

COMPANY REGISTRATION NUMBER: 14470485

CHARITY REGISTRATION NUMBER: 1206274

More Than a Roof Ltd
Company Limited by Guarantee
Unaudited Financial Statements
31 March 2025

COMPLETE ACCOUNTING SOLUTIONS

Chartered Certified Accountants
727-729 High Road
London
N12 0BP

More Than a Roof Ltd
Company Limited by Guarantee
Financial Statements
Year ended 31 March 2025

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More Than a Roof Ltd
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name More Than a Roof Ltd

Charity registration number 1206274

Company registration number 14470485

Principal office

Registered office 259 Capability Green
Luton
LU1 3LU

The trustees

J I Garcia
M L Gelbart
J P Rosenthal
M F Vohs

Independent examiner Complete Accounting Solutions
727-729 High Road
London
N12 0BP

Structure, governance and management

More Than a Roof ("MTaR" or the "Charity") is governed by its Board of Trustees, who are responsible for the overall governance, strategic direction, and financial stewardship of the Charity. The Trustees collectively bring a broad range of professional expertise, including legal, regulatory compliance, financial management, fundraising, business advisory services and operational support.

The Trustees meet regularly and ensure that appropriate systems of internal control and risk management are in place to safeguard the Charity's assets and ensure compliance with its charitable objectives.

More Than a Roof Ltd
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) *(continued)*
Year ended 31 March 2025

Objectives and activities

The Charity was established on 19 December 2023 with the objective of providing relief and assistance to people in the United Kingdom who are homeless, at risk of homelessness or rough sleeping, through the provision of accommodation, support and other services to enable individuals to be safer, healthier and more self-sufficient.

In setting objectives and planning activities, the Trustees have had due regard to the Charity Commission's guidance on public benefit. The Charity's activities are directed towards supporting individuals at risk of homelessness and organisations working to prevent homelessness across the UK.

Public Benefit

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to public benefit guidance issued by the Charity Commission. The Charity delivers public benefit through initiatives that support individuals experiencing, or at risk of, homelessness, and by working in partnership with specialist housing providers and sector organisations to maximise impact.

Achievements and performance

During the reporting Period, the Charity worked in partnership with The Housing Network ("THN"), a specialist provider of temporary and licensed accommodation operating across the UK. THN supported the Charity through both donations and the provision of central services, including finance and accounting, marketing, and human resources support. This assistance, for example, enabled the launch of the Charity's official website (<https://morethanaroof.org.uk>) and the development of its social media outreach activities.

In addition, THN provided the funding for the services provided by Sarah Dunwell as Chief Executive Officer of the Charity. Sarah has played a key role in establishing the Charity's operational framework, initiating early projects, and securing funding from external partners.

During the Period, the Charity supported a number of small-scale initiatives aligned with its charitable objectives, including the packing and distribution of festive support packs to Noah Enterprise and Emmaus UK, both organisations working to address homelessness.

Financial review

During the year ended 31 March 2025, the Charity generated total income and endowments of £83,702, and incurred expenditure of £64,137.

At the year end, total funds carried forward amounted to £19,565.

The Trustees consider the Charity's financial position at the year-end to be satisfactory and appropriate for the Charity's stage of development.

Reserves Policy

The Trustees recognise the importance of maintaining appropriate reserves to support the Charity's ongoing operations and future development. At this early stage in the Charity's lifecycle, the Trustees are focused on building sustainable income streams while ensuring that available funds are applied effectively to further the Charity's objectives.

More Than a Roof Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Events after the end of the reporting period

Following the year end, the Charity accelerated its activities, including the launch of the Moments That Matter initiative. Additional funding has also been secured from Comic Relief, B&Q, Vodafone, Everything Boxed, and the Every Child programme. The Trustees intend to continue expanding the Charity's reach and impact through partnerships, fundraising, and the development of new initiatives.

After the end of the reporting Period, Sarah Dunwell resigned from her role as Chief Executive Officer. The Trustees record their sincere thanks for her significant contribution in establishing the Charity and securing external funding and wish her every success in the future. The recruitment process for a successor has commenced.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (FRS 102).

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on28/01/2026..... and signed on behalf of the board of trustees by:



M F Vohs
Trustee

More Than a Roof Ltd

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of More Than a Roof Ltd

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of More Than a Roof Ltd ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

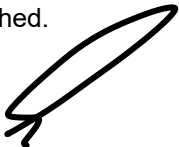
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



28 Jan
2026

Independent Examiner

727-729 High Road
London
N12 0BP

More Than a Roof Ltd
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)
Year ended 31 March 2025

		2025	
	Note	Unrestricted funds £	Total funds £
Income and endowments			
Donations and legacies	5	83,702	83,702
Total income		<u>83,702</u>	<u>83,702</u>
Expenditure			
Expenditure on charitable activities	6,7	64,137	64,137
Total expenditure		<u>64,137</u>	<u>64,137</u>
Net income and net movement in funds		<u>19,565</u>	<u>19,565</u>
Reconciliation of funds			
Total funds brought forward		—	—
Total funds carried forward		<u>19,565</u>	<u>19,565</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 7 to 10 form part of these financial statements.

More Than a Roof Ltd
Company Limited by Guarantee
Statement of Financial Position
31 March 2025

	Note	£	2025 £
Current assets			
Debtors	10	224	
Cash at bank and in hand		20,301	
		<u>20,525</u>	
Creditors: amounts falling due within one year	11	<u>960</u>	
Net current assets			<u>19,565</u>
Total assets less current liabilities			<u>19,565</u>
Net assets			<u>19,565</u>
Funds of the charity			
Unrestricted funds			<u>19,565</u>
Total charity funds	12		<u>19,565</u>

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 28/01/2026, and are signed on behalf of the board by:

M F Vohs

M F Vohs
Trustee

The notes on pages 7 to 10 form part of these financial statements.

More Than a Roof Ltd
Company Limited by Guarantee
Notes to the Financial Statements
Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 259 Capability Green, Luton, LU1 3LU.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

More Than a Roof Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

4. Limited by guarantee

The liability of each Member is limited to £1, being the amount that each Member undertakes to contribute to the assets of the Charity in the event of its being wound up.

More Than a Roof Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £
Donations		
Donations	83,702	<u>83,702</u>

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2025 £
Support costs	64,137	<u>64,137</u>

7. Expenditure on charitable activities by activity type

	Support costs £	Total funds 2025 £
Support costs	64,137	<u>64,137</u>

Support costs include the consultancy fees for the Chief Executive Officer during the year which were paid by The Housing Network Limited - this has been treated as donation income and corresponding expense.

8. Staff costs

The average head count of employees during the year was Nil.

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

9. Trustee remuneration and expenses

There was no remuneration or benefits received by the trustees in the year.

No trustee expenses were incurred in the year.

10. Debtors

	2025 £
Prepayments and accrued income	<u>224</u>

11. Creditors: amounts falling due within one year

	2025 £
Accruals and deferred income	<u>960</u>

More Than a Roof Ltd
Company Limited by Guarantee
Notes to the Financial Statements *(continued)*
Year ended 31 March 2025

12. Analysis of charitable funds

Unrestricted funds	At			At
	1 April 2024	Income	Expenditure	31 March 2025
	£	£	£	£
General funds	<u>—</u>	<u>83,702</u>	<u>(64,137)</u>	<u>19,565</u>