

CHARITY NUMBER:1087788
COMPANY NUMBER: 4201510

THROUGH THE ROOF CHARITABLE TRUST
DIRECTORS REPORT
AND ACCOUNTS
FOR THE YEAR ENDED 30th SEPTEMBER 2020

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THROUGH THE ROOF CHARITABLE TRUST

ACCOUNTS

For the year ended 30 September 2020

DIRECTORS

Dr. Michael Townsend (Chairman)
Mrs Fiona Maccabe
Mrs Alice Langtree (resigned 11th March 2020)
Mr Clyde Bacchus
Mrs Carol Arnold
Revd Trevor Hahn
Mr Rob Dalton
Mr Simon Dennis

COMPANY SECRETARY

Mr. Michael Jamison

REGISTERED OFFICE

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

INDEPENDENT EXAMINER

Gareth Jones Compliance Ltd
Chartered Certified Accountants
2 Denny Road
Cromarty
Ross-shire
IV11 8YT

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 2020

By God's grace the Trustees are pleased to present the report and accounts for Through the Roof for the year ended 30th September 2020.

Structure, Governance and Management

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

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

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

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

A Chief Executive is appointed by the Trustees to manage the day-to-day operations on a full-time basis along with an Operations Manager and seven part-time employees, which in total equates to 5.6 Full-Time-Equivalent members of staff. They are supported by two regular office volunteers at the administration base in Morden, south London; and ten at our wheelchair storage warehouse in Aldershot; as well as approximately 100 faithful, skilled and servant-hearted volunteers across its programme areas, including many who are disabled.

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'.

There were no new appointments to the Board of Trustees during the year and one Trustee resigned their position.

Related Parties

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

Property

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

Directors' / Trustees Report - continued
Through the Roof Charitable Trust
FOR THE YEAR ENDED 30th September 2020

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 completed the first year of its new three-year Strategic Plan 2019/20 – 2022/23. The year turned out differently to what had been planned, however it remains focused on three aspects...

- **Deeper** – we want to strengthen Christian community;
- **Wider** – we want to increase our impact;
- **Higher** – we want everyone to encounter more of God.

Vision, mission, values, USP and outcomes

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

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

Through the Roof's five values are:

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

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

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

The two strategic aims are:

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

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

Discipleship – Everyone we connect with growing in Christian faith.

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

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

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

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

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

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

Directors' / Trustees Report - continued
Through the Roof Charitable Trust
FOR THE YEAR ENDED 30th September 2020

Summary of Main Activities and Achievements during the year

COVID-19

Impact on Finances - When the coronavirus pandemic struck the charity was in a healthy financial position because the first six months of our financial year (October – March) are usually the strongest for income generation. That time was also prior to committing to a significant amount of expenditure, and so, the charity was fortunate in suffering minimal losses. We were able to make use of the Government's Coronavirus Job Retention Scheme, initially for 4 of our employees. However, we anticipate continuing reductions in income for the next year and have budgeted a deficit for 2020/21.

Impact on Activities - Our international mission trips in the second half of the year were cancelled due to the closure of borders and travel restrictions. Our Accessible holidays and Retreats were cancelled due to the shielding of vulnerable people, physical distancing measures and closure of venues in lockdown. However, our church inclusion work and Roofbreaker project saw an increased need to support churches as they reach out to disabled and vulnerable people in their community during this crisis, and beyond. We moved activities online, and initiated a series of video-conference events, which were increasingly well attended. The project continued to operate fully and met targets despite lockdown and ongoing restrictions.

Impact on Staff, volunteers and beneficiaries

The needs of disabled and vulnerable people became more prominent during COVID-19 and highlighted that Through the Roof's mission is still as vital as ever. Four staff-members were furloughed, two worked reduced hours but the remainder continued to be fully employed. Although volunteer hours were down, the total number of volunteers increased, due to the Roofbreaker project.

Public Benefit

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

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

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

Faith (Churches Inc)

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

- 35% increase in Roofbreakers (Disability Champions) – 105 signed-up to our project during the year (300 in total) to support Christians to be advocates for disabled people in their own church.
- Initiated several new Area Networks to support Roofbreakers, both geographical e.g. Manchester, South London; and, due to the opportunity provided by the migration to Zoom because of COVID, two themed Networks i.e. Students and Rural Roofbreakers.
- Held 3 'Disability Inclusion in our Churches' events (pre-COVID) in Surrey, Edinburgh and Manchester with over 130 delegates attending. Several disabled people were the main speakers.
- Held a further series of 4 online events in response to lockdown and the restrictions enforced by COVID. There were over 300 attendees
- Produced a new Disability Church Toolkit resource
- Produced monthly Roofbreaker e-news
- Developed a two-hour training course to equip Roofbreakers – also available online
- Five UK team-members, plus 2 African Pastors trained over 1000 church leaders, pastors and Christian volunteers in workshops and church meetings on overseas inclusive training mission trip to Mwanza, Tanzania working with in-country partners, Child in Protection & Disabilities Foundation
- A Christian perspective of disability in relation to news items was profiled through pre-recorded and live radio interviews with staff representatives on Premier Christian Radio and UCB Radio

Directors' / Trustees Report - continued
Through the Roof Charitable Trust
FOR THE YEAR ENDED 30th September 2020

- Staff team-member, Fiona posted a short video live on Facebook reflecting on her first week of 'shielding' during the pandemic. It reached 45,000 people and generated 34,000 views.
- Several aspects of Through the Roof featured in three different articles in the Baptists Together magazine, as part of a focus on Disability in January edition, circulated to all Baptist Churches in England and Wales
- Through the Roof was 'virtually represented' at Spring Harvest during 'lockdown'. A short video on our Parachute Bible Stories resource was broadcast on Spring Harvest Home You Tube channel and generated 900+ views
- CEO, Tim Wood, represented the charity during 'lockdown' live on several online events including Pray London and Love Your Neighbour
- Articles written by TTR staff featured in Woman Alive and Premier Christianity websites
- The charity was represented by CEO and Chair on the Churches for All network of Christian disability organisations

Friendship (Disabled Christians Fellowship)

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

- Support and encouragement to 10 autonomous DCF groups (approx 400 people involved)
- Offering virtual support, encouragement and prayer via monthly Zoom meetings for DCF Group Leaders
- Providing personal devotional audio recordings and pastoral support by phone and letter for disabled people living in isolation
- Planning an online Retreat, developed in response to restrictions due to COVID-19.

Freedom (Wheels for the World)

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

- Ten team-members (8 from UK and 2 from Africa) provided wheelchairs, plus other mobility equipment and medical expertise, to 216 disabled people in Mwanza, Tanzania working with in-country partners, Child in Protection & Disabilities Foundation
- Twelve team-members (10 from UK and 2 from overseas western nations) provided wheelchairs, plus standing frames, walking frames, crutches, and other mobility equipment and medical expertise, to 181 people in Kumi, Uganda, working with in-country partners, Kumi Community Foundation (KCF)
- Providing one partner with wheelchairs destined for South Africa;
- Continued to save approx. 50 wheelchairs a month from landfill by receiving disused wheelchairs from NHS partners
- Continued to provide meaningful work to prisoners at wheelchair refurbishment workshop in HMP Risley, Manchester.

Support activities

- Distributed our free newsletter to approx. 5000 contacts three times a year to inspire supporters with stories of the work, as well as the opportunity to donate and get further involved
- 19% increase in the charity's Facebook fan-base – 1667 in total – encouraging greater discussion and engagement with the charity
- Replace existing online shop with updated version
- The charity transitioned to new IT and database infrastructure

Future Developments

General

- Responding to COVID through developing a balance of activities online, and in-person (where possible) to achieve our objectives
- Maintain existing level of Trust Fundraising
- Ensure succession plans in relation to senior members of staff

Faith

- Increase number and development of Area Networks through support for Network Co-ordinators, including handbook, facilitated planning session, menu of ideas.
- Increase number of Roofbreakers and support existing ones
- Develop the concept of International Roofbreakers

Freedom

- Pilot the new concept of 'Supported Wheelchair Distribution'
- Pilot a Skills Development project with partners in developing countries to enable disabled people to generate an income for themselves

Friendship

- Offer online Holidays and Retreats and recruit and develop new leaders

Financial Review

Total income for the year decreased by 18% from £382.5K at the 2018/19 Year-End to £312.8K, mainly due to the impact of COVID-19, and the subsequent loss of Activity income, donations and investment returns. Total expenditure decreased by 14% from £335.5K at 2018/19 Year-End to £288.5K – due to the enforced reduction of charitable activities and staffing. After an adjustment for the unrealised loss on our investments the resulting balance was a surplus of £16,000.

Trustees are anticipating a significant deficit at the end of 2020/21 financial year due to the on-going repercussions of COVID-19. However, trustees have no reason to believe that Through the Roof will not continue to be able to meet its objectives for the coming year and operate as a going concern. Trustees acknowledge their on-going dependence on God as the source and provider of sufficient resources.

Investments

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

Payments to Trustees

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

Reserves

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

Trust funding

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

Intangible Income

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

- Several NHS Trusts and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World programme would not be possible.
- The prison staff and inmates of HMP Risley who refurbish our wheelchairs.
- Flowstore Systems Limited who made very generous donations as a staff team and from company profits towards the work of Wheels for the World.
- Camerons Solicitors who donated a significant amount of their time on legal matters.
- Cinque Ports Mobility who donated a significant amount of new mobility equipment and accessories to our Wheels for the World project.

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

Directors' / Trustees Report - continued
Through the Roof Charitable Trust
FOR THE YEAR ENDED 30th September 2020

Activity	2019/20	2018/19
Friendship (DCF)	1	3
Freedom (Wheels for the World)	31	37
Faith (Churches Inc)	59	15
Governance and Administration	10	11
Total Number of Volunteers	101	66
Average Number of days (8hrs)	4.7	13.4
Value (Number Vol.*Days*hours*min. wage @ £8.72 (2019 £8.21))	£33,115	£58,151

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:

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

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

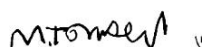
For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

Thanks

I would like to thank my fellow Board members for their support, commitment, time, expertise and prayer. I would also like to thank all of our excellent staff, volunteers and advocates and generous donors for their significant support. Without them there would be no TTR. Despite the challenges we have faced this year, all have contributed, by God's grace, to another very fruitful year.

Approval

The Trustees' report was approved by the Trustees on.....2nd December 2020.....
and signed on its behalf



Dr. Mike Townsend
Chair of Through the Roof

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF
Through the Roof Charitable Trust
FOR THE YEAR ENDED 30th September 2020

I report on the accounts for the year ended 30th September 2020 set out on pages 9 to 17

Respective responsibilities of trustees and auditors

The responsibilities of the trustees (who are also the directors of Through the Roof Charitable Trust for the purposes of company law) for preparing the Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statements of Trustees' Responsibilities.

The 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 needed.

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 an audit under company law and is eligible for an 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 Independent Examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation and a comparison of the accounts presented with these records. It also includes consideration of any such unusual items or disclosures in the accounts, and seeking explanations from the 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 statement below.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- a) to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
- b) 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

(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

GJC

Chartered Certified Accountants

2 Denny Road

Cromarty

Ross-Shire

IV11 8YT



Date:- 18/12/2020

THROUGH THE ROOF CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 30 September 2020

INCOME & EXPENDITURE ACCOUNT

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds Y/E 30/09/20</u> £	<u>Total Funds Y/E 30/09/19</u> £
Incoming Resources					
Incoming resources from generated funds					
Voluntary income	2	119,852	151,977	271,829	323,260
Activities for Generating Funds	3	7,245	1,700	8,945	8,990
Investment income	4	5,121	-	5,121	4,113
Incoming resources from charitable activities	5	234	26,709	26,943	46,143
Total Incoming Resources		132,452	180,386	312,838	382,506
Resources Expended					
Costs of Generating Funds	6	6,345	-	6,345	7,092
Charitable activities	7	43,382	238,762	282,144	328,490
Total Resources Expended		49,727	238,762	288,489	335,582
Realised Gain/(loss) on investment	12	-	-	-	-
Unrealised Gain/(loss) on investment	12	(8,317)	-	(8,317)	(1,238)
Net Incoming / (Outgoing) Resources for the year		74,408	(58,376)	16,032	45,686
Transfers (to)/from Restricted Funds		(58,376)	58,376	-	-
Total funds brought forward		163,365	-	163,365	117,679
Total funds carried forward		179,397	-	179,397	163,365

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 2020

	<u>Note</u>	<u>General Funds 2020 £</u>	<u>Designated Funds 2020 £</u>	<u>Restricted Funds 2020 £</u>	<u>Total Funds 2020 £</u>	<u>Total Funds 2019 £</u>
FIXED ASSETS						
Tangible fixed assets	11	-	-	-	-	-
Investment Assets	12	148,806	-	-	148,806	122,123
		<u>148,806</u>	<u>-</u>	<u>-</u>	<u>148,806</u>	<u>122,123</u>
CURRENT ASSETS						
Debtors	13	20,754	-	-	20,754	23,520
Cash at Bank and in hand		59,237	-	-	59,237	74,391
		<u>79,991</u>	<u>-</u>	<u>-</u>	<u>79,991</u>	<u>97,911</u>
LIABILITIES						
Creditors amounts due within 1 year.	14	(49,400)	-	-	(49,400)	(56,669)
		<u>30,591</u>	<u>-</u>	<u>-</u>	<u>30,591</u>	<u>41,242</u>
NET CURRENT ASSETS						
		<u>179,397</u>	<u>-</u>	<u>-</u>	<u>179,397</u>	<u>163,365</u>
NET ASSETS						
REPRESENTED BY:						
Unrestricted funds	15					
General fund					179,397	163,365
Designated funds					-	-
Restricted funds	16				-	-
					<u>179,397</u>	<u>163,365</u>

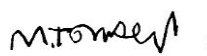
These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the SORP Financial Reporting Standard for Smaller Entities (effective 1 January 2015). These financial statements constitute the annual accounts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

For the year ended 30 September 2020 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 2nd December 2020 and signed on its behalf by


..... - Dr Michael Townsend - Chairman

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

THROUGH THE ROOF CHARITABLE TRUST
NOTES TO THE ACCOUNTS
For the year ended to 30 September 2020

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 2020

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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Donations, Offerings & Sponsorship	77,191	147,501	224,692	265,500
Legacies	33,051	-	33,051	36,481
Income tax recoverable	9,610	4,476	14,086	21,279
	<u>119,852</u>	<u>151,977</u>	<u>271,829</u>	<u>323,260</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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product Sales	1,832	135	1,967	5,462
Fundraising Events	5,413	1,565	6,978	3,528
	<u>7,245</u>	<u>1,700</u>	<u>8,945</u>	<u>8,990</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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank Interest	142	-	142	147
Other Investment Income	4,979	-	4,979	3,966
	<u>5,121</u>	<u>-</u>	<u>5,121</u>	<u>4,113</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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Receipts from projects and events	234	26,709	26,943	46,143
	<u>234</u>	<u>26,709</u>	<u>26,943</u>	<u>46,143</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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Product & Resource Material Purchases	947	-	947	3,864
Fundraising Events	-	-	-	2,550
Other fundraising costs	5,398	-	5,398	678
	<u>6,345</u>	<u>-</u>	<u>6,345</u>	<u>7,092</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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Churches Inc	43,382	-	43,382	53,961
Roofbreaker	-	37,098	37,098	25,426
DCF Fellowship	-	38,610	38,610	38,142
Wheels for the World	-	163,054	163,054	210,961
	<u>43,382</u>	<u>238,762</u>	<u>282,144</u>	<u>328,490</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 30/09/20</u>	<u>Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Wages & National Insurance	17,381	30,199	18,689	53,236	119,505	115,650
Project & event costs	3,479	-	140	78,861	82,480	126,945
Total Direct Costs	<u>20,860</u>	<u>30,199</u>	<u>18,829</u>	<u>132,097</u>	<u>201,985</u>	<u>242,595</u>
Governance Costs (note 8)	493	400	601	940	2,434	5,270
Support costs (note 10)	15,745	12,783	19,180	30,017	77,725	80,625
	<u>37,098</u>	<u>43,382</u>	<u>38,610</u>	<u>163,054</u>	<u>282,144</u>	<u>328,490</u>

THROUGH THE ROOF CHARITABLE TRUST

Notes to the Accounts

For the year ended 30 September 2020

8 GOVERNANCE COSTS

	<u>General</u> <u>Fund</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/20</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/19</u> <u>£</u>
Audit fee	1,450	-	1,450	1,450
Professional & Legal Fees	-	-	-	-
Board Meeting Expenses	984	-	984	3,820
	<u>2,434</u>	<u>-</u>	<u>2,434</u>	<u>5,270</u>

9 STAFF COSTS

	<u>Y/E 30/09/20</u> <u>£</u>	<u>Y/E 30/09/19</u> <u>£</u>
Wages & salaries	118,321	111,143
Social security costs	20,433	22,844
Pension costs	11,227	8,518
	<u>149,981</u>	<u>142,505</u>

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

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

Churches Inc	0.8	1.2
Roofbreaker	1.0	0.7
DCF Fellowship	0.7	0.8
Wheels for the World	1.7	2.2
Support	1.3	1.1
	<u>5.5</u>	<u>6.0</u>

10 SUPPORT COSTS

	<u>Total Funds</u> <u>Y/E 30/09/20</u> <u>£</u>	<u>Total Funds</u> <u>Y/E 30/09/19</u> <u>£</u>
Staff Costs	30,476	26,855
Training Costs	179	146
Rent & Rates	13,707	8,523
Telephone	5,612	4,832
Printing, stationery and post	3,625	4,417
Travel Costs	1,282	1,687
Conference & Catering Costs	2,387	4,959
Repairs & Renewals	9,109	13,954
Subscriptions	1,016	1,621
Advertising	-	171
Vital Link Newsletters	7,399	8,966
Insurances	2,073	2,066
Sundry Expenses	335	1,802
Bank charges	525	626
	<u>77,725</u>	<u>80,625</u>

THROUGH THE ROOF CHARITABLE TRUST LTD
NOTES TO THE ACCOUNTS
For the year ended to 30 SEPTEMBER 2020

11 TANGIBLE FIXED ASSETS	<u>Furniture & equipment</u>	<u>Total</u>
	£	£
COST/VALUATION		
Total at 1 October 2019	12,809	12,809
Disposals during the year	-	-
Total at 30 September 2020	<u>12,809</u>	<u>12,809</u>
DEPRECIATION		
Total at 1 October 2019	12,809	12,809
Charge for year	-	-
Disposals during the year	-	-
Total at 30 September 2020	<u>12,809</u>	<u>12,809</u>
NET BOOK VALUES		
At 30 September 2019	<u>-</u>	<u>-</u>
At 30 September 2020	<u>-</u>	<u>-</u>
	<u>30/09/20</u>	<u>30/09/19</u>
	£	£
12 INVESTMENT ASSETS		
Units in Charities Property Fund at Market Value (see detail below)	148,706	122,023
Investment in Trading Subsidiary at Cost	100	100
	<u>148,806</u>	<u>122,123</u>
CHARITY PROPERTY FUND		
Cost of Units in Charities Property Fund		
	<u>Units</u>	<u>Total £</u>
Total at 1 October 2019	94,901	113,640
Purchases during year	27,391	35,000
Total at 30 September 2020	<u>122,292</u>	<u>148,640</u>
Unrealised Gains/(Losses) on Charities Property Fund		
Total at 1 October 2019		8,383
Unrealised (Loss) for Year		<u>(8,317)</u>
Total at 30 September 2020		<u>66</u>
Market Value		
At 30 September 2020		<u>148,706</u>
At 30 September 2019		<u>122,023</u>

THROUGH THE ROOF CHARITABLE TRUST LTD
NOTES TO THE ACCOUNTS
For the year ended to 30 SEPTEMBER 2020

12 INVESTMENT ASSETS (cont)

TRADING SUBSIDIARY

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

Period to 30 September 2019	£
Turnover	-
Cost of sales & Administrative Expenses	(2,201)
Operating Loss	(2,201)
Interest receivable & Other Income	2,201
Profit Before Taxation	-
Corporation Tax	-
Retained profit for the period	-
Retained profit Bfwd	-
Retained profit Cfwd	-
Current assets	2,320
Current liabilities	(2,220)
Shareholders' funds	100
Share capital	100
Profit and loss account	-
	<u>100</u>

13 DEBTORS

	<u>30/09/20</u>	<u>30/09/19</u>
	£	£
Accounts Receivable	865	801
Income tax recoverable	5,353	3,836
Other Debtors	3,562	3,562
Prepayments and accrued income	10,974	15,321
	<u>20,754</u>	<u>23,520</u>

14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

	<u>30/09/20</u>	<u>30/09/19</u>
	£	£
Accounts Payable	7,653	8,011
Other creditors and accruals	41,747	48,658
	<u>49,400</u>	<u>56,669</u>

Included in other creditors and accruals is a provision of £27,000 (2019: £23,000) for dilapidations on the office and warehouse premises.

15 UNRESTRICTED FUNDS

	<u>General Fund</u>	<u>Designated Fund</u>	<u>Total Funds Y/E 30/09/20</u>	<u>Total Funds Y/E 30/09/19</u>
	£	£	£	£
Incoming Resources	132,452	-	132,452	172,146
Resources expended	(49,727)	-	(49,727)	(61,053)
Realised Gains/(losses)	-	-	-	-
Unrealised Gains/(losses)	(8,317)	-	(8,317)	(1,238)
	<u>74,408</u>	<u>-</u>	<u>74,408</u>	<u>109,855</u>
Transfers				
to/from Restricted Funds	(58,376)	-	(58,376)	(64,169)
to/from Designated Fund	-	-	-	-
	<u>16,032</u>	<u>-</u>	<u>16,032</u>	<u>45,686</u>
Balances, brought forward at 1 October 2019	163,365	-	163,365	117,679
Balances, carried forward at 30 September 2020	<u>179,397</u>	<u>-</u>	<u>179,397</u>	<u>163,365</u>

THROUGH THE ROOF CHARITABLE TRUST LTD
NOTES TO THE ACCOUNTS
For the year ended to 30 SEPTEMBER 2020

15 UNRESTRICTED FUNDS (cont)

Designated Fund:-

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

16 RESTRICTED FUNDS

	<u>Roofbreaker</u>	<u>DCF Groups</u>	<u>Wheels for the World</u>	<u>Total Funds Y/E 30/09/20</u>	<u>Total Funds Y/E 30/09/19</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources	31,098	257	149,031	180,386	210,360
Outgoing Resources	(37,098)	(38,610)	(163,054)	(238,762)	(274,529)
	<u>(6,000)</u>	<u>(38,353)</u>	<u>(14,023)</u>	<u>(58,376)</u>	<u>(64,169)</u>
Transfer to/from General Fund	6,000	38,353	14,023	58,376	64,169
Balance, brought forward at 1 October 2019	-	-	-	-	-
Balance, carried forward at 30 September 2020	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

17 Donations in Kind

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

- Several NHS Trusts and suppliers of unusable wheelchairs, and other mobility aids, without which the Wheels for the World programme would not be possible.
- The prison staff and inmates of HMP Risley who refurbish our wheelchairs.
- Flowstore Systems Limited who made very generous donations as a staff team and from company profits towards the work of Wheels for the World.
- Camerons Solicitors who donated a significant amount of their time on legal matters.
- Cinque Ports Mobility who donated a significant amount of new mobility equipment and accessories to our Wheels for the World project.

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

<u>Activity</u>	<u>2019/20</u>	<u>2018/19</u>
DCF, inc holidays	1	3
Wheels for the World	31	37
Churches Inc	59	15
Governance and Administration	10	11
Total Number of Volunteers	<u>101</u>	<u>66</u>
Average Number of days (8hrs)	4.7	13.4
Value (Number Vol.*Days*hours*min. wage)	<u>33,115</u>	<u>58,151</u>

18 TAXATION

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

19 DIRECTORS/TRUSTEES REMUNERATION

No remuneration is paid to Directors/Trustees. Expenses incurred by trustees related to attending board meetings are reimbursed on presentation of an expenses claim under the Charity's usual procedures. The total amount of expenses paid was £79 (2019 - £518) paid to 1 trustee (2019 - 2 trustees).

THROUGH THE ROOF CHARITABLE TRUST LTD
NOTES TO THE ACCOUNTS
For the year ended to 30 SEPTEMBER 2020

20 OPERATING LEASES

The following operating leases are committed to be paid:

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