital of DCF Limited

<b>Period to 30 September 2021</b>	<b>£</b>
Turnover	163
Cost of sales & Administrative Expenses	(1,373)
Operating Loss	(1,210)
Interest receivable & Other Income	1,210
Profit Before Taxation	-
Corporation Tax	-
Retained profit for the period	-
Retained profit Bfwd	-
Retained profit Cfwd	-
Current assets	1,260
Current liabilities	(1,160)
Shareholders' funds	100
Share capital	100
Profit and loss account	-
	<u>100</u>

**13 DEBTORS**

	<b>30/09/21</b>	<b>30/09/20</b>
	<b>£</b>	<b>£</b>
Accounts Receivable	1,172	865
Income tax recoverable	6,846	5,353
Other Debtors	3,562	3,562
Prepayments and accrued income	12,806	10,974
	<u>24,386</u>	<u>20,754</u>

**14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>30/09/21</b>	<b>30/09/20</b>
	<b>£</b>	<b>£</b>
Accounts Payable	7,387	7,653
Other creditors and accruals	42,241	41,747
	<u>49,628</u>	<u>49,400</u>

Included in other creditors and accruals is a provision of £31,000 (2020: £23,000) for dilapidations on the office and warehouse premises.

**15 UNRESTRICTED FUNDS**

	<b>General Fund</b>	<b>Designated Fund</b>	<b>Total Funds Y/E 30/09/21</b>	<b>Total Funds Y/E 30/09/20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Incoming Resources</b>	128,708	-	128,708	132,452
<b>Resources expended</b>	(38,788)	-	(38,788)	(49,727)
<b>Realised Gains/(losses)</b>	-	-	-	-
<b>Unrealised Gains/(losses)</b>	10,432	-	10,432	(8,317)
	<u>100,352</u>	<u>-</u>	<u>100,352</u>	<u>74,408</u>
<b>Transfers</b>				
to/from Restricted Funds	(50,054)	-	(50,054)	(58,376)
to/from Designated Fund	-	-	-	-
	<u>50,298</u>	<u>-</u>	<u>50,298</u>	<u>16,032</u>
Balances, brought forward at 1 October 2020	179,397	-	179,397	163,365
<b>Balances, carried forward at 30 September 2021</b>	<u>229,695</u>	<u>-</u>	<u>229,695</u>	<u>179,397</u>

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
**NOTES TO THE ACCOUNTS**  
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**15 UNRESTRICTED FUNDS (cont)**

**Designated Fund:-**

No new designation has been made for next year as budgeted expenditure is set to increase.

**16 RESTRICTED FUNDS**

	<u>Roofbreaker</u>	<u>DCF</u> <u>Groups</u>	<u>Wheels for</u> <u>the World</u>	<u>Total Funds</u> <u>Y/E 30/09/21</u>	<u>Total Funds</u> <u>Y/E 30/09/20</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources	21,353	-	167,110	188,463	180,386
Outgoing Resources	(55,454)	(15,953)	(118,140)	(189,547)	(238,762)
	<u>(34,101)</u>	<u>(15,953)</u>	<u>48,970</u>	<u>(1,084)</u>	<u>(58,376)</u>
Transfer to/from General Fund	34,101	15,953	-	50,054	58,376
Balance, brought forward at 1 October 2020	-	-	48,970	48,970	-
Balance, carried forward at 30 September 2021	<u>-</u>	<u>-</u>	<u>48,970</u>	<u>48,970</u>	<u>-</u>

**17 Donations in Kind**

We are extremely grateful for the generosity of several organizations who supported us in various ways during the past financial year, including:

- Several NHS Trusts, Oxford Wheelchair services in particular, and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World programme would not be possible.

On a day to day basis the work of Through the Roof could not be provided without the support of volunteers working in the UK and taking part in mission trips abroad. Below is a table showing the number of volunteers and hours worked in relation to the different aspects of the charity, and their total worth to the charity.

<u>Activity</u>	<u>2020/21</u>	<u>2019/20</u>
Friendship (DCF, inc holidays)	10	1
Freedom (Wheels for the World)	28	31
Faith (Churches Inc)	42	59
Governance and Administration	10	10
Total Number of Volunteers	<u>90</u>	<u>101</u>
Average Number of days (8hrs)	3.6	4.7
Value (Number Vol.*Days*hours*living wage @ £8.91 (2020; £8.72))	<u>23,094</u>	<u>33,115</u>

**18 TAXATION**

The trust is a registered charity and as such is not liable to direct taxation. The Company is not registered for VAT and therefore these costs are included within the relevant expenses.

**19 DIRECTORS/TRUSTEES REMUNERATION**

No remuneration is paid to Directors/Trustees. Expenses incurred by trustees related to attending board meetings are reimbursed on presentation of an expenses claim under the Charity's usual procedures. The total amount of expenses paid was £35 (2020 - £79) paid to 1 trustee (2020 - 1 trustee).

**THROUGH THE ROOF CHARITABLE TRUST LTD**  
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**20 OPERATING LEASES**

The following operating leases are committed to be paid:

	Land & Buildings £
Expiring In less than one year	-
Between two and five years	23,600