

Ashes To Gold

Northern Ireland · Charity number 101209

Details

Status Received

Registered 2016-02-15

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

Address Unit 32
Loughanhill Industrial Estate
Coleraine
Co L-Derry
BT52 2nr
BT52 2NR

Phone 02870531462

Email mark.mckinney@atg.group

Website <https://www.ashestogold.uk>

Activities

Purposes: The provision of events and activities for the public benefit of people residing in the Causeway Coast and Glens District with the aim of promoting positive mental health and supporting those in need. Establish Ashes To Gold as a charity promoting the education of waste and environmental issues. Create opportunities to develop the land as useful for food production. Promote the education of food production to those people who have the greatest need in order that they may become productive themselves. To undertake to provide accessibility to allotments for those who may not have access to land otherwise.

What the charity does: The advancement of health or the saving of lives, The advancement of environmental protection or improvement, The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

How the charity works: Community development, Counselling/support, Cross-border/cross-community, Disability, Education/training, Environment/sustainable development/conservation, Medical/health/sickness, Relief of poverty, Research/evaluation, Rural development, Sport/recreation, Volunteer development

Who the charity helps: Addictions (drug/solvent/alcohol abuse), Adult training, Children (5-13 year olds), Community safety/crime prevention, Ex-offenders and prisoners, General public, Homelessness, Learning disabilities, Men, Mental health, Older people, Parents, Physical disabilities, Sensory disabilities, Unemployed/low income, Volunteers, Women, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£349,846	£300,122	£-15,300	6

Trustees

Name	Role	Appointed
Dr Mark Mckinney		
Jacqui Mckinney		
Mr Evan Reid		
Mr Mark Markiewicz		
Mr Peter Finch		

Ashes To Gold

Northern Ireland - Charity number 101209

Accounts

Charity registration number: 101209

Ashes to Gold Charity

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Ashes to Gold Charity

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Ashes to Gold Charity

Reference and Administrative Details

Trustees	Dr Mark McKinney Mrs Jacqueline McKinney Mr Peter Finch Mr Evan Reid Mr Mark Markiewicz
Charity Registration Number	101209
Principal Office	Unit 11 Loughanhill Industrial Estate Coleraine BT52 2NR
Independent Examiner	Thomas Oliver and Associates Limited Certified Public Accountants 1 Moygashel Mills Park Dungannon Co Tyrone BT71 7DH

Ashes to Gold Charity

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and Activities

Executive Overview

Throughout 2025, Ashes to Gold has demonstrated exceptional service delivery across all projects. Our mission remains steadfast: to improve mental health, restore hope, and build community confidence. We provide a vital sense of purpose for those navigating the complex intersections of mental ill-health, addiction, poverty, and social isolation.

Our staff and volunteers consistently serve as a safety net for those who have fallen through the gaps of statutory provision. In doing so, we not only support the individual but also provide essential relief to health and social services that increasingly rely on the agility and dedication of the voluntary sector.

Operational Excellence & Impact

The Ashes to Gold team are the heartbeat of our organisation. From facilitating therapeutic horticultural activities to providing life-saving crisis intervention, our staff and volunteers embody our founding vision: *"To provide user-led and purposeful activities to individuals in the Causeway Coast and Glens area."*

Our reach is broad and inclusive, supporting:

- Individuals managing mental health challenges and disabilities.
- Adults on the journey of recovery from addiction.
- Families living in areas of high social disadvantage.
- Armed Forces Veterans.

Strategic Partnerships & Governance

Our reputation as a reliable, trustworthy delivery partner has allowed us to work in tandem with key agencies. In 2025, we strengthened our collaborations with the Northern Health and Social Care Trust, Causeway GP Federation, the Probation Board for NI, the PSNI, and the Defence Garden Scheme, alongside local neighbourhood renewal groups.

This collaborative success is underpinned by our commitment to excellence in leadership.

We are proud to be recognised by our funders as an organisation characterised by robust governance, strict compliance, and transparent financial management. As we look forward, we remain dedicated to being a pillar of support and a beacon of hope for our community.

Public Benefit Statement

In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commission's guidance on public benefit. Ashes to Gold fulfils its mission by improving the mental health and well-being of our community, with a focus on educating, empowering, and reintegrating those at a social or economic disadvantage. We bridge the gap between vulnerable individuals and local services to facilitate financial, vocational, and therapeutic support.

Ashes to Gold Charity

Trustees' Report (continued)

To achieve this, the charity provides a comprehensive range of facilities and services:

- **Mental Health & Mentoring:** Deliver professional counselling and mentoring frameworks for individuals navigating health challenges.
- **Inclusion & Opportunity:** Provide life-enhancing day opportunities for adults living with learning and physical disabilities, fostering independence and personal growth.
- **Social Connection:** Combat isolation by facilitating therapeutic courses, drop-in sessions, and community events that build confidence and social cohesion.
- **Addiction & Recovery:** Offer specialised support and practical coping strategies for individuals managing addiction or maintaining long term recovery.
- **Community Advocacy :** Raise local awareness regarding mental health challenges and streamline access to available support networks in the region.

The trustees confirm that they have complied with the requirements of the Charities Act (Northern Ireland) to have due regard to the public benefit guidance by the Charity Commission for Northern Ireland.

Achievements and performance

Oasis

Oasis operates at the cutting edge of frontline care. We provide more than just services; we provide hope to those in the depths of crisis, and we believe our presence has been a decisive factor in saving lives this year. In addition to our robust counselling service for adults and families, 2026 marks a strategic turning point as we work to launch dedicated support for children and young people. This expansion is a direct response to the rising demand for youth mental health services in our area.

Our community-led initiatives—ranging from SMART Recovery and Cocaine Anonymous to our essential food bank and drop-in centre—ensure that no one has to face addiction, poverty, or domestic abuse alone. Programmes like 'Peaced Together' exemplify our mission: taking the broken pieces of a life and helping the individual craft a new, resilient future.

37 Abbey Street continues to provide a vital space for our community. The transition to this larger meeting room has transformed our delivery by offering increased capacity and essential wheelchair access. These improvements have removed previous barriers to participation, allowing us to serve a wider demographic with greater comfort and efficiency.

Grow

The Grow Project continues to serve as a premier therapeutic environment, utilising nature-based therapy to enhance the quality of life for a diverse range of service users. By providing bespoke programming in a secure setting, we cater to specific community needs—from offering a sanctuary for Armed Forces Veterans to hosting primary school sessions focused on environmental education and outdoor play.

Our holistic approach integrates horticultural therapy, mindfulness, and practical skills such as cooking and food cultivation. Beyond its social value, Grow is a centre for environmental excellence. Through the planting of native Irish shrubs and trees, we are actively boosting local biodiversity and creating protected habitats for wildlife. Furthermore, the project serves as an educational hub, empowering the community with practical strategies to combat climate change through small, sustainable actions.

Ashes to Gold Charity

Trustees' Report (continued)

In 2025, we were proud to host a diverse range of community groups, further cementing our role as a hub for therapeutic and educational support. Our key partnerships included:

Veterans & Mental Health: Delivered a specialised Horticultural Therapy programme for local Armed Forces Veterans and a mental health support programme for Mountsandel Medical Centre for adults managing mental health challenges.

Peace & Reconciliation: Supported MUVE in their work with innocent victims of the Troubles.

Families & Youth: Partnered with Homestart Causeway to support families with young children, and Macosquin Primary School for a 12-week outdoor play and environmental awareness initiative.

Education & Skills: Collaborated with Northern Regional College on food cultivation and culinary projects for young adults.

Social Justice & Inclusion: Supported the Probation Board for Northern Ireland in their work with women in the criminal justice system, alongside our "Blossom" programme, which addresses social isolation through gardening, DIY, and cooking.

Furthermore, our long-standing partnership with the NHSCT continues to provide vital day opportunities for adults with learning and physical disabilities. None of this would be possible without our dedicated volunteer team, whose commitment to site maintenance and group support remains the backbone of our operations.

The Workshop

The Workshop serves as a vital hub for skill-building, offering volunteers and service users practical experience in DIY and woodcraft. 2025 was a year of significant engagement, highlighted by the delivery of four "DIY for Women" courses—reaching a diverse demographic of participants aged 18 to 80. Additionally, the facility provided essential placements for day opportunity services and hosted specialised programmes for local mental health teams. To support our commitment to sustainability, the Workshop continues to generate social enterprise income by selling handcrafted items both on-site and at local markets.

We are delighted to announce that we secured nearly £50,000 through the National Lottery Sustainable Community Buildings grant. This investment will be used to transform the Workshop and install a modern heating system. This project is a strategic milestone that will:

Significantly reduce our utility costs and carbon footprint.

Convert the Workshop into a comfortable, year-round facility (addressing previous seasonal limitations).

To facilitate these upgrades, the Workshop will close in December 2025, with a scheduled grand reopening in Spring (March/April) 2026.

Moorbrook Fishery

Moorbrook remains a dynamic and evolving project. In 2025, we reached a new milestone by hosting our first overnight camping expeditions for youth groups following their angling sessions. To further diversify our outdoor offerings, we have invested in professional archery equipment; several staff members and volunteers have completed their instructor training to ensure safe, high-quality delivery of this new service. Our core angling programmes remain a cornerstone of the site, with consistent engagement from schools, youth groups, and local community organisations.

Ashes to Gold Charity

Trustees' Report (continued)

In addition to our core programmes, the successful facilitation of projects for Macosquin Primary School and Inspire Wellbeing has highlighted Moorbrook's significant potential as a versatile outdoor venue. These collaborations have provided a successful "proof of concept" for the site as a rentable space for external events. Moving forward, we are exploring the development of a formal hire model, which would create a sustainable new income stream to reinvest back into our charitable services.

Blossom

Our Blossom initiative has evolved into a self-sustaining community, providing a vital support network for local women. The programme's diverse curriculum—spanning DIY, gardening, kickboxing, and artisanal skills like jam-making—ensures broad appeal and high engagement.

A key highlight of 2025 has been the significant increase in formal referrals from GPs, mental health practitioners, and the Probation Board for Northern Ireland (PBNI). This growth in third-party referrals is a testament to Blossom's established reputation as a trusted provider of social prescribing and rehabilitative support. Additionally, the "Love Grace Handbag Appeal" saw a record volume of donations this year, enabling the group to extend its charitable reach and deliver essential items to women's refuges in Ballymena and Londonderry.

Structure, governance and management

Operational Overview

Board of Trustees

The Board of Trustees currently consists of five active members. During 2025, we saw the departure of Claire Reid and Valerie Finch, who stepped down due to other time commitments. We would like to extend our sincere thanks to both Claire and Valerie for their dedicated service. While they have formally resigned from the board, they remain valued friends of Ashes to Gold and continue to offer their support to the organisation in an informal capacity.

Governance

In late 2025, the Board of Trustees conducted a review of our governing document to strengthen our internal controls and mitigate risks associated with conflict of interest or financial oversight. A formal amendment was adopted to ensure the highest standards of transparency and integrity.

Specifically, the board updated the requirements for a quorum (the minimum number of trustees required to make a legal decision). Given that two of our office bearers, Mark and Jacqui McKinney, are related, the board has increased the quorum from two to three members for all decision-making processes.

While no issues have arisen previously, this proactive change aligns with best practices in charity governance and ensures that no two related parties can form a majority decision-making body.

Management Update

After half a decade of steadfast leadership, Peter Finch has transitioned from his role as Charity Manager. Peter recognised that the organisation had reached a successful turning point where significant growth is essential to meet community needs, and he felt the time was right to pass the baton.

Ashes to Gold Charity

Trustees' Report (continued)

We are thrilled that Alison McCloskey has accepted the role of Charity Manager. Having served as our Funding Coordinator and worked hand-in-hand with Peter for four years, Alison is perfectly positioned to lead this new era of growth. We are also incredibly fortunate that Peter's journey with Ashes to Gold continues; he has officially joined our Board of Trustees, where his deep understanding of our daily operations will provide invaluable guidance for our future.

Building Future Resilience

Through the support of the National Lottery Community Fund (Dormant Assets NI), we have secured £17,600 to strengthen our organisational foundations. This funding addresses three strategic pillars:

Communication: A new website to better serve our community.

Sustainability: Professional mentoring in fundraising to secure our financial future.

Governance: The introduction of data-driven monitoring and evaluation systems.

These enhancements will transform our internal reporting and allow us to demonstrate the tangible impact of our work to funders and the public with greater transparency.

Funding

In an increasingly competitive funding environment, Ashes to Gold has proactively diversified its income streams to ensure long-term resilience. While the Department for Communities remains a core partner—providing the essential funding that allows Oasis to operate—we have successfully expanded our support base through several channels:

Social Enterprise & Community Contributions: At Oasis, we introduced a voluntary donation model for our counselling services. By encouraging those who can afford it to make a small contribution, we have seen a significant increase in unrestricted funds without creating barriers for those on low incomes.

Corporate & Community Partnerships: We were honoured to be selected as a Charity of the Year by CP Hire. Their bi-annual golf day, held in memory of Norman Hutchinson, resulted in a generous £12,500 donation. Per the Hutchinson family's wishes, these funds are dedicated to our frontline counselling services.

Grant Successes: Significant project-specific funding was secured from the LFT Trust, Nineveh Trust, NIE, and Causeway Coast and Glens Borough Council. Additionally, a late 2025 grant from The Veterans Foundation will fund our upcoming "Spring Defence Garden Scheme" and associated workshops.

Strategic Support from ATG Group: ATG Group remains our primary benefactor. Beyond financial security, their accounts team provides essential pro-bono financial management. Following three years of operating at a deficit, 2025 marks a financial turning point. With ATG's guidance, we have implemented robust operational budgets and expenditure monitoring systems across all projects.

Strategic Outlook: 2026 and Beyond

As we enter a new chapter, Ashes to Gold is poised for significant growth to meet the increasing demand for our services. Our focus for 2026 is built upon four strategic pillars:

Growth & Expansion: We have successfully progressed to Stage One of the National Lottery's *Strengthening Communities* fund. If successful, this investment will allow us to scale "The Grow Project" and enhance our community outreach.

Ashes to Gold Charity

Trustees' Report (continued)

Youth-Centric Services: In response to the local mental health crisis, January 2026 marks the launch of our first dedicated counselling service for children and young people. Furthermore, we are moving toward an early-intervention model, delivering drug and alcohol awareness sessions to youth groups with the potential to establish a youth-specific *Smart Recovery* programme.

User-Led Development: Following extensive research and feedback from our participants, we are expanding our drop-in sessions with new, user-led activities. This ensures our services at Oasis remain deeply rooted in the actual needs of those we serve.

Operational Excellence: The full implementation of our new monitoring and evaluation system in 2026 will transform our reporting capabilities, allowing us to provide data-driven evidence of the impact we have on our volunteers and the wider community.

As we re-apply for core *Department for Communities* funding in February, we remain confident in the proven value of our work. Our heart remains embedded in the local community, and we look forward to a year characterised by both growth and security.

Ashes to Gold Charity

Trustees' Report (continued)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

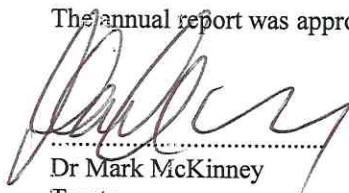
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial 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 applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

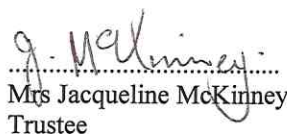
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 9 March 2026 and signed on its behalf by:



Dr Mark McKinney
Trustee



Mrs Jacqueline McKinney
Trustee

Ashes to Gold Charity

Independent Examiner's Report to the trustees of Ashes to Gold Charity

I report to the trustees on my examination of the accounts of Ashes to Gold Charity for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees of Ashes to Gold Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charities Commission for Northern Ireland under section 65 (9)(b) of the Charities Act.


My examination included the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attentions giving me cause to believe:-

- 1 That accounting records were not kept in accordance with section 63 of the Charities Act
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of the Charities Act
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with the following Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Thomas Oliver and Associates Limited
Certified Public Accountants
1 Moygashel Mills Park
Dungannon
Co Tyrone
BT71 7DH

9 March 2026

Ashes to Gold Charity

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies		179,060	167,626	346,686
Other income		3,160	-	3,160
Total income		182,220	167,626	349,846
Expenditure on:				
Charitable activities		(135,679)	(159,751)	(295,430)
Other expenditure	6	(4,692)	-	(4,692)
Total expenditure		(140,371)	(159,751)	(300,122)
Net income		41,849	7,875	49,724
Gross transfers between funds		7,354	(7,354)	-
Net movement in funds		49,203	521	49,724
Reconciliation of funds				
Total funds brought forward		14,590	180,485	195,075
Total funds carried forward	19	63,793	181,006	244,799
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		64,952	148,147	213,099
Investment income	3	4,500	-	4,500
Other income		1,673	-	1,673
Total income		71,125	148,147	219,272
Expenditure on:				
Charitable activities		(108,477)	(156,510)	(264,987)
Other expenditure	6	(2,547)	-	(2,547)
Total expenditure		(111,024)	(156,510)	(267,534)
Net expenditure		(39,899)	(8,363)	(48,262)
Gross transfers between funds		89,857	(89,857)	-
Net movement in funds		49,958	(98,220)	(48,262)
Reconciliation of funds				
Total funds brought forward		(35,368)	278,705	243,337
Total funds carried forward	19	14,590	180,485	195,075

The notes on pages 13 to 22 form an integral part of these financial statements.

Ashes to Gold Charity

Statement of Financial Activities for the Year Ended 31 December 2025 (continued)

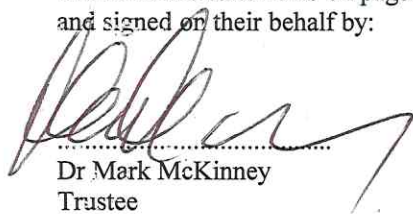
All of the charity's activities derive from continuing operations during the above two periods.
The funds breakdown for 2024 is shown in note 19.

Ashes to Gold Charity

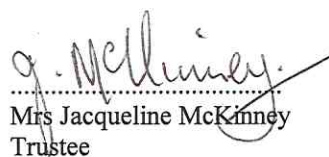
(Registration number: 101209)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	34,930	39,289
Current assets			
Debtors	14	3,122	3,812
Cash at bank and in hand	15	<u>222,047</u>	<u>188,107</u>
		225,169	191,919
Creditors: Amounts falling due within one year	16	<u>(15,300)</u>	<u>(32,377)</u>
Net current assets		<u>209,869</u>	<u>159,542</u>
Total assets less current liabilities		244,799	198,831
Creditors: Amounts falling due after more than one year	17	<u>-</u>	<u>(3,756)</u>
Net assets		<u>244,799</u>	<u>195,075</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		181,006	180,485
Unrestricted income funds			
Unrestricted funds		<u>63,793</u>	<u>14,590</u>
Total funds	19	<u>244,799</u>	<u>195,075</u>

The financial statements on pages 10 to 22 were approved by the trustees, and authorised for issue on 9 March 2026 and signed on their behalf by:



 Dr Mark McKinney
 Trustee



 Mrs Jacqueline McKinney
 Trustee

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Ashes to Gold Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if they do not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined benefit pension scheme. Typically defined benefit plans define an amount of pension benefit that an employee will receive on retirement, usually dependent on one or more factors such as age, years of service and compensation.

The liability recognised in the Balance Sheet in respect of defined benefit pension plans is the present value of the defined benefit obligation at the reporting date minus the fair value of plan assets. The defined benefit obligation is measured using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future payments by reference to market yields at the reporting date on high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension liability.

Actuarial gains and losses are charged or credited to other comprehensive income in the period in which they arise.

2 Income from donations and legacies

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	178,335	13,855	192,190
Gift aid reclaimed	725	-	725
Grants, including capital grants;			
Grants from other charities	-	154,375	154,375
Regular giving and capital donations	-	(604)	(604)
Total for 2025	179,060	167,626	346,686
Total for 2024	64,952	148,147	213,099

3 Investment income

	Unrestricted funds General £	Total funds £
Total for 2025	-	-
Total for 2024	4,500	4,500

4 Other income

	Unrestricted funds General £	Total funds £
Total for 2024	480	480

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		28,701	40,628	69,329
Governance costs		4,925	1,038	5,963
Total for 2025		33,626	41,666	75,292
Total for 2024		56,530	38,870	95,400

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

		Unrestricted funds General £	Total expenditure £
6 Other expenditure			
	Note		Total funds £
Depreciation, amortisation and other similar costs		4,692	4,692
Total for 2025		4,692	4,692
Total for 2024		2,547	2,547

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs			
Pension costs	-	1,038	1,038
Independent examiner fees			
Examination of the financial statements	3,480	-	3,480
Legal fees	1,220	-	1,220
Other governance costs	225	-	225
Total for 2025	4,925	1,038	5,963
Total for 2024	11,064	-	11,064

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	4,692	2,547

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.
No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	69,329	84,336
Pension costs	1,038	678
	<u>70,367</u>	<u>85,014</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Staff	<u>5</u>	<u>6</u>

Contributions to the employee pension schemes for the year totalled £1,038 (2024 - £678).

No employee received emoluments of more than £60,000 during the year

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	<u>3,480</u>	<u>3,282</u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Building adaptations £	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost				
At 1 January 2025	8,200	25,880	34,440	68,520
Additions	-	333	-	333
At 31 December 2025	<u>8,200</u>	<u>26,213</u>	<u>34,440</u>	<u>68,853</u>
Depreciation				
At 1 January 2025	-	7,538	21,693	29,231
Charge for the year	-	2,780	1,912	4,692
At 31 December 2025	<u>-</u>	<u>10,318</u>	<u>23,605</u>	<u>33,923</u>
Net book value				
At 31 December 2025	<u>8,200</u>	<u>15,895</u>	<u>10,835</u>	<u>34,930</u>
At 31 December 2024	<u>8,200</u>	<u>18,342</u>	<u>12,747</u>	<u>39,289</u>

14 Debtors

	2025 £	2024 £
Trade debtors	-	534
Prepayments	3,122	2,778
Other debtors	-	500
	<u>3,122</u>	<u>3,812</u>

15 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	<u>222,047</u>	<u>188,107</u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans	3,923	5,324
Trade creditors	4,153	5,697
Other taxation and social security	396	998
Other creditors	236	17,746
Accruals	6,592	2,612
	15,300	32,377

17 Creditors: amounts falling due after one year

	2025 £	2024 £
Bank loans	-	3,756

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £Nil (2024 - £Nil).

19 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Unrestricted funds					
General	14,590	182,220	(140,371)	7,354	63,793
Restricted funds	180,485	167,626	(159,751)	(7,354)	181,006
Total funds	195,075	349,846	(300,122)	-	244,799

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
Unrestricted funds					
General	(35,368)	71,125	(111,024)	89,857	14,590
Restricted funds	<u>278,705</u>	<u>148,147</u>	<u>(156,510)</u>	<u>(89,857)</u>	<u>180,485</u>
Total funds	<u><u>243,337</u></u>	<u><u>219,272</u></u>	<u><u>(267,534)</u></u>	<u><u>-</u></u>	<u><u>195,075</u></u>

20 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Tangible fixed assets	34,930	34,930
Current assets	225,169	225,169
Current liabilities	<u>(15,300)</u>	<u>(15,300)</u>
Total net assets	<u><u>244,799</u></u>	<u><u>244,799</u></u>
	Unrestricted funds General £	Total funds at 31 December 2024 £
Tangible fixed assets	39,289	39,289
Current assets	191,919	191,919
Current liabilities	<u>(32,377)</u>	<u>(32,377)</u>
Total net assets	<u><u>198,831</u></u>	<u><u>198,831</u></u>

21 Analysis of net funds

	At 1 January 2025 £	At 31 December 2025 £
Cash at bank and in hand	<u>188,107</u>	<u>188,107</u>
Net debt	<u><u>188,107</u></u>	<u><u>188,107</u></u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

	At 1 January 2024	At 31 December 2024
	£	£
Cash at bank and in hand	<u>142,497</u>	<u>142,497</u>
Net debt	<u>142,497</u>	<u>142,497</u>

22 Related party transactions

There were no related party transactions in the year.

Ashes To Gold

Northern Ireland - Charity number 101209

Accounts

Charity registration number: 101209

Ashes to Gold Charity

Annual Report and Financial Statements
for the Year Ended 31 December 2024

Ashes to Gold Charity

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Ashes to Gold Charity

Reference and Administrative Details

Trustees	Dr Mark McKinney Mrs Jacqueline McKinney Mrs Claire Reid Mr Evan Reid Mr Mark Markiewicz
Charity Registration Number	101209
Principal Office	Unit 11 Loughanhil Industrial Estate Coleraine BT52 2NR
Independent Examiner	Thomas Oliver and Associates Limited Certified Public Accountants 1 Moygashel Mills Park Dungannon Co Tyrone BT71 7DH

Ashes to Gold Charity

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2024.

Objectives and activities

Objectives and aims

Looking back on 2024, Ashes to Gold saw another year of essential service delivery undertaken with the core aims of raising aspiration, confidence, hope and purpose whilst pushing back the impacts and strongholds of addiction, loneliness and worthlessness. As our communities continue to navigate a journey immersed in more and more technology and “connectivity”, often we see the outcome being the opposite where people feel more disconnected than ever and they’re anything but a part of “community”, and all this coupled with an ever-increasing struggle to access the vastly underfunded statutory health and support services. On a regular basis our project staff and volunteers encounter both sides of the needs spectrum, meeting service users who have slipped through the net and find themselves in crisis and also, local health trust staff seeking help to meet needs that their resources just simply cannot cover. So, we look to a dedicated team of staff and volunteers, some humble but impactful facilities and some strategic delivery partners and we find a way to help and support. Indeed, the Ashes to Gold team will always try to provide a way forward and fit a person to the service or the service to the person! With these factors in mind, the core aim of the Ashes to Gold charity remains to provide user led and purposeful activities to individuals in the Causeway Coast and Glens area who want to increase their confidence, motivation and self-belief while learning new skills. Across all our projects we focus on supporting people who have special or additional needs, have become isolated or are suffering with mental health issues, are long term unemployed or are navigating a journey through the judicial system. We support our clients by teaching them new skills, providing support with mental well-being and empowering them with the confidence and ability to make sustainable changes to their lives and enjoy their role in community.

At our Oasis project, we provide support to people who are struggling with addiction, loneliness, long term unemployment and are living with, or recovering from mental health issues, providing immediate support through our drop-in and other more focussed services and therapies. At our Oasis centre, anyone who is feeling low, isolated or lacking in confidence can come and meet our friendly staff and volunteers for a chat and a cuppa. We can provide one to one therapeutic support through our team of qualified counsellors along with providing plans to help an individual achieve their personal goals and progress from dependency to safe and sustainable independency. A focussed addictions awareness and support group is held on a weekly basis and an emergency foodbank is also available five days per week for anyone who finds themselves in food poverty crisis.

Ashes to Gold’s Grow project focusses on delivering various levels of therapeutic nature and gardening programs to a diverse range of groups from our community, including adults with physical and learning disabilities, veterans experiencing anxiety and PTSD, older individuals, community groups from areas of high disadvantage, and local primary schools seeking enriching outdoor learning experiences. Grow’s activities vary depending on the groups needs, encompassing gardening, horticultural therapy, food growing and harvesting, cookery lessons and environmental awareness education. Regardless of who visits, our goal is to inspire everyone to embrace the outdoors and experience the benefits of physical activity within a natural setting.

Ashes to Gold’s ‘Restore’ workshop is set up to provide DIY training and simple woodworking activities that not only inspire and teach its visitors but re-purpose both materials and people! The activities and support provided can help an individual to gain the confidence and skills required to better engage in community and step towards employment. As with the Grow project, this facility is serving a diverse set of groups from all sectors of the local community and further afield in some cases.

Ashes to Gold Charity

Trustees' Report (continued)

Moorbrook - Fishing and time in the great outdoors has been proven to be useful, if not essential, in bringing improved mental well-being and equipping people with the skills to manage challenges in mental health. The aim of the Moorbrook site is to introduce the pastime of fishing along with a variety of other outdoor activities to a much wider community audience including children and the elderly and those with physical and mental disabilities with a focus being put on the health and well-being benefits of the various activities on offer.

Public benefit

Ashes to Gold aims to educate, empower and help those who require assistance to integrate back into society, and to support those who find themselves at an economic or social disadvantage by helping them to gain access to local businesses and services for financial, training or well-being assistance.

The charity also aims to provide facilities and tutors to

- assist with the educational needs of those who do not have access to learning in numeracy or literature,
- assist individuals with mental or physical disabilities to experience life enhancing opportunities,
- assist those experiencing long term unemployment or the elderly, who are suffering from financial hardship by giving advice and assistance in areas of debt management and money advice,
- provide support to people with mental health issues through mentoring and group or one to one counselling.

The trustees confirm that they have complied with the requirements of the Charities Act (Northern Ireland) 2008 to have due regard to the public benefit guidance published by the Charity Commission for Northern Ireland.

Achievements and performance

During the 2024 year, Ashes to Gold has seen a marked increase in delivery across most of the charity projects and this founded on a solid development of both staff and volunteer structure coupled with development of the necessary planning and compliance procedures associated with this increased delivery, with all being achieved under the careful direction of the board of trustees.

The Oasis project continued to deliver structured health and well-being programmes to individuals from areas of high deprivation and, under the leadership of a new lead counsellor, saw significant development of the counselling service and the physical environment where delivery takes place with over 1,200 hours of 1-2-1 therapy being delivered by the team of volunteer counsellors. In July 2024 Ashes to Gold Oasis once again gained major support for operating and programme costs through DFC (Department for Communities) to provide essential services to the most disadvantaged in our local communities.

Also, in collaboration with the landlords of the Ashes to Gold Oasis premises, Coleraine 1st Presbyterian Church, some of the Oasis service delivery which includes the weekly drop in and addiction support sessions now takes place in a much more suitable place in the neighbouring building at a sustainable cost to the charity. The need for emergency food and other "point of crisis" services stayed steady and we were able to meet most of that need through the generosity of several local churches and funders who either donated non-perishable food, personal hygiene products and pet food or the financial provision to cover emergency needs like electricity credit or food shopping vouchers to purchase essentials such as baby food and nappies.

Ashes to Gold Charity

Trustees' Report (continued)

Through support from the ATG Group, the Moorbrook project was also subject to significant development after the appointment of a general manager to oversee both the day-to-day operations and the growth necessary to achieve some level of sustainability. This resulted in a rapid development of on-site activities and services and a marked increase in visitor footfall from a variety of sources including the local Education Authority and The Scouts. Funding through the Honourable The Irish Society enabled angling to be taught to multiple children and youth groups and funding from the Veterans Foundation enabled over 200 veterans of the armed forces and their family members to avail of some much-needed well-being retreats that included activity packages and food. All activities and services have at their core, the desire to engage people with nature, regardless of age or background, and to encounter opportunities to go forward in a more positive way. Several other smaller funds were also obtained for the delivery of community craft and fun events that proved to be an incredible success with full attendance at all events and some very positive feedback been given. The Moorbrook project was also successful in being awarded a Green Flag for providing a safe and inclusive space for community engagement and enjoyment in 2024.

Ashes to Gold's Grow and Restore Workshop projects continued to provide a safe and peaceful space for groups of all ages to engage with nature and enjoy the pastimes of cooking, gardening and woodworking, with guests coming from more than ten different routes of connection and referral to avail of the activities and therapies on offer. As is now commonplace, anxiety, isolation and other mental well-being challenges are on the increase and immeasurable economic difficulties continue to blight the lives of many in our community and often the testimony of Ashes to Gold being a "sanctuary" away from the pressure cooker of life is heard! This year saw a further two DGS (Defence Garden Scheme) ten-week horticultural therapy programmes delivered to veterans of the armed forces who were referred as a result of being negatively impacted by their military service with many suffering the effects of ongoing complex PTSD (Post Traumatic Stress Disorder) and other emotional, mental and physical challenges. There were many key outcomes from these programmes but two that stand out were a referral to and connection with a specialist veterans addiction service and the prevention of a well planned suicide. The Grow and Restore projects also saw ongoing facilitation of a weekly service to adults with a learning disability through the NHSCOT Day Opportunities programme, where workplace style activities are undertaken in a workplace style environment, encouraging learning and self confidence and preparation for employment where appropriate. The early summer also saw a group from the local health trust adult day centre avail of twice weekly gardening and woodworking activities, with each participant being given the assistance, care, tools and training to fully take part regardless of their personal limitations. Ashes to Gold continues to strive to ensure that no one feels different or left out because of their mental or physical ability by learning about the differing needs and adapting accordingly, examples being workbenches that adapt to a mobility aid or wheelchair user and special frames that enable the safe use of a handsaw by someone with a dexterity issue, and, the adaptable benches blend in with the rest of the benches so no one is situated separately!

Once again, Ashes to Gold finds itself responding to significant increases in community and social need, with addiction, anxiety, isolation, self-harm and suicide all on the rise. Again, key indicators evidencing the increase in demand was the number of individuals who we would count as "Direct Beneficiaries" of the services delivered through the various projects. Many individuals simply had no option but to call at our projects and ask for help with energy costs, food, health, mental health or housing as they found themselves in crisis in one or more of these areas. Another key indicator was the increase in requests from local statutory health and support agencies for structured programs of health interventions including mental health and addictions support.

During the 2024 year, in excess of 1,000 people, mainly from local constituencies, received help and support through the Ashes to Gold charity and we can be confident that many more "indirect beneficiaries" felt the impact of this support through an emergency need that was met or an improved and more stable environment at home and/or in the workplace. This growth in service delivery was handled comfortably on the ground by the Ashes to Gold project managers with the support of the board of trustees, but all had to invest energy, time and wisdom in managing services and resources to cope with the increase in demand whilst navigating a tight financial environment.

Ashes to Gold Charity

Trustees' Report (continued)

As with previous years, Ashes to Gold's Project Managers used existing resources well and performed brilliantly in recruiting more trusted volunteers to assist in the increased facilitation of services.

Again, Ashes to Gold was playing its part and many lives were being impacted as a result.

Structure, governance and management

Organisational structure

The governance and management structure of the charity has remained largely unchanged through the 2024 year except for the resignation of Mr Peter Finch who left the board in November. The board met regularly through the year and steered the organisation as it carried out the various project activities.

Ashes to Gold Charity

Trustees' Report (continued)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

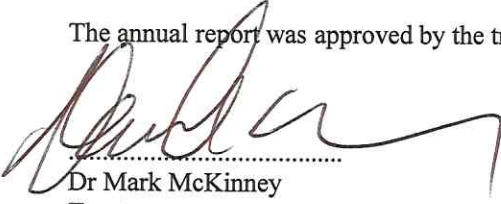
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

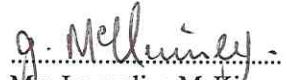
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 20 August 2025 and signed on its behalf by:


.....
Dr Mark McKinney
Trustee


.....
Mrs Jacqueline McKinney
Trustee

Ashes to Gold Charity

Independent Examiner's Report to the trustees of Ashes to Gold Charity

I report to the trustees on my examination of the accounts of Ashes to Gold Charity for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of Ashes to Gold Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charities Commission for Northern Ireland under section 65 (9)(b) of the Charities Act.

My examination included the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attentions giving me cause to believe:-

- 1 That accounting records were not kept in accordance with section 63 of the Charities Act
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of the Charities Act
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with the following Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Thomas Oliver and Associates Limited
Certified Public Accountants
1 Moygashel Mills Park
Dungannon
Co Tyrone
BT71 7DH

20 August 2025

Ashes to Gold Charity

Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		64,952	148,147	213,099
Investment income	3	4,500	-	4,500
Other income		1,673	-	1,673
		<u>71,125</u>	<u>148,147</u>	<u>219,272</u>
Expenditure on:				
Charitable activities		(108,477)	(156,510)	(264,987)
Other expenditure	6	(2,547)	-	(2,547)
		<u>(111,024)</u>	<u>(156,510)</u>	<u>(267,534)</u>
Net expenditure		(39,899)	(8,363)	(48,262)
Gross transfers between funds		89,857	(89,857)	-
Net movement in funds		49,958	(98,220)	(48,262)
Reconciliation of funds				
Total funds brought forward		<u>(35,368)</u>	<u>278,705</u>	<u>243,337</u>
Total funds carried forward	19	<u>14,590</u>	<u>180,485</u>	<u>195,075</u>
		Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		34,637	176,783	211,420
Investment income	3	6,000	-	6,000
Other income		7,170	-	7,170
		<u>47,807</u>	<u>176,783</u>	<u>224,590</u>
Expenditure on:				
Charitable activities		(103,812)	(134,718)	(238,530)
Other expenditure	6	(2,702)	-	(2,702)
		<u>(106,514)</u>	<u>(134,718)</u>	<u>(241,232)</u>
Net (expenditure)/income		(58,707)	42,065	(16,642)
Gross transfers between funds		(7,076)	7,076	-
Net movement in funds		(65,783)	49,141	(16,642)
Reconciliation of funds				
Total funds brought forward		<u>30,415</u>	<u>229,565</u>	<u>259,980</u>

The notes on pages 11 to 20 form an integral part of these financial statements.

Ashes to Gold Charity

Statement of Financial Activities for the Year Ended 31 December 2024 (continued)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Total funds carried forward	19	<u>(35,368)</u>	<u>278,706</u>	<u>243,338</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 19.

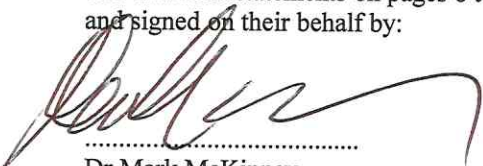
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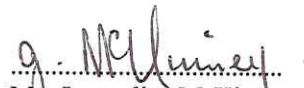
Ashes to Gold Charity

(Registration number: 101209) Balance Sheet as at 31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	39,289	23,514
Current assets			
Debtors	14	3,812	107,385
Cash at bank and in hand	15	<u>188,107</u>	<u>142,497</u>
		191,919	249,882
Creditors: Amounts falling due within one year	16	<u>(27,053)</u>	<u>(15,506)</u>
Net current assets		<u>164,866</u>	<u>234,376</u>
Total assets less current liabilities		204,155	257,890
Creditors: Amounts falling due after more than one year	17	<u>(9,080)</u>	<u>(14,552)</u>
Net assets		<u>195,075</u>	<u>243,338</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		180,485	278,706
Unrestricted income funds			
Unrestricted funds		<u>14,590</u>	<u>(35,368)</u>
Total funds	19	<u>195,075</u>	<u>243,338</u>

The financial statements on pages 8 to 20 were approved by the trustees, and authorised for issue on 20 August 2025 and signed on their behalf by:


.....
Dr Mark McKinney
Trustee


.....
Mrs Jacqueline McKinney
Trustee

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Ashes to Gold Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from individuals	63,276	14,247	77,523
Gift aid reclaimed	1,661	-	1,661
Grants, including capital grants;			
Grants from other charities	15	133,900	133,915
Total for 2024	64,952	148,147	213,099
Total for 2023	34,637	176,783	211,420

3 Investment income

	Unrestricted funds General £	Total funds £
Other investment income	4,500	4,500
Total for 2024	4,500	4,500
Total for 2023	6,000	6,000

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

4 Other income

	Unrestricted funds General £	Total funds £
Rental income	480	480
Total for 2024	480	480
Total for 2023	5,760	5,760

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		45,466	38,870	84,336
Governance costs		11,064	-	11,064
Total for 2024		56,530	38,870	95,400
Total for 2023		32,575	26,672	59,247

**Total
expenditure
£**

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		2,547	2,547
Total for 2024		2,547	2,547
Total for 2023		2,702	2,702

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Staff costs		
Pension costs	678	678
Independent examiner fees		
Examination of the financial statements	3,282	3,282
Legal fees	6,904	6,904
Other governance costs	200	200
Total for 2024	11,064	11,064
Total for 2023	15,184	15,184

8 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2024 £	2023 £
Depreciation of fixed assets	2,547	2,702

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year. No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	84,336	44,063
Pension costs	678	402
	85,014	44,465

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Staff	<u>6</u>	<u>3</u>

Contributions to the employee pension schemes for the year totalled £678 (2023 - £402).

No employee received emoluments of more than £60,000 during the year

11 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	<u>3,282</u>	<u>2,100</u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Building adaptations £	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost				
At 1 January 2024	8,200	12,550	29,447	50,197
Additions	-	13,330	4,993	18,323
At 31 December 2024	<u>8,200</u>	<u>25,880</u>	<u>34,440</u>	<u>68,520</u>
Depreciation				
At 1 January 2024	-	6,653	20,030	26,683
Charge for the year	-	885	1,663	2,548
At 31 December 2024	<u>-</u>	<u>7,538</u>	<u>21,693</u>	<u>29,231</u>
Net book value				
At 31 December 2024	<u>8,200</u>	<u>18,342</u>	<u>12,747</u>	<u>39,289</u>
At 31 December 2023	<u>8,200</u>	<u>5,897</u>	<u>9,417</u>	<u>23,514</u>

14 Debtors

	2024 £	2023 £
Trade debtors	534	4,301
Prepayments	2,778	3,084
Other debtors	500	100,000
	<u>3,812</u>	<u>107,385</u>

15 Cash and cash equivalents

	2024 £	2023 £
Cash at bank	<u>188,107</u>	<u>142,497</u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

16 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	5,697	13,019
Other taxation and social security	998	485
Other creditors	17,746	(1)
Accruals	2,612	2,003
	27,053	15,506

17 Creditors: amounts falling due after one year

	2024 £	2023 £
Bank loans	9,080	14,552

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £Nil (2023 - £Nil).

19 Funds

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
Unrestricted funds					
General	(35,368)	71,125	(111,024)	89,857	14,590
Restricted funds	278,705	148,147	(156,510)	(89,857)	180,485
Total funds	243,337	219,272	(267,534)	-	195,075

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Unrestricted funds					
General	30,415	47,807	(106,514)	(7,076)	(35,368)
Restricted funds	<u>229,565</u>	<u>176,783</u>	<u>(134,718)</u>	<u>7,076</u>	<u>278,706</u>
Total funds	<u><u>259,980</u></u>	<u><u>224,590</u></u>	<u><u>(241,232)</u></u>	<u><u>-</u></u>	<u><u>243,338</u></u>

20 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2024 £
Tangible fixed assets	39,289	39,289
Current assets	191,919	191,919
Current liabilities	(27,053)	(27,053)
Creditors over 1 year	<u>(9,080)</u>	<u>(9,080)</u>
Total net assets	<u><u>195,075</u></u>	<u><u>195,075</u></u>
	Unrestricted funds General £	Total funds at 31 December 2023 £
Tangible fixed assets	23,514	23,514
Current assets	249,882	249,882
Current liabilities	(15,506)	(15,506)
Creditors over 1 year	<u>(14,552)</u>	<u>(14,552)</u>
Total net assets	<u><u>243,338</u></u>	<u><u>243,338</u></u>

21 Analysis of net funds

	At 1 January 2024 £	At 31 December 2024 £
Cash at bank and in hand	<u>142,497</u>	<u>142,497</u>
Net debt	<u><u>142,497</u></u>	<u><u>142,497</u></u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	At 1 January 2023	At 31 December 2023
	£	£
Cash at bank and in hand	<u>150,690</u>	<u>150,690</u>
Net debt	<u>150,690</u>	<u>150,690</u>

22 Related party transactions

There were no related party transactions in the year.

Ashes To Gold

Northern Ireland - Charity number 101209

Annual report

Ashes to Gold Charity

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2024.

Objectives and activities

Objectives and aims

Looking back on 2024, Ashes to Gold saw another year of essential service delivery undertaken with the core aims of raising aspiration, confidence, hope and purpose whilst pushing back the impacts and strongholds of addiction, loneliness and worthlessness. As our communities continue to navigate a journey immersed in more and more technology and “connectivity”, often we see the outcome being the opposite where people feel more disconnected than ever and they’re anything but a part of “community”, and all this coupled with an ever-increasing struggle to access the vastly underfunded statutory health and support services. On a regular basis our project staff and volunteers encounter both sides of the needs spectrum, meeting service users who have slipped through the net and find themselves in crisis and also, local health trust staff seeking help to meet needs that their resources just simply cannot cover. So, we look to a dedicated team of staff and volunteers, some humble but impactful facilities and some strategic delivery partners and we find a way to help and support. Indeed, the Ashes to Gold team will always try to provide a way forward and fit a person to the service or the service to the person! With these factors in mind, the core aim of the Ashes to Gold charity remains to provide user led and purposeful activities to individuals in the Causeway Coast and Glens area who want to increase their confidence, motivation and self-belief while learning new skills. Across all our projects we focus on supporting people who have special or additional needs, have become isolated or are suffering with mental health issues, are long term unemployed or are navigating a journey through the judicial system. We support our clients by teaching them new skills, providing support with mental well-being and empowering them with the confidence and ability to make sustainable changes to their lives and enjoy their role in community.

At our Oasis project, we provide support to people who are struggling with addiction, loneliness, long term unemployment and are living with, or recovering from mental health issues, providing immediate support through our drop-in and other more focussed services and therapies. At our Oasis centre, anyone who is feeling low, isolated or lacking in confidence can come and meet our friendly staff and volunteers for a chat and a cuppa. We can provide one to one therapeutic support through our team of qualified counsellors along with providing plans to help an individual achieve their personal goals and progress from dependency to safe and sustainable independency. A focussed addictions awareness and support group is held on a weekly basis and an emergency foodbank is also available five days per week for anyone who finds themselves in food poverty crisis.

Ashes to Gold’s Grow project focusses on delivering various levels of therapeutic nature and gardening programs to a diverse range of groups from our community, including adults with physical and learning disabilities, veterans experiencing anxiety and PTSD, older individuals, community groups from areas of high disadvantage, and local primary schools seeking enriching outdoor learning experiences. Grow’s activities vary depending on the groups needs, encompassing gardening, horticultural therapy, food growing and harvesting, cookery lessons and environmental awareness education. Regardless of who visits, our goal is to inspire everyone to embrace the outdoors and experience the benefits of physical activity within a natural setting.

Ashes to Gold’s ‘Restore’ workshop is set up to provide DIY training and simple woodworking activities that not only inspire and teach its visitors but re-purpose both materials and people! The activities and support provided can help an individual to gain the confidence and skills required to better engage in community and step towards employment. As with the Grow project, this facility is serving a diverse set of groups from all sectors of the local community and further afield in some cases.

Ashes to Gold Charity

Trustees' Report (continued)

Moorbrook - Fishing and time in the great outdoors has been proven to be useful, if not essential, in bringing improved mental well-being and equipping people with the skills to manage challenges in mental health. The aim of the Moorbrook site is to introduce the pastime of fishing along with a variety of other outdoor activities to a much wider community audience including children and the elderly and those with physical and mental disabilities with a focus being put on the health and well-being benefits of the various activities on offer.

Public benefit

Ashes to Gold aims to educate, empower and help those who require assistance to integrate back into society, and to support those who find themselves at an economic or social disadvantage by helping them to gain access to local businesses and services for financial, training or well-being assistance.

The charity also aims to provide facilities and tutors to

- assist with the educational needs of those who do not have access to learning in numeracy or literature,
- assist individuals with mental or physical disabilities to experience life enhancing opportunities,
- assist those experiencing long term unemployment or the elderly, who are suffering from financial hardship by giving advice and assistance in areas of debt management and money advice,
- provide support to people with mental health issues through mentoring and group or one to one counselling.

The trustees confirm that they have complied with the requirements of the Charities Act (Northern Ireland) 2008 to have due regard to the public benefit guidance published by the Charity Commission for Northern Ireland.

Achievements and performance

During the 2024 year, Ashes to Gold has seen a marked increase in delivery across most of the charity projects and this founded on a solid development of both staff and volunteer structure coupled with development of the necessary planning and compliance procedures associated with this increased delivery, with all being achieved under the careful direction of the board of trustees.

The Oasis project continued to deliver structured health and well-being programmes to individuals from areas of high deprivation and, under the leadership of a new lead counsellor, saw significant development of the counselling service and the physical environment where delivery takes place with over 1,200 hours of 1-2-1 therapy being delivered by the team of volunteer counsellors. In July 2024 Ashes to Gold Oasis once again gained major support for operating and programme costs through DFC (Department for Communities) to provide essential services to the most disadvantaged in our local communities.

Also, in collaboration with the landlords of the Ashes to Gold Oasis premises, Coleraine 1st Presbyterian Church, some of the Oasis service delivery which includes the weekly drop in and addiction support sessions now takes place in a much more suitable place in the neighbouring building at a sustainable cost to the charity. The need for emergency food and other "point of crisis" services stayed steady and we were able to meet most of that need through the generosity of several local churches and funders who either donated non-perishable food, personal hygiene products and pet food or the financial provision to cover emergency needs like electricity credit or food shopping vouchers to purchase essentials such as baby food and nappies.

Ashes to Gold Charity

Trustees' Report (continued)

Through support from the ATG Group, the Moorbrook project was also subject to significant development after the appointment of a general manager to oversee both the day-to-day operations and the growth necessary to achieve some level of sustainability. This resulted in a rapid development of on-site activities and services and a marked increase in visitor footfall from a variety of sources including the local Education Authority and The Scouts. Funding through the Honourable The Irish Society enabled angling to be taught to multiple children and youth groups and funding from the Veterans Foundation enabled over 200 veterans of the armed forces and their family members to avail of some much-needed well-being retreats that included activity packages and food. All activities and services have at their core, the desire to engage people with nature, regardless of age or background, and to encounter opportunities to go forward in a more positive way. Several other smaller funds were also obtained for the delivery of community craft and fun events that proved to be an incredible success with full attendance at all events and some very positive feedback been given. The Moorbrook project was also successful in being awarded a Green Flag for providing a safe and inclusive space for community engagement and enjoyment in 2024.

Ashes to Gold's Grow and Restore Workshop projects continued to provide a safe and peaceful space for groups of all ages to engage with nature and enjoy the pastimes of cooking, gardening and woodworking, with guests coming from more than ten different routes of connection and referral to avail of the activities and therapies on offer. As is now commonplace, anxiety, isolation and other mental well-being challenges are on the increase and immeasurable economic difficulties continue to blight the lives of many in our community and often the testimony of Ashes to Gold being a "sanctuary" away from the pressure cooker of life is heard! This year saw a further two DGS (Defence Garden Scheme) ten-week horticultural therapy programmes delivered to veterans of the armed forces who were referred as a result of being negatively impacted by their military service with many suffering the effects of ongoing complex PTSD (Post Traumatic Stress Disorder) and other emotional, mental and physical challenges. There were many key outcomes from these programmes but two that stand out were a referral to and connection with a specialist veterans addiction service and the prevention of a well planned suicide. The Grow and Restore projects also saw ongoing facilitation of a weekly service to adults with a learning disability through the NHSCT Day Opportunities programme, where workplace style activities are undertaken in a workplace style environment, encouraging learning and self confidence and preparation for employment where appropriate. The early summer also saw a group from the local health trust adult day centre avail of twice weekly gardening and woodworking activities, with each participant being given the assistance, care, tools and training to fully take part regardless of their personal limitations. Ashes to Gold continues to strive to ensure that no one feels different or left out because of their mental or physical ability by learning about the differing needs and adapting accordingly, examples being workbenches that adapt to a mobility aid or wheelchair user and special frames that enable the safe use of a handsaw by someone with a dexterity issue, and, the adaptable benches blend in with the rest of the benches so no one is situated separately!

Once again, Ashes to Gold finds itself responding to significant increases in community and social need, with addiction, anxiety, isolation, self-harm and suicide all on the rise. Again, key indicators evidencing the increase in demand was the number of individuals who we would count as "Direct Beneficiaries" of the services delivered through the various projects. Many individuals simply had no option but to call at our projects and ask for help with energy costs, food, health, mental health or housing as they found themselves in crisis in one or more of these areas. Another key indicator was the increase in requests from local statutory health and support agencies for structured programs of health interventions including mental health and addictions support.

During the 2024 year, in excess of 1,000 people, mainly from local constituencies, received help and support through the Ashes to Gold charity and we can be confident that many more "indirect beneficiaries" felt the impact of this support through an emergency need that was met or an improved and more stable environment at home and/or in the workplace. This growth in service delivery was handled comfortably on the ground by the Ashes to Gold project managers with the support of the board of trustees, but all had to invest energy, time and wisdom in managing services and resources to cope with the increase in demand whilst navigating a tight financial environment.

Ashes to Gold Charity

Trustees' Report (continued)

As with previous years, Ashes to Gold's Project Managers used existing resources well and performed brilliantly in recruiting more trusted volunteers to assist in the increased facilitation of services.

Again, Ashes to Gold was playing its part and many lives were being impacted as a result.

Structure, governance and management

Organisational structure

The governance and management structure of the charity has remained largely unchanged through the 2024 year except for the resignation of Mr Peter Finch who left the board in November. The board met regularly through the year and steered the organisation as it carried out the various project activities.

Ashes to Gold Charity

Trustees' Report (continued)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

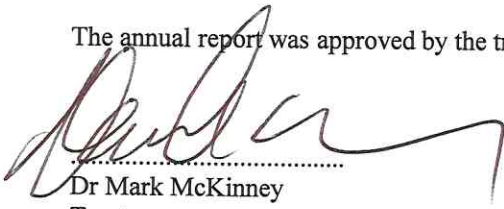
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

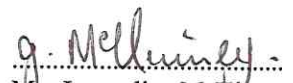
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 20 August 2025 and signed on its behalf by:


.....
Dr Mark McKinney
Trustee


.....
Mrs Jacqueline McKinney
Trustee

Ashes To Gold

Northern Ireland - Charity number 101209

Annual return

Ashes to Gold Charity

Independent Examiner's Report to the trustees of Ashes to Gold Charity

I report to the trustees on my examination of the accounts of Ashes to Gold Charity for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of Ashes to Gold Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charities Commission for Northern Ireland under section 65 (9)(b) of the Charities Act.


My examination included the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attentions giving me cause to believe:-

- 1 That accounting records were not kept in accordance with section 63 of the Charities Act
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of the Charities Act
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with the following Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Thomas Oliver and Associates Limited
Certified Public Accountants
1 Moygashel Mills Park
Dungannon
Co Tyrone
BT71 7DH

20 August 2025

Ashes To Gold

Northern Ireland - Charity number 101209

Accounts

Charity registration number: 101209

Ashes to Gold Charity

Annual Report and Financial Statements
for the Year Ended 31 December 2023

Ashes to Gold Charity

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Ashes to Gold Charity

Reference and Administrative Details

Trustees	Dr Mark McKinney Mrs Jacqueline McKinney Mr Peter Finch Mrs Claire Reid Mr Evan Reid Mr Mark Markiewicz
Charity Registration Number	101209
Principal Office	Unit 11 Loughanhil Industrial Estate Coleraine BT52 2NR
Independent Examiner	Thomas Oliver and Associates Limited Certified Public Accountants 1 Moygashel Mills Park Dungannon Co Tyrone BT71 7DH

Ashes to Gold Charity

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2023.

Objectives and activities

Objects and aims

As if our economy is set at "Repeat", 2023 saw a similar set of financial challenges unfold for many in our community with economic optimism being in very short supply! Challenges in our healthcare system brought about by the funding constraints have left many individuals feeling uneasy and, in some cases, desperate about their health care and support at a very local level. Again, at Ashes to Gold, we see both individuals and statutory healthcare and support providers turning to the charity for help. Help for individuals trying to make ends meet on a very low income with some basic everyday needs like electric or food. Or more long-lasting challenges like poor mental well-being or beating the stronghold of isolation. The stat service providers are also facing many challenges trying to meet an obvious increase in demand with an even more obvious reduction in funding for essential primary care services which leaves them seeking help from the third, or charity & voluntary sector. With these factors in mind, the core aim of the Ashes to Gold charity remains to provide purposeful activities to individuals in the Causeway Coast and Glens area who want to increase their confidence, motivation and self-belief while learning new skills. Across all our projects we focus on supporting people who have special or additional needs, mental health issues, are long-term unemployed or are undertaking community service. We support our clients by teaching them new skills, providing support with mental well-being and empowering them with the ability to make sustainable changes in their lives.

At Oasis, we provide support to people who are living with, or recovering from mental health issues, providing immediate support through our drop-in service, where anyone who is feeling isolated or lacking in confidence can come and meet our friendly staff and volunteers for a chat and a cuppa.

We can provide support through our qualified counsellors along with one-to-one support by providing plans to help an individual achieve their personal goals and progress from dependency to safe and sustainable independency.

Our Grow project focuses on inspiring the community to get physically active, engage with the natural surroundings and produce their own food in a sociable and supportive environment. NBT or Nature Based Therapy through gardening and time spent in the great outdoors has been proven to help increase a person's physical, mental and social well-being.

Ashes to Gold's 'Restore' workshop is set up to provide simple woodworking activities that not only inspire and teach its visitors but re-purpose both materials and people. The activities and support provided can help an individual to gain the confidence and skills required to better engage in community and step towards employment.

Fishing and time in the great outdoors has been proven to be useful, if not essential, in bringing improved mental well being and equipping people with the skills to manage challenges in mental health. The aim of Moorbrook Fishery is to introduce the pastime of fishing to a much wider community audience including children and the elderly and those with physical and mental disabilities with a focus being put on the health and well being benefits of the various activities on offer.

Ashes to Gold Charity

Trustees' Report (continued)

Public benefit

Ashes to Gold aims to educate, empower and help those who require assistance to integrate back into society, and to support those who find themselves at an economic or social disadvantage by helping them to gain access to local businesses and services for financial, training or well-being assistance.

The charity also aims to provide facilities and tutors to

- assist with the educational needs of those who do not have access to learning in numeracy or literature,
- assist individuals with mental or physical disabilities to experience life enhancing opportunities,
- assist those experiencing long term unemployment or the elderly, who are suffering from financial hardship by giving advice and assistance in areas of debt management and money advice,
- provide support to people with mental health issues through mentoring and group or one to one counselling.

The trustees confirm that they have complied with the requirements of the Charities Act (Northern Ireland) 2008 to have due regard to the public benefit guidance published by the Charity Commission for Northern Ireland.

Ashes to Gold Charity

Trustees' Report (continued)

Achievements and performance

As with the previous year, the charity found itself responding to a significant increase in community and social need - an increase in anxiety, isolation and other mental well-being challenges, as well as economic difficulties that simply cannot be measured. The main indicator for Ashes to Gold was the number of individuals who we would count as "Direct Beneficiaries" of the services delivered through the various projects, which far exceeded our expectations and especially in the area of crisis intervention. Many individuals simply had no option but to call at our projects and ask for help with energy costs, food, health, mental health or housing as they found themselves in crisis in one or more of these areas. Another key indicator was the increase in requests from local statutory health and support agencies for structured programs of health interventions including mental health and addictions support. With these challenges and requests in mind, the charity trustees agreed on a plan for meeting at least some of this need with sustainability at the forefront of the planning. Funding was sought to enable the delivery of some structured mental well-being programs and various training packages were attended to equip project teams in the fields of addictions/historic trauma support delivery, befriending and community development and support for individuals and families coping with a disability.

During the 2023 year, in excess of 500 people, mainly from local constituencies, received help and support through the Ashes to Gold charity and we can be confident that many more "indirect beneficiaries" felt the impact of this support through an emergency need that was met or an improved and more stable environment at home and/or in the workplace. This growth in service delivery was handled comfortably on the ground by the Ashes to Gold project managers with the support of the board of trustees, but all had to invest energy, time and wisdom in restructuring services and resources to cope with the increase in demand.

As with previous years, Ashes to Gold's Project Managers used existing resources well and performed brilliantly in recruiting more trusted volunteers to assist in the increased facilitation of services. Essential infrastructure such as toilet and welfare facilities were upgraded across several of the charity sites to safely accommodate the sustained increase in demand for counselling provision, horticultural and woodworking therapy sessions, healthy eating & eating on a budget cooking courses, fishing & outdoor activity sessions and other essential services.

The charity also experienced success in securing funding that would lead to developments on the projects which would prove essential in ensuring accessibility for people of all abilities and mobilities. Major upgrade works to the Restore workshop were completed, creating a much more user friendly and accessible space for woodworking and other indoor activities to take place and enabling these activities to extend into the winter months with improved heat retention. An outdoor classroom was constructed close to the disabled angling platform at the Moorbrook project along with a new booking/reception cabin to enhance the visitor experience. And, through the UTV People's Project and the belief the Northern Ireland community has in Ashes to Gold, funding was awarded that saw a brand new kitchen facility created at our Grow Project. Since its completion in late summer, this amazing facility, which was ultimately funded by the National Lottery, by the end of 2023 had helped over 100 people experience a cooking or healthy eating session with many individuals being inspired by how simple and economical it is to prepare a healthy and nutritious meal with locally grown produce or produce grown in their own gardens, despite many of the participants facing horticultural and physical challenges.

Again, Ashes to Gold was playing its part and many lives were being impacted as a result.

Ashes to Gold Charity

Trustees' Report (continued)

Structure, governance and management

Organisational structure

The governance and management structure of the charity has remained largely unchanged through the 2023 year. The board met regularly through the year and steered the organisation as it carried out the various project activities. Mrs Valerie Finch resigned from the board in March 2024 prior to the writing of this report and therefore is not named on the above list of trustees.

Ashes to Gold Charity

Trustees' Report (continued)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

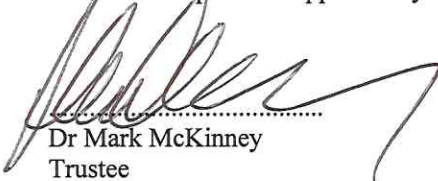
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial 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 applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 18 September 2024 and signed on its behalf by:


.....
Dr Mark McKinney
Trustee


.....
Mrs Jacqueline McKinney
Trustee

Ashes to Gold Charity

Independent Examiner's Report to the trustees of Ashes to Gold Charity

I report to the trustees on my examination of the accounts of Ashes to Gold Charity for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees of Ashes to Gold Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charities Commission for Northern Ireland under section 65 (9)(b) of the Charities Act.


My examination included the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attentions giving me cause to believe:-

- 1 That accounting records were not kept in accordance with section 63 of the Charities Act
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of the Charities Act
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with the following Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.


.....
Thomas Oliver and Associates Limited
Certified Public Accountants
1 Moygashel Mills Park
Dungannon
Co Tyrone
BT71 7DH

18 September 2024

Ashes to Gold Charity

Statement of Financial Activities for the Year Ended 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		34,637	176,783	211,420
Investment income	3	6,000	-	6,000
Other income		7,170	-	7,170
Total income		<u>47,807</u>	<u>176,783</u>	<u>224,590</u>
Expenditure on:				
Charitable activities		(103,812)	(134,718)	(238,530)
Other expenditure	6	(2,702)	-	(2,702)
Total expenditure		<u>(106,514)</u>	<u>(134,718)</u>	<u>(241,232)</u>
Net (expenditure)/income		(58,707)	42,065	(16,642)
Gross transfers between funds		(7,076)	7,076	-
Net movement in funds		(65,783)	49,141	(16,642)
Reconciliation of funds				
Total funds brought forward		30,415	229,565	259,980
Total funds carried forward	18	<u>(35,368)</u>	<u>278,706</u>	<u>243,338</u>
		Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		48,554	94,187	142,741
Investment income	3	1,323	-	1,323
Other income		2,400	-	2,400
Total income		<u>52,277</u>	<u>94,187</u>	<u>146,464</u>
Expenditure on:				
Charitable activities		(78,039)	(136,969)	(215,008)
Other expenditure	6	(3,179)	-	(3,179)
Total expenditure		<u>(81,218)</u>	<u>(136,969)</u>	<u>(218,187)</u>
Net expenditure		(28,941)	(42,782)	(71,723)
Gross transfers between funds		(15,084)	15,084	-
Net movement in funds		(44,025)	(27,698)	(71,723)
Reconciliation of funds				
Total funds brought forward		74,440	257,263	331,703

The notes on pages 11 to 19 form an integral part of these financial statements.

Ashes to Gold Charity

Statement of Financial Activities for the Year Ended 31 December 2023 (continued)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Total funds carried forward	18	<u>30,415</u>	<u>229,565</u>	<u>259,980</u>

All of the charity's activities derive from continuing operations during the above two periods.

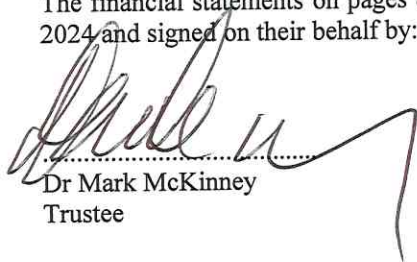
The funds breakdown for 2022 is shown in note 18.

Ashes to Gold Charity

(Registration number: 101209)
Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	23,514	26,216
Current assets			
Debtors	14	107,385	107,368
Cash at bank and in hand	15	<u>142,497</u>	<u>150,690</u>
		249,882	258,058
Creditors: Amounts falling due within one year	16	<u>(15,506)</u>	<u>(4,837)</u>
Net current assets		<u>234,376</u>	<u>253,221</u>
Total assets less current liabilities		257,890	279,437
Creditors: Amounts falling due after more than one year	17	<u>(14,552)</u>	<u>(19,457)</u>
Net assets		<u>243,338</u>	<u>259,980</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		278,706	229,565
Unrestricted income funds			
Unrestricted funds		<u>(35,368)</u>	<u>30,415</u>
Total funds	18	<u>243,338</u>	<u>259,980</u>

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 18 September 2024 and signed on their behalf by:


.....
Dr Mark McKinney
Trustee


.....
Mrs Jacqueline McKinney
Trustee

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

Ashes to Gold Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £0.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total funds £
Donations and legacies;			
Donations from companies, trusts and similar proceeds	445	-	445
Donations from individuals	32,493	46,182	78,675
Gift aid reclaimed	1,699	-	1,699
Grants, including capital grants;			
Grants from other charities	-	130,601	130,601
Total for 2023	34,637	176,783	211,420
Total for 2022	48,554	94,187	142,741

3 Investment income

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	Unrestricted funds General £	Total funds £
Other investment income	6,000	6,000
Total for 2023	6,000	6,000
Total for 2022	1,323	1,323

4 Other income

	Unrestricted funds General £	Total funds £
Rental income	5,760	5,760
Total for 2023	5,760	5,760
Total for 2022	2,400	2,400

5 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		17,391	26,673	44,064
Governance costs		15,184	-	15,184
Total for 2023		32,575	26,673	59,248
Total for 2022		28,128	23,727	51,855

**Total
expenditure
£**

6 Other expenditure

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		2,702	2,702
Total for 2023		<u>2,702</u>	<u>2,702</u>
Total for 2022		<u>3,179</u>	<u>3,179</u>

7 Analysis of governance and support costs

Governance costs

		Unrestricted funds General £	Total funds £
Staff costs			
Pension costs		402	402
Independent examiner fees			
Examination of the financial statements		2,100	2,100
Legal fees		10,182	10,182
Other governance costs		<u>2,500</u>	<u>2,500</u>
Total for 2023		<u>15,184</u>	<u>15,184</u>
Total for 2022		<u>10,278</u>	<u>10,278</u>

8 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2023 £		2022 £
Depreciation of fixed assets	<u>2,702</u>		<u>3,179</u>

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	44,064	41,577
Pension costs	402	610
	<u>44,466</u>	<u>42,187</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2023 No	2022 No
Staff	<u>3</u>	<u>3</u>

No employee received emoluments of more than £60,000 during the year

11 Independent examiner's remuneration

	2023 £	2022 £
Examination of the financial statements	<u>2,100</u>	<u>1,290</u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Building adaptations £	Furniture and equipment £	Other tangible fixed asset £	Total £
Cost				
At 1 January 2023	8,200	12,550	29,447	50,197
At 31 December 2023	8,200	12,550	29,447	50,197
Depreciation				
At 1 January 2023	-	5,613	18,368	23,981
Charge for the year	-	1,040	1,662	2,702
At 31 December 2023	-	6,653	20,030	26,683
Net book value				
At 31 December 2023	8,200	5,897	9,417	23,514
At 31 December 2022	8,200	6,937	11,079	26,216

14 Debtors

	2023 £	2022 £
Trade debtors	4,301	3,784
Prepayments	3,084	3,084
Accrued income	-	500
Other debtors	100,000	100,000
	<u>107,385</u>	<u>107,368</u>

15 Cash and cash equivalents

	2023 £	2022 £
Cash at bank	<u>142,497</u>	<u>150,690</u>

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

16 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	13,019	4,398
Other taxation and social security	485	440
Other creditors	(1)	(1)
Accruals	2,003	-
	15,506	4,837

17 Creditors: amounts falling due after one year

	2023 £	2022 £
Bank loans	14,552	19,457

18 Funds

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Unrestricted funds					
General	30,415	47,807	(106,514)	(7,076)	(35,368)
Restricted funds	229,565	176,783	(134,718)	7,076	278,706
Total funds	259,980	224,590	(241,232)	-	243,338
	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2022 £
Unrestricted funds					
General	74,440	52,277	(81,218)	(15,084)	30,415
Restricted funds	257,263	94,187	(136,969)	15,084	229,565
Total funds	331,703	146,464	(218,187)	-	259,980

Ashes to Gold Charity

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

19 Analysis of net assets between funds

	Unrestricted funds General	Total funds at 31 December 2023
	£	£
Tangible fixed assets	23,514	23,514
Current assets	249,882	249,882
Current liabilities	(15,506)	(15,506)
Creditors over 1 year	(14,552)	(14,552)
	<u>243,338</u>	<u>243,338</u>
	<u>243,338</u>	<u>243,338</u>
	Unrestricted funds General	Total funds at 31 December 2022
	£	£
Tangible fixed assets	26,216	26,216
Current assets	258,058	258,058
Current liabilities	(4,837)	(4,837)
Creditors over 1 year	(19,457)	(19,457)
	<u>259,980</u>	<u>259,980</u>
	<u>259,980</u>	<u>259,980</u>

20 Analysis of net funds

	At 1 January 2023	At 31 December 2023
	£	£
Cash at bank and in hand	150,690	150,690
Net debt	150,690	150,690
	<u>150,690</u>	<u>150,690</u>
	<u>150,690</u>	<u>150,690</u>
	At 1 January 2022	At 31 December 2022
	£	£
Cash at bank and in hand	323,150	323,150
Net debt	323,150	323,150
	<u>323,150</u>	<u>323,150</u>
	<u>323,150</u>	<u>323,150</u>

21 Related party transactions

There were no related party transactions in the year.

Ashes to Gold Charity

Statement of Financial Activities by fund for the Year Ended 31 December 2023

	Total Unrestricted Funds 2023 £	Total Unrestricted Funds 2022 £
Income and Endowments from:		
Donations and legacies	34,637	48,554
Investment income	6,000	1,323
Other income	7,170	2,400
Total income	<u>47,807</u>	<u>52,277</u>
Expenditure on:		
Charitable activities	(103,812)	(78,039)
Other expenditure	(2,702)	(3,179)
Total expenditure	<u>(106,514)</u>	<u>(81,218)</u>
Net expenditure	(58,707)	(28,941)
Gross transfers between funds	(7,076)	(15,084)
Net movement in funds	(65,783)	(44,025)
Reconciliation of funds		
Total funds brought forward	<u>30,415</u>	<u>74,440</u>
Total funds carried forward	<u><u>(35,368)</u></u>	<u><u>30,415</u></u>

This page does not form part of the statutory financial statements.

Ashes to Gold Charity

Statement of Financial Activities by fund for the Year Ended 31 December 2023 (continued)

	Total Restricted Funds 2023 £	Total Restricted Funds 2022 £
Income and Endowments from:		
Donations and legacies	<u>176,783</u>	<u>94,187</u>
Total income	<u>176,783</u>	<u>94,187</u>
Expenditure on:		
Charitable activities	<u>(134,718)</u>	<u>(136,969)</u>
Total expenditure	<u>(134,718)</u>	<u>(136,969)</u>
Net income/(expenditure)	42,065	(42,782)
Gross transfers between funds	<u>7,076</u>	<u>15,084</u>
Net movement in funds	49,141	(27,698)
Reconciliation of funds		
Total funds brought forward	<u>229,565</u>	<u>257,263</u>
Total funds carried forward	<u>278,706</u>	<u>229,565</u>

Ashes to Gold Charity

Detailed Statement of Financial Activities for the Year Ended 31 December 2023

	Total 2023 £	Total 2022 £
Income and Endowments from:		
Donations and legacies (analysed below)	211,420	142,741
Investment income (analysed below)	6,000	1,323
Other income (analysed below)	7,170	2,400
Total income	<u>224,590</u>	<u>146,464</u>
Expenditure on:		
Charitable activities (analysed below)	(238,530)	(215,008)
Other expenditure (analysed below)	(2,702)	(3,179)
Total expenditure	<u>(241,232)</u>	<u>(218,187)</u>
Net expenditure	<u>(16,642)</u>	<u>(71,723)</u>
Net movement in funds	(16,642)	(71,723)
Reconciliation of funds		
Total funds brought forward	<u>259,980</u>	<u>331,703</u>
Total funds carried forward	<u>243,338</u>	<u>259,980</u>

This page does not form part of the statutory financial statements.

Ashes to Gold Charity

Detailed Statement of Financial Activities for the Year Ended 31 December 2023 (continued)

	Total 2023 £	Total 2022 £
<i>Donations and legacies</i>		
Committed giving	130,601	88,394
Appeals and donations	46,182	5,123
Appeals and donations	32,493	43,182
Gift Aid tax reclaimed	1,699	-
Sales of donated goods/painted furniture/plants	445	340
Fundraising	-	5,032
Other income	-	670
	211,420	142,741
<i>Investment income</i>		
Income from other investments	6,000	1,323
	6,000	1,323
<i>Other income</i>		
Rental income	5,760	2,400
Other income	1,410	-
	7,170	2,400
<i>Charitable activities</i>		
Wages and salaries	(26,673)	(23,727)
Wages and salaries	(17,391)	(17,850)
Rent	(2,100)	(4,200)
Rent	(4,153)	(5,359)
Water rates	(303)	(440)
Light, heat and power	(4,026)	(1,701)
Light, heat and power	(933)	(2,898)
Insurance	(550)	(560)
Insurance	(2,817)	(2,764)
Repairs and maintenance	(12,417)	(7,964)
Repairs and maintenance	(8,995)	(1,555)
ATG Grow Programme	(25,614)	(39,534)
ATG Grow Programme	(37,095)	(26,248)
Telephone and fax	(1,753)	(1,466)
Telephone and fax	(81)	-
Computer software and maintenance costs	(638)	(1,380)
Computer software and maintenance costs	(255)	(488)

This page does not form part of the statutory financial statements.

Ashes to Gold Charity

Detailed Statement of Financial Activities for the Year Ended 31 December 2023 (continued)

	Total 2023 £	Total 2022 £
Printing, postage and stationery	(1,138)	(1,663)
Printing, postage and stationery	(403)	(106)
Trade subscriptions	(1,100)	(410)
Charitable donations	(11,500)	(9,000)
Outreach Work	(6,860)	(939)
Outreach Work	(477)	(532)
Sundry expenses	(154)	(104)
Sundry expenses	(820)	(1,794)
PPE/Covid 19 Expenses	(673)	-
PPE/Covid 19 Expenses	(857)	(159)
Motor expenses	(1,402)	(1,831)
Motor expenses	(3,281)	(1,377)
Travel and subsistence	(1,024)	(658)
Travel and subsistence	(12)	(438)
Advertising	(50)	-
Advertising	(411)	(55)
Workshop/course expenses	(35,983)	(38,132)
Workshop/course expenses	(7,501)	(4,028)
Staff Welfare	(1,763)	(1,505)
Staff Welfare	(1,175)	(562)
Legal and professional fees	(400)	(2,605)
Bank charges	(149)	(158)
Loan interest	(419)	(540)
Staff pensions (Other) - pension scheme 1	(402)	(610)
Charitable donations	(2,500)	-
Independent examiner's fee	(2,100)	(1,290)
Legal and professional fees	(10,182)	(8,378)
	<u>(238,530)</u>	<u>(215,008)</u>
<i>Other expenditure</i>		
Depreciation of plant and machinery	(1,662)	(1,955)
Depreciation of fixtures and fittings	(1,040)	(1,224)
	<u>(2,702)</u>	<u>(3,179)</u>

This page does not form part of the statutory financial statements.

Ashes To Gold

Northern Ireland - Charity number 101209

Annual report

Ashes to Gold Charity

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2023.

Objectives and activities

Objects and aims

As if our economy is set at "Repeat", 2023 saw a similar set of financial challenges unfold for many in our community with economic optimism being in very short supply! Challenges in our healthcare system brought about by the funding constraints have left many individuals feeling uneasy and, in some cases, desperate about their health care and support at a very local level. Again, at Ases to Gold, we see both individuals and statutory healthcare and support providers turning to the charity for help. Help for individuals trying to make ends meet on a very low income with some basic everyday needs like electric or food. Or more long-lasting challenges like poor mental well-being or beating the stronghold of isolation. The stat service providers are also facing many challenges trying to meet an obvious increase in demand with an even more obvious reduction in funding for essential primary care services which leaves them seeking help from the third, or charity & voluntary sector. With these factors in mind, the core aim of the Ashes to Gold charity remains to provide purposeful activities to individuals in the Causeway Coast and Glens area who want to increase their confidence, motivation and self-belief while learning new skills. Across all our projects we focus on supporting people who have special or additional needs, mental health issues, are long-term unemployed or are undertaking community service. We support our clients by teaching them new skills, providing support with mental well-being and empowering them with the ability to make sustainable changes in their lives.

At Oasis, we provide support to people who are living with, or recovering from mental health issues, providing immediate support through our drop-in service, where anyone who is feeling isolated or lacking in confidence can come and meet our friendly staff and volunteers for a chat and a cuppa.

We can provide support through our qualified counsellors along with one-to-one support by providing plans to help an individual achieve their personal goals and progress from dependency to safe and sustainable independency.

Our Grow project focuses on inspiring the community to get physically active, engage with the natural surroundings and produce their own food in a sociable and supportive environment. NBT or Nature Based Therapy through gardening and time spent in the great outdoors has been proven to help increase a person's physical, mental and social well-being.

Ashes to Gold's 'Restore' workshop is set up to provide simple woodworking activities that not only inspire and teach its visitors but re-purpose both materials and people. The activities and support provided can help an individual to gain the confidence and skills required to better engage in community and step towards employment.

Fishing and time in the great outdoors has been proven to be useful, if not essential, in bringing improved mental well being and equipping people with the skills to manage challenges in mental health. The aim of Moorbrook Fishery is to introduce the pastime of fishing to a much wider community audience including children and the elderly and those with physical and mental disabilities with a focus being put on the health and well being benefits of the various activities on offer.

Ashes to Gold Charity

Trustees' Report (continued)

Public benefit

Ashes to Gold aims to educate, empower and help those who require assistance to integrate back into society, and to support those who find themselves at an economic or social disadvantage by helping them to gain access to local businesses and services for financial, training or well-being assistance.

The charity also aims to provide facilities and tutors to

- assist with the educational needs of those who do not have access to learning in numeracy or literature,
- assist individuals with mental or physical disabilities to experience life enhancing opportunities,
- assist those experiencing long term unemployment or the elderly, who are suffering from financial hardship by giving advice and assistance in areas of debt management and money advice,
- provide support to people with mental health issues through mentoring and group or one to one counselling.

The trustees confirm that they have complied with the requirements of the Charities Act (Northern Ireland) 2008 to have due regard to the public benefit guidance published by the Charity Commission for Northern Ireland.

Ashes to Gold Charity

Trustees' Report (continued)

Achievements and performance

As with the previous year, the charity found itself responding to a significant increase in community and social need - an increase in anxiety, isolation and other mental well-being challenges, as well as economic difficulties that simply cannot be measured. The main indicator for Ashes to Gold was the number of individuals who we would count as "Direct Beneficiaries" of the services delivered through the various projects, which far exceeded our expectations and especially in the area of crisis intervention. Many individuals simply had no option but to call at our projects and ask for help with energy costs, food, health, mental health or housing as they found themselves in crisis in one or more of these areas. Another key indicator was the increase in requests from local statutory health and support agencies for structured programs of health interventions including mental health and addictions support. With these challenges and requests in mind, the charity trustees agreed on a plan for meeting at least some of this need with sustainability at the forefront of the planning. Funding was sought to enable the delivery of some structured mental well-being programs and various training packages were attended to equip project teams in the fields of addictions/historic trauma support delivery, befriending and community development and support for individuals and families coping with a disability.

During the 2023 year, in excess of 500 people, mainly from local constituencies, received help and support through the Ashes to Gold charity and we can be confident that many more "indirect beneficiaries" felt the impact of this support through an emergency need that was met or an improved and more stable environment at home and/or in the workplace. This growth in service delivery was handled comfortably on the ground by the Ashes to Gold project managers with the support of the board of trustees, but all had to invest energy, time and wisdom in restructuring services and resources to cope with the increase in demand.

As with previous years, Ashes to Gold's Project Managers used existing resources well and performed brilliantly in recruiting more trusted volunteers to assist in the increased facilitation of services. Essential infrastructure such as toilet and welfare facilities were upgraded across several of the charity sites to safely accommodate the sustained increase in demand for counselling provision, horticultural and woodworking therapy sessions, healthy eating & eating on a budget cooking courses, fishing & outdoor activity sessions and other essential services.

The charity also experienced success in securing funding that would lead to developments on the projects which would prove essential in ensuring accessibility for people of all abilities and mobilities. Major upgrade works to the Restore workshop were completed, creating a much more user friendly and accessible space for woodworking and other indoor activities to take place and enabling these activities to extend into the winter months with improved heat retention. An outdoor classroom was constructed close to the disabled angling platform at the Moorbrook project along with a new booking/reception cabin to enhance the visitor experience. And, through the UTV People's Project and the belief the Northern Ireland community has in Ashes to Gold, funding was awarded that saw a brand new kitchen facility created at our Grow Project. Since its completion in late summer, this amazing facility, which was ultimately funded by the National Lottery, by the end of 2023 had helped over 100 people experience a cooking or healthy eating session with many individuals being inspired by how simple and economical it is to prepare a healthy and nutritious meal with locally grown produce or produce grown in their own gardens, despite many of the participants facing horticultural and physical challenges.

Again, Ashes to Gold was playing its part and many lives were being impacted as a result.

Ashes to Gold Charity

Trustees' Report (continued)

Structure, governance and management

Organisational structure

The governance and management structure of the charity has remained largely unchanged through the 2023 year. The board met regularly through the year and steered the organisation as it carried out the various project activities. Mrs Valerie Finch resigned from the board in March 2024 prior to the writing of this report and therefore is not named on the above list of trustees.

Ashes to Gold Charity

Trustees' Report (continued)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

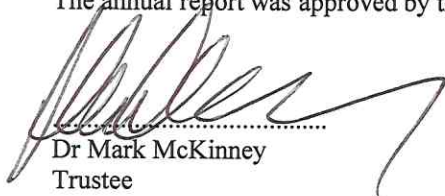
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

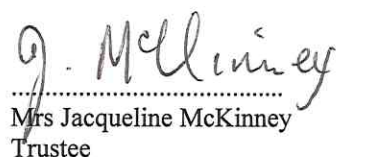
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 18 September 2024 and signed on its behalf by:


.....
Dr Mark McKinney
Trustee


.....
Mrs Jacqueline McKinney
Trustee

Ashes To Gold

Northern Ireland - Charity number 101209

Annual return

Ashes to Gold Charity

Independent Examiner's Report to the trustees of Ashes to Gold Charity

I report to the trustees on my examination of the accounts of Ashes to Gold Charity for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees of Ashes to Gold Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to

- examine the accounts under section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general directions given by the Charities Commission for Northern Ireland under section 65 (9)(b) of the Charities Act.


My examination included the review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attentions giving me cause to believe:-

- 1 That accounting records were not kept in accordance with section 63 of the Charities Act
- 2 That the accounts do not accord with those accounting records
- 3 That the accounts do not comply with the accounting requirements of the Charities Act
- 4 That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with the following Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.


.....
Thomas Oliver and Associates Limited
Certified Public Accountants
1 Moygashel Mills Park
Dungannon
Co Tyrone
BT71 7DH

18 September 2024