

CHARITY NUMBER:1087788
COMPANY NUMBER: 4201510

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

Rev. Trevor Hahn (Chairman)
Mrs Fiona Maccabe
Mr Clyde Bacchus
Mrs Carol Arnold
Mr Robert Dalton
Mr Steve Simper (appointed 25th October 2024)
Mr David Matthew Lloyd (appointed 27th February 2026)
Ms. Amanda Say (appointed 13th 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 30th 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
Value (Number Vol.*Days*hours*national living wage @ £12.21 (2024 £11.44))	£85,958	£82,814

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 11th 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

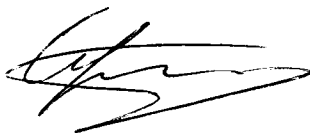
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources					
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
Total Incoming Resources		221,106	182,194	403,300	506,732
Resources Expended					
Costs of Generating Funds	6	1,432	-	1,432	1,484
Charitable activities	7	50,326	315,157	365,483	366,570
Total Resources Expended		51,758	315,157	366,915	368,054
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	3,033	-	3,033	(5,650)
Net Incoming / (Outgoing) Resources for the year		172,381	(132,963)	39,418	133,028
Transfers (to)/from Restricted Funds		(132,963)	132,963	-	-
Total funds brought forward		485,141	-	485,141	352,113
Total funds carried forward		524,559	-	524,559	485,141

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

	<u>Note</u>	<u>General Funds 2025 £</u>	<u>Designated Funds 2025 £</u>	<u>Restricted Funds 2025 £</u>	<u>Total Funds 2025 £</u>	<u>Total Funds 2024 £</u>
FIXED ASSETS						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	286,630	36,000	-	322,630	319,597
CURRENT ASSETS		<u>286,630</u>	<u>36,000</u>	<u>-</u>	<u>322,630</u>	<u>319,597</u>
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>
LIABILITIES						
Creditors amounts due within 1 year.	14	(7,977)	-	(24,999)	(32,976)	(35,866)
NET CURRENT ASSETS		201,929	-	-	201,929	165,544
NET ASSETS		<u>488,559</u>	<u>36,000</u>	<u>-</u>	<u>524,559</u>	<u>485,141</u>
REPRESENTED BY:						
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>

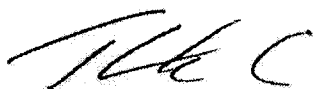
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts 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
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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 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>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>
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>Y/E 30/09/24</u>
	<u>£</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>Total Funds</u>
	<u>Y/E 30/09/25</u>	<u>Y/E 30/09/24</u>
	<u>£</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

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

Cost of Units in Charities Property Fund

	<u>Units</u>	<u>Total £</u>
Total at 1 October 2024	122,292	148,640
Purchases during year	<u>-</u>	<u>-</u>
Total at 30 September 2025	<u>122,292</u>	<u>148,640</u>

Unrealised Gains/(Losses) on Charities Property Fund

Total at 1 October 2024	(4,043)
Unrealised Gain for Year	<u>3,033</u>
Total at 30 September 2025	<u>(1,010)</u>

Market Value

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

13 DEBTORS

	<u>30/09/25</u>	<u>30/09/24</u>
	<u>£</u>	<u>£</u>
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>

14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/09/25</u>	<u>30/09/24</u>
	<u>£</u>	<u>£</u>
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

	<u>General Fund</u>	<u>Designated Fund</u>	<u>Total Funds Y/E 30/09/25</u>	<u>Total Funds Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources	221,106	-	221,106	340,822
Resources expended	(51,758)	-	(51,758)	(52,274)
Realised Gains/(losses)	-	-	-	-
Unrealised Gains/(losses)	3,033	-	3,033	(5,650)
	<u>172,381</u>	<u>-</u>	<u>172,381</u>	<u>282,898</u>
Transfers				
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
Balances, carried forward at 30 September 2025	<u>488,559</u>	<u>36,000</u>	<u>524,559</u>	<u>485,141</u>

17 RESTRICTED FUNDS

	<u>Roofbreaker</u>	<u>DCF Groups</u>	<u>Wheels for the World</u>	<u>Total Funds Y/E 30/09/25</u>	<u>Total Funds Y/E 30/09/24</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
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.

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

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