

CHARITY NUMBER:1087788
COMPANY NUMBER: 4201510

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 30th 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
Value (Number Vol.*Days*hours*national living wage @ £11.44 (2023 £10.42))	£82,814	£68,196

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

12th 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

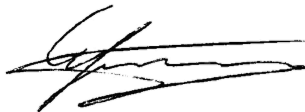
In connection with my examination, no matter has come to my attention:

- (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</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total Funds</u> <u>Y/E 30/09/24</u> £	<u>Total Funds</u> <u>Y/E 30/09/23</u> £
Incoming Resources					
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
Total Incoming Resources		340,822	165,910	506,732	261,532
Resources Expended					
Costs of Generating Funds	6	1,449	35	1,484	2,595
Charitable activities	7	50,825	315,745	366,570	329,400
Total Resources Expended		52,274	315,780	368,054	331,995
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	(5,650)	-	(5,650)	(27,883)
Net Incoming / (Outgoing) Resources for the year		282,898	(149,870)	133,028	(98,346)
Transfers (to)/from Restricted Funds		(149,870)	149,870	-	-
Total funds brought forward		352,113	-	352,113	450,459
Total funds carried forward		485,141	-	485,141	352,113

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

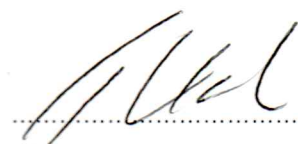
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts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

11 TANGIBLE FIXED ASSETS	<u>Furniture & equipment</u> £	<u>Total</u> £
COST/VALUATION		
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>
DEPRECIATION		
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>
NET BOOK VALUES		
At 30 September 2023	-	-
At 30 September 2024	<u>-</u>	<u>-</u>
	<u>30/09/24</u>	<u>30/09/23</u>
	£	£
12 INVESTMENT ASSETS		
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

Cost of Units in Charities Property Fund	<u>Units</u>	<u>Total £</u>
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>
Unrealised Gains/(Losses) on Charities Property Fund		
Total at 1 October 2023		1,607
Unrealised (Loss) for Year		<u>(5,650)</u>
Total at 30 September 2024		<u>(4,043)</u>
Market Value		
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

13 DEBTORS

	<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>

14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	<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>
Incoming Resources	340,822	-	340,822	114,919
Resources expended	(52,274)	-	(52,274)	(46,266)
Realised Gains/(losses)	-	-	-	-
Unrealised Gains/(losses)	(5,650)	-	(5,650)	(27,883)
	<u>282,898</u>	<u>-</u>	<u>282,898</u>	<u>40,770</u>
Transfers				
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
Balances, carried forward at 30 September 2024	<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.

<u>Activity</u>	<u>2023/24</u>	<u>2022/23</u>
Friendship (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
Value (Number Vol.*Days*hours*living wage @ £11.44 (2023; £10.42))	82,814	68,196

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