

CHARITY NUMBER:1087788
COMPANY NUMBER: 4201510

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

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THROUGH THE ROOF CHARITABLE TRUST

ACCOUNTS

For the year ended 30 September 2021

DIRECTORS

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

COMPANY SECRETARY

Mr. Michael Jamison

REGISTERED OFFICE

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

INDEPENDENT EXAMINER

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

BANKERS

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

REGISTERED CHARITY NUMBER: 1087788

COMPANY REGISTRATION NUMBER: 4201510

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

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

Structure, Governance and Management

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

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

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

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

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

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

Appointment and Induction of Trustees

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

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

Related Parties

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

Property

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

Aims and Objectives

The objects of Through the Roof Charitable Trust are:

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

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

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

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

Strategic Plan

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

Vision, mission, values, USP and outcomes

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

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

Through the Roof's five values are:

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

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

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

The two strategic aims are:

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

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

Discipleship – Everyone we connect with growing in Christian faith.

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

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

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

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

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

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

Summary of Main Activities and Achievements during the year

The coronavirus pandemic

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

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

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

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

Public Benefit

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

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

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

Faith (Churches Inc)

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

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

Friendship (Disabled Christians Fellowship)

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

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

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

Freedom (Wheels for the World)

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

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

Support activities

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

Future Developments

General

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

Faith

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

Freedom

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

Friendship

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

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

Financial Review

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

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

Investments

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

Payments to Trustees

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

Reserves

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

Trust funding

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

Intangible Income

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

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

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

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

Risk management

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

Statement of trustees' responsibilities

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

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

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

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

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

In so far as the trustees are aware:

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

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

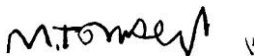
Thanks

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

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

Approval

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



Dr. Mike Townsend
Chair of Through the Roof

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

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

Respective responsibilities of trustees and examiner

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

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

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

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

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

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

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

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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



Date: 18th November 2021

THROUGH THE ROOF CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 30 September 2021

INCOME & EXPENDITURE ACCOUNT

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

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

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

THROUGH THE ROOF CHARITABLE TRUST

BALANCE SHEET AS AT 30th September 2021

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


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

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

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

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

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



..... - Dr Michael Townsend - Chairman

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

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

1 ACCOUNTING POLICIES

a) Accounting convention

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

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

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

i) Consolidation

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

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

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

ii) Income

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

iii) Resources expended

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

Gifts are included when approved by the Directors.

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

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

iv) Fixed assets

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

Furniture & equipment	25% on straight line basis
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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 2021

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

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

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

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

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

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

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

THROUGH THE ROOF CHARITABLE TRUST

Notes to the Accounts

For the year ended 30 September 2021

8 GOVERNANCE COSTS

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

9 STAFF COSTS

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

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

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

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

10 SUPPORT COSTS

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

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

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

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

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

13 DEBTORS

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

14 CREDITORS - AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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

15 UNRESTRICTED FUNDS

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

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

15 UNRESTRICTED FUNDS (cont)

Designated Fund:-

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

16 RESTRICTED FUNDS

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

17 Donations in Kind

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

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

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

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

18 TAXATION

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

19 DIRECTORS/TRUSTEES REMUNERATION

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

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

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