Crossfire Trust

Northern Ireland · Charity number 101499

Details

Status	Received
Registered	2015-06-11
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	Crossfire Trust Darkley House 95 Darkley Road Armagh Bt60 3ay BT60 3AY
Phone	028 37531636
Email	admin@crossfiretrust.net
Website	www.crossfiretrust.net

Activities

Purposes: The object of the Trust shall be by such means as are charitable to further and promote the gospel of Jesus Christ among men and women and young people both at home and abroad in accordance with the teaching of the Holy Scriptures which are the Word of God

What the charity does: The advancement of religion

How the charity works: Accommodation/housing,Community development,Counselling/support,Cross-border/cross-community,Education/training,General charitable purposes,Relief of poverty,Religious activities,Volunteer development,Youth development

Who the charity helps: Addictions (drug/solvent/alcohol abuse),Ethnic minorities,Ex-offenders and prisoners,General public,Homelessness,Men,Mental health,Victim support,Voluntary and community sector,Women,Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£232,748	£214,629	£0	4

Trustees

Name	Role	Appointed
Mr Ian Bothwell		
Mr Matthew Rawding		
Mrs Christa Weir		
Mrs Kathryn Thompson		

Accounts

Charity registration number 101499 (Northern Ireland)

CROSSFIRE TRUST

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CROSSFIRE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms C Weir	
	Mr M Rawding	
	Mrs K Thompson	
	Mr I Bothwell	(Appointed 12 April 2024)
Senior staff	Mr I Bothwell	Chief executive officer
	Mrs P Bothwell	Secretary
Charity number (Northern Ireland)	101499	
Principal address	Darkley House 95 Darkley Road Keady Co Armagh BT60 3AY	
Independent examiner	GMcG PORTADOWN 17 Mandeville Street Portadown Craigavon Co Armagh BT62 3PB	
Bankers	Ulster Bank 7 Upper English Street Armagh County Armagh BT61 7BL	
Solicitors	Thompson Mitchell 12-14 Mandeville Street Portadown Craigavon Co Armagh BT62 3NZ	

CROSSFIRE TRUST

CONTENTS

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act (Northern Ireland) 2008, the Charities (Accounts and Reports(Regulations (Northern Ireland) 2015, Accounting and Reporting by Charities, Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

Objectives and activities

I am delighted to be able to report another year of growth in Crossfire Trust. The number of volunteers in their diverse roles has increased and their meaningful activities bring out to frontline interaction in social care. We are as ever grateful; for the work that our core staff do in working alongside homeless individuals, seeing them settle into a home environment and develop the confidence for training and volunteering. The ripple affect of rescuing someone from the street or park bench to a comfortable bed in a caring community is intense and this expression of care reaches family and friends, church and MLAs who have referred individuals.

Among the many good things happening across the charity I would highlight three new developments in particular for acknowledgement:-

Firstly, we have maintained a new site with programmes in Crossmaglen Square which connect individuals. It is an inclusive experience which dovetails PSNI into a kind expression of support which local people can actually receive. In the light of a recent craze of ramming PSNI vehicles and rebellious behaviour it is proving to be very helpful to challenge this negative activity and look at the issues behind the emotions. Positive leadership reduces the risk of misunderstanding and paves the way forward for a more united society.

Secondly, we are currently finalising the use and development of two donated static caravans which we are calling Stepping Stones into residential living.

We have been greatly encouraged by the generous support of local electricians, plumbers and the input from Warmflow who donated the heating systems and gives us the space for people who may not be eligible for funded bedspace. We are keeping our options open as to how help people and still be very aware of the financial overheads to be covered.

For both of these areas and for broader team resourcing and equipping we are delighted to have benefited from the expertise of Gail Lockhart who spearheads fund raising and represents the charity with fresh awareness and applications to a diverse range of funders.

Finally, it was with a deep breath that we too the first small step of faith and hired the services of Hall Black Douglas to examine our site and building in Cardinal O'Fiaich Square and produce plans in connection to the anchor tenant Something More For You Ltd, service users and Trustees. The journey to obtaining Planning Permission has its ups and downs and we are delighted to announce that the patient endurance has paid off and we have the confirmed plans for a three storey building with amazing opportunities before us.

The journey of faith continues with the process of costings , estimates and how we actually obtain funds to complete the project and at the same time we communicate to the Charity Commission on new governing structure which will make us more accessible for government funding.

<u>Challenge</u>

The world of insurance has changed and this brings to Crossfire Trust and annual challenge to find suitable cover for our diverse range of activities. We review our policies and maintain regular risk assessments and do all we can to minimize the cost of insuring residential accommodation for some of the most vulnerable in society.

Also, like many families and community groups we can not escape the challenge and influence that drugs have in todays society. The paramilitary connection behind different gangs and groups of drug dealers only add to the threat and the enormous pressure that families and organisations can experience. We are well placed to at least help with those suffering with addiction and our track record over four decades gives us much needed credibility to challenge what is now the norm with the reality, honesty and integrity of more holistic living.

Public benefit
The trustees of Crossfire Trust confirm that they have had due regard for the guidance on Public Benefit by the Charity Commission for Northern Ireland and are pleased to report that during the year the charity has continued to provide Public Benefits through programmes and services it offers. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set out.

Activities
Our public benefits are:

- Individuals have a positive life change creating openness and respect of relationships.
- People are supported to live a wholesome, full, and exciting life.
- People take confidence and pride in their lives through access to services which help address poverty.
- Promote Christianity through value and respect and hope for the future.
- A calming influence for a peaceful society.
- Increased understanding of citizenship and community.
- Individuals feel secure and valued.
- Supporting a joined up approach from all agencies for the development of South Armagh.

We demonstrate these benefits through strong monitoring and evaluation systems. We undertake an annual performance review of Crossfire Trust by consulting the community and key stakeholders. This process includes evaluations, focus groups and end project evaluations. We also record levels of participation.

Achievements and performance
Significant activities and achievements against objectives
Financial review
Total income for the year was £232,748 (2024- £264,099). Income from donations and legacies amounted to £59,532 (2024 - £62,144), income from charitable activities amounted to £171,609 (2024 - £200,066) and other income amounted to £1,607 (2024 - £1,889).

Total expenditure for the year amounted to £214,629 (2024 - £235,512). The cost of charitable activities amounted to £214,629 (2024 - £235,512).

As at 31 March 2025, the charity has unrestricted funds carried forward of £476,650(2024 - £453,001), restricted revenue funds carried forward of £111,610 (2024 - Nil) and restricted capital funds carried forward of £132,926 (2024 - £113,604).

The managing trustees consider that the Trust is in a satisfactory position to carry on its charitable activities.

Reserves policy
It is the policy of the charity to maintain free reserves which match the needs of the trust, both at the current time and in the foreseeable future. This provides sufficient funds to cover running costs which include management, administration and support costs. Free reserves are those unrestricted reserves not designated nor invested in fixed assets which are available for general use.

Structure, governance and management
Governing document
The organisation is a charitable trust constituted under a trust deed dated 28 November 1984, which is recognised as a charity with The Charity Commission for Northern Ireland.

The trustees who served during the year and up to the date of signature of the financial statements were:

Ms C Weir	
Mr M Rawding	
Mrs K Thompson	
P Galloway	(Resigned 12 April 2024)
Mr I Bothwell	(Appointed 12 April 2024)

Recruitment and appointment of trustees

The present trustees have been involved in the charity for a number of years and so are familiar with its work. The trustees regularly review the requirements of the charity and the possibility of a need for additional trustees. Any new trustees would be appointed by the settlor as required. Appropriate training and induction is available to all trustees.

Organisational structure

Crossfire Trust has a management committee of 6 (2024 - 6) members who meet regularly and are responsible for the strategic direction and policy of the charity. A Chief Executive Officer is appointed by the trustees to manage the day to day operations of the organisation. A Secretary is appointed by the trustees to assist the Chief Executive Officer.

Other matters

Risk management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate an exposure to major risks. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors. These procedures are periodically reviewed at least annually to ensure that they continue to meet the needs of the charity.

Responsibilities of the Trustees

The charity's trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland 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 year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP 2019 (FRS 102);

- 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 operation.

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 (Northern Ireland) 2008, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the provisions of the trust deed. 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 charity and financial information included in the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the Board of Trustees.

Ian J. Bothwell

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Mr I Bothwell

Trustee

Date: 30th January 2026

CROSSFIRE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSFIRE TRUST

I report on the financial statements of the charity for the year ended 31 March 2025, which are set out on pages 7 to 19.

Responsibilities and basis of report
As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:
- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Independent examiner's statement
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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention 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,

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CROSSFIRE TRUST

INDEPENDENT EXAMINER'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSFIRE TRUST

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

C M McCarter

CM McCARTER FCA

GMcG PORTADOWN
Chartered Accountants
17 Mandeville Street
Portadown
Craigavon
Co Armagh
BT62 3PB
Dated: 30 January 2026

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**3**	59,532	-	59,532	69,186	(7,042)	62,144
Charitable activities	**4**	103,089	68,520	171,609	89,965	110,101	200,066
Other income	**5**	1,607	-	1,607	1,889	-	1,889
Total income		164,228	68,520	232,748	161,040	103,059	264,099
Expenditure on:							
Charitable activities	**6**	140,579	74,050	214,629	176,630	58,882	235,512
Total expenditure		140,579	74,050	214,629	176,630	58,882	235,512
Net income/(expenditure)		23,649	(5,530)	18,119	(15,590)	44,177	28,587
Transfers between funds	**13**	-	-	-	72,493	(72,493)	-
Net movement in funds	**8**	23,649	(5,530)	18,119	56,903	(28,316)	28,587
Reconciliation of funds:							
Fund balances at 1 April 2024		453,001	117,104	570,105	396,098	145,420	541,518
Fund balances at 31 March 2025		476,650	111,574	588,224	453,001	117,104	570,105

The statement of financial activities includes all gains and losses recognised in the year and therefore a statement of total recognised gains and losses has not been prepared.

All income and expenditure derive from continuing activities.

CROSSFIRE TRUST

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		247,160		247,957
Investment property	**15**		177,448		177,448
			424,608		425,405
Current assets					
Debtors	**16**	41,083		36,786	
Cash at bank and in hand		180,699		168,188	
		221,782		204,974	
Creditors: amounts falling due within one year	**17**	(8,166)		(10,274)	
Net current assets			213,616		194,700
Total assets less current liabilities			638,224		620,105
Creditors: amounts falling due after more than one year	**18**		(50,000)		(50,000)
Net assets			588,224		570,105
The funds of the charity					
Restricted income funds	**20**		111,574		117,104
Unrestricted funds	**21**		476,650		453,001
			588,224		570,105

The financial statements were approved by the trustees on 30th January 2026

Ian J. Bothwell

Mr I Bothwell

Trustee

1 Accounting policies

Charity information

Crossfire Trust is a charity which registered with the Charity Commission for Northern Ireland on 11 June 2015. The address of the registered office is Darkley Road, Keady, Co Armagh, BT60 3AY.

Crossfire Trust, a charitable trust, is constituted under a trust deed dated 28 November 1984.

Crossfire Trust constitutes a public benefit entity as defined by FRS 102.

1.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities legislation in Northern Ireland and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.3 Charitable funds

Unrestricted funds of the charity consist of a General Fund which is expendable at the discretion of the trustees in furtherance of the charitable objectives of the charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then the oncome is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

1 Accounting policies (Continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution of the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Voluntary income received by way of donations and gifts is credited to revenue on a receivable basis.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and "Income from other trading activities". Upon sale, the value of the stock is charged against "Income from other trading activities" and the proceeds are recognised as "Income from other trading activities". Where it is impracticable to estimate the fair value of the items due to the volume of low value items, they are not recognised in the financial statements until they are sold. This income is recognised within "Income from other trading activities".

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

If entitlement is not met then these amounts are deferred. Revenue grants are credited to incoming resources on the earlier date of when they are received or when they receivable, unless they related to a specified future period. Grants which contribute towards specific expenditure on fixed assets are credited to the Statement of Financial Activities in full upon receipt.

Investment income is interest earned through holding cash at bank. Interest income is recognised when receivable.

Income from certain events has been deferred as the concerned events will not occur until after the year end.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relate to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources. Staff costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets re stated at cost, or valuation less accumulated depreciation.

The costs of minor additions, where the useful life is considered to be less than 2 years, are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% (improvements); Nil (land and investments)
Fixtures and fittings	15% - 20% straight line and reducing balance
Motor vehicles	10% - 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

1.8 Taxation

As a charity, it benefits from various exemptions afforded by tax legislation. It is therefore not liable to corporation tax on income or gains falling due within those exemptions. Recovery is made of tax deducted from receipts under gift aid.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

1.10 Retirement benefits

The cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method, and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as incurred.

1.11 Value Added Tax

The charity is not registered for VAT purposes; therefore expenditure is shown inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	59,532	-	59,532	69,186	(7,042)	62,144

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitiable activities						
Sale of goods	93,864	-	93,864	79,319	-	79,319
Services provided under contract	1,255	-	1,255	1,779	-	1,779
Sales of services by beneficiaries	2,800	68,520	71,320	2,800	110,101	112,901
Other income	5,170	-	5,170	6,067	-	6,067
	103,089	68,520	171,609	89,965	110,101	200,066

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Solar Income	1,607	1,889

6 Expenditure on charitable activities

	Helping disadvantaged people of South Armagh	Singing Kettle/Yarn & Darn	Total	Helping disadvantaged people of South Armagh	Singing Kettle/Yarn & Darn	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Direct costs						
Staff costs	100,018	-	100,018	107,904	-	107,904
Rent	2,248	1,692	3,940	2,175	1,692	3,867
Light and Heat	9,927	-	9,927	4,124	-	4,124
Repairs and maintenance	15,638	-	15,638	20,438	-	20,438
Insurance	9,362	-	9,362	7,589	-	7,589
Motor vehicle expenses	1,254	-	1,254	7,055	-	7,055
Room Hire	576	-	576	7,380	-	7,380
Catering	1,376	-	1,376	449	-	449
Travel and subsistence	1,547	-	1,547	3,794	-	3,794
Printing, postage and stationary	1,167	-	1,167	1,573	-	1,573
Misc expenses	5,757	-	5,757	2,578	-	2,578
Event costs	10,370	-	10,370	9,396	-	9,396
Professional fees	4,696	-	4,696	-	-	-
	163,936	1,692	165,628	174,455	1,692	176,147
Share of support and governance costs (see note 7)						
Support	39,587	-	39,587	36,127	-	36,127
Governance	9,362	52	9,414	23,126	112	23,238
	212,885	1,744	214,629	233,708	1,804	235,512
Analysis by fund						
Unrestricted funds	140,527	52	140,579	176,518	112	176,630
Restricted funds	72,358	1,692	74,050	57,190	1,692	58,882
	212,885	1,744	214,629	233,708	1,804	235,512

7 Support costs allocated to activities

	2025 £	2024 £
Depreciation	30,078	24,711
Communications and publicity costs	9,509	11,416
Governance costs	9,414	23,238
	49,001	59,365
Analysed between:		
Helping disadvantaged people of South Armagh	48,949	59,253
Singing Kettle/Yarn & Darn	52	112
	49,001	59,365

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	2,050	2,000
- for other financial services	850	850
Depreciation of owned tangible fixed assets	30,078	24,711

9 Independent examiner's remuneration

	2025 £	2024 £
For independent examination services		
Independent examination of the financial statements of the charity	2,050	2,000
For other services		
All other services	850	850

10 Trustees

The key management personnel of the charity are considered to be the trustees and the Chief Executive Officer.

None of the trustees received any remuneration or expenses during the year (2024 - £Nil).

Members of the management committee received total remuneration of £39,052 (2024 - £39,921) during the year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2024 - Nil).

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management staff	1	1
Project staff	3	3
Total	4	4

Employment costs	**2025 £**	**2024 £**
Wages and salaries	93,575	101,359
Social security costs	3,588	3,590
Other pension costs	2,855	2,955
	100,018	107,904

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is a registered charity and as such, is entitled to certain tax exemptions on income and profits from investments and surpluses on any trading activities carried out in the furtherance of the charities primary objectives, if these profits and surpluses are applied solely for the charitable purposes.

The charity is not registered for VAT and accordingly, all their expenditure is inclusive of VAT incurred.

13 Transfers

Transfer between the restricted and unrestricted funds relates to the amortisation of grants received for improvements to and equipment for Darkley House.

Funds are transferred from unrestricted funds to restricted funds to cover shortfalls in restricted funding.

When conditions on projects have been met, it is deemed the restriction ceases and any surpluses are transferred from restricted funds to unrestricted funds.

14 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2024	616,090	157,127	13,802	787,019
Additions	-	-	29,280	29,280
At 31 March 2025	616,090	157,127	43,082	816,299
Depreciation and impairment				
At 1 April 2024	385,230	140,030	13,802	539,062
Depreciation charged in the year	16,900	7,321	5,856	30,077
At 31 March 2025	402,130	147,351	19,658	569,139
Carrying amount				
At 31 March 2025	213,960	9,776	23,424	247,160
At 31 March 2024	230,860	17,097	-	247,957

15 Investment property

	2025
	£
Fair value	
At 1 April 2024 and 31 March 2025	177,448

The investment property relates to a commercial property purchased in February 2023 located in Cardinal O'Fiaich Square, Crossmaglen.

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	30,885	29,799
Prepayments and accrued income	10,198	6,987
	41,083	36,786

17 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	1,711	1,667
Other creditors	-	3,920
Accruals and deferred income	6,455	4,687
	8,166	10,274

18 Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Other creditors	50,000	50,000

Other creditors include £50,000 repayable on an interest free concessionary loan which is repayable in one payment as agreed with the lender.

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	2,855	2,955

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. At the balance sheet date, outstanding payments to the fund totalled £1,289 (2024 - £620).

20 Restricted funds

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Restricted fund - revenue	-	-	-	111,610	111,610
Restricted fund - capital	113,604	-	-	19,322	132,926
Restricted fund - revenue	3,500	68,520	(74,050)	(130,932)	(132,962)
	117,104	68,520	(74,050)	-	111,574

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted fund - revenue	12,494	103,059	(58,882)	(53,171)	3,500
Restricted fund - capital	132,926	-	-	(19,322)	113,604
	145,420	103,059	(58,882)	(72,493)	117,104

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	453,001	164,228	(140,579)	-	476,650

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	396,098	161,040	(176,630)	72,493	453,001

22 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Tangible assets	152,879	94,281	247,160
Investment properties	177,448	-	177,448
Current assets/(liabilities)	196,323	17,293	213,616
Long term liabilities	(50,000)	-	(50,000)
	476,650	111,574	588,224

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	134,353	113,604	247,957
Investment properties	177,448	-	177,448
Current assets/(liabilities)	191,200	3,500	194,700
Long term liabilities	(50,000)	-	(50,000)
	453,001	117,104	570,105

23 Operating lease commitments

Lessee

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Within one year	3,024	3,024
Between two and five years	3,780	6,804
	6,804	9,828

Accounts

CROSSFIRE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:							
Donations and legacies	3	69,186	(7,042)	62,144	87,464	111,246	198,710
Charitable activities	4	89,965	110,101	200,066	70,406	95,521	165,927
Other income	5	1,889	-	1,889	1,909	-	1,909
Total income		161,040	103,059	264,099	159,779	206,767	366,546
Expenditure on:							
Charitable activities	6	176,630	58,882	235,512	143,127	118,967	262,094
Total expenditure		176,630	58,882	235,512	143,127	118,967	262,094
Net income/(expenditure)		(15,590)	44,177	28,587	16,652	87,800	104,452
Transfers between funds	13	72,493	(72,493)	-	167,789	(167,789)	-
Net movement in funds	8	56,903	(28,316)	28,587	184,441	(79,989)	104,452
Reconciliation of funds:							
Fund balances at 1 April 2023		396,098	145,420	541,518	211,657	225,409	437,066
Fund balances at 31 March 2024		453,001	117,104	570,105	396,098	145,420	541,518

The statement of financial activities includes all gains and losses recognised in the year and therefore a statement of total recognised gains and losses has not been prepared.

All income and expenditure derive from continuing activities.

CROSSFIRE TRUST

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**14**		247,957		272,409
Investment property	**15**		177,448		177,448
			425,405		449,857
Current assets					
Debtors	**16**	36,786		78,461	
Cash at bank and in hand		168,188		76,095	
		204,974		154,556	
Creditors: amounts falling due within one year	**17**	(10,274)		(12,895)	
Net current assets			194,700		141,661
Total assets less current liabilities			620,105		591,518
Creditors: amounts falling due after more than one year	**18**		(50,000)		(50,000)
Net assets excluding pension liability			570,105		541,518
Net assets			570,105		541,518
The funds of the charity					
Restricted income funds	**20**		117,104		145,420
Unrestricted funds			453,001		396,098
			570,105		541,518

The financial statements were approved by the trustees on 17.1.2025

Christa Weir

C Weir

Trustee

1 Accounting policies

Charity information

Crossfire Trust is a charity which registered with the Charity Commission for Northern Ireland on 11th June 2015. The address of the registered office is Darley Road, Keady, County Armagh, BT60 3AY.

Crossfire Trust, a charitable trust is constituted under a trust deed dated 28 November 1984.

Crossfire Trust constitutes a public benefit entity as defined by FRS 102.

1.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities legislation in Northern Ireland and UK Generally Accepted Accounting Practice.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.3 Charitable funds

Unrestricted funds of the charity consist of a General Fund which is expendable at the discretion of the trustees in furtherance of the charitable objectives of the charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then the oncome is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

1 Accounting policies (Continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution of the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Voluntary income received by way of donations and gifts is credited to revenue on a receivable basis.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and "Income from other trading activities". Upon sale, the value of the stock is charged against "Income from other trading activities" and the proceeds are recognised as "Income from other trading activities". Where it is impracticable to estimate the fair value of the items due to the volume of low value items, they are not recognised in the financial statements until they are sold. This income is recognised within "Income from other trading activities".

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

If entitlement is not met then these amounts are deferred. Revenue grants are credited to incoming resources on the earlier date of when they are received or when they receivable, unless they related to a specified future period. Grants which contribute towards specific expenditure on fixed assets are credited to the Statement of Financial Activities in full upon receipt.

Investment income is interest earned through holding cash at bank. Interest income is recognised when receivable.

Income from certain events has been deferred as the concerned events will not occur until after the year end.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relate to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources. Staff costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets re stated at cost, or valuation less accumulated depreciation.

The costs of minor additions, where the useful life is considered to be less than 2 years, are not capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	5% (improvements); Nil (land and investments)
Fixtures and fittings	15% - 20% straight line and reducing balance
Motor vehicles	10% - 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure.

1.8 Taxation

As a charity, it benefits from various exemptions afforded by tax legislation. It is therefore not liable to corporation tax on income or gains falling due within those exemptions. Recovery is made of tax deducted from receipts under gift aid.

1.9 Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

1.10 Retirement benefits

The cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method, and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as incurred.

1.11 Value Added Tax

The charity is not registered for VAT purposes; therefore expenditure is shown inclusive of VAT.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	69,186	(7,042)	62,144	87,464	111,246	198,710

4 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Charitiable activities						
NIHE / Clients	79,319	-	79,319	65,843	-	65,843
Shop and market sales	1,779	-	1,779	2,910	-	2,910
Grants	2,800	110,101	112,901	250	95,521	95,771
Other sundry income	6,067	-	6,067	1,403	-	1,403
	89,965	110,101	200,066	70,406	95,521	165,927

5 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Solar income	8	1,096
Rental income	1,881	813
	1,889	1,909

6 Expenditure on charitable activities

	Helping disadvantaged people of South Armagh 2024 £	Singing Kettle/Yarn & Darn 2024 £	Total 2024 £	Helping disadvantaged people of South Armagh 2023 £	Singing Kettle/Yarn & Darn 2023 £	Total 2023 £
Direct costs						
Staff costs	107,904	-	107,904	120,860	-	120,860
Rent	2,175	1,692	3,867	2,250	1,276	3,526
Light & heat	4,124	-	4,124	6,822	-	6,822
Repairs & maintenance	20,438	-	20,438	22,248	285	22,533
Insurance	7,589	-	7,589	6,279	-	6,279
Motor vehicle expenses	7,055	-	7,055	2,972	900	3,872
Room hire	7,380	-	7,380	11,601	1,536	13,137
Catering	449	-	449	2,620	-	2,620
Travel and subsistence	3,794	-	3,794	7,905	-	7,905
Printing, postage and stationary	1,573	-	1,573	1,395	-	1,395
Miscellaneous expenses	2,578	-	2,578	903	-	903
Publicity	-	-	-	2,471	-	2,471
Programme and event costs	9,396	-	9,396	31,632	2,566	34,198
	174,455	1,692	176,147	219,958	6,563	226,521
Share of support and governance costs (see note 7)						
Support	36,127	-	36,127	32,855	350	33,205
Governance	23,126	112	23,238	2,218	150	2,368
	233,708	1,804	235,512	255,031	7,063	262,094
Analysis by fund						
Unrestricted funds	176,518	112	176,630	140,191	2,936	143,127
Restricted funds	57,190	1,692	58,882	114,840	4,127	118,967
	233,708	1,804	235,512	255,031	7,063	262,094

7 Support costs allocated to activities

	2024	2023
	£	£
Depreciation	24,711	24,263
Office running costs	11,416	8,942
Governance costs	23,238	2,368
	59,365	35,573
Analysed between:		
Helping disadvantaged people of South Armagh	59,253	35,073
Singing Kettle/Yarn & Darn	112	500
	59,365	35,573

8 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	2,000	2,000
- for other financial services	850	850
Depreciation of owned tangible fixed assets	24,711	24,263

9 Independent examiner's remuneration

	2024	2023
	£	£
For independent examination services		
Independent examination of the financial statements of the charity	2,000	2,000
For other services		
All other services	850	850

10 Trustees

The key management personnel of the charity are considered to be the trustees and the Chief Executive Officer.

None of the trustees received any remuneration or expenses during the year (2023 - £Nil).

Members of the management committee received total remuneration of £39,921 (2023 - £59,586) during the year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2023 - Nil).

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Management staff	1	2
Project staff	3	3
Total	4	5

Employment costs	2024 £	2023 £
Wages and salaries	101,359	112,429
Social security costs	3,590	5,224
Other pension costs	2,955	3,207
	107,904	120,860

There were no employees whose annual remuneration was more than £60,000.

12 Taxation

The charity is a registered charity and as such, is entitled to certain tax exemptions on income and profits from investments and surpluses on any trading activities carried out in the furtherance of the charities primary objectives, if these profits and surpluses are applied solely for the charitable purposes.

The charity is not registered for VAT and accordingly, all their expenditure is inclusive of VAT incurred.

13 Transfers

Transfer between the restricted and unrestricted funds relates to the amortisation of grants received for improvements to and equipment for Darkley House.

Funds are transferred from unrestricted funds to restricted funds to cover shortfalls in restricted funding.

When conditions on projects have been met, it is deemed the restriction ceases and any surpluses are transferred from restricted funds to unrestricted funds.

14 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2023	616,090	156,868	13,802	786,760
Additions	-	259	-	259
At 31 March 2024	616,090	157,127	13,802	787,019
Depreciation and impairment				
At 1 April 2023	368,330	132,219	13,802	514,351
Depreciation charged in the year	16,900	7,811	-	24,711
At 31 March 2024	385,230	140,030	13,802	539,062
Carrying amount				
At 31 March 2024	230,860	17,097	-	247,957
At 31 March 2023	247,760	24,649	-	272,409

15 Investment property

	2024
	£
Fair value	
At 1 April 2023 and 31 March 2024	177,448

The investment property relates to a commercial property purchased in February 2023 located in Cardinal O'Fiaich Square, Crossmaglen.

16 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Other debtors	29,799	37,557
Prepayments and accrued income	6,987	40,904
	36,786	78,461

17 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	1,667	2,416
Other creditors	3,920	6,089
Accruals and deferred income	4,687	4,390
	10,274	12,895

18 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Other creditors	50,000	50,000

Other creditors include £50,000 repayable on an interest free concessionary loan which is repayable in one payment at the end of the 10 year loan period on 23rd June 2024.

19 Retirement benefit schemes

	2024	2023
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	2,955	3,207

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. At the balance sheet date, outstanding payments to the fund totalled £620 (2023 - £747).

20 Restricted funds

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted fund - revenue	12,494	103,059	(58,882)	(53,171)	3,500
Restricted fund - capital	132,926	-	-	(19,322)	113,604
	145,420	103,059	(58,882)	(72,493)	117,104

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted fund - revenue	74,657	205,271	(118,967)	(148,467)	12,494
Restricted fund - capital	150,752	1,496	-	(19,322)	132,926
	225,409	206,767	(118,967)	(167,789)	145,420

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	396,098	161,040	(176,630)	72,493	453,001

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	211,657	159,779	(143,127)	167,789	396,098

22 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	134,353	113,604	247,957
Investment properties	177,448	-	177,448
Current assets/(liabilities)	118,707	75,993	194,700
Long term liabilities	(50,000)	-	(50,000)
	380,508	189,597	570,105
Per balance sheet	453,001	117,104	570,105
Balance to allocate	72,493	(72,493)	-

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 31 March 2023:			
Tangible assets	139,483	132,926	272,409
Investment properties	177,448	-	177,448
Current assets/(liabilities)	129,167	12,494	141,661
Long term liabilities	(50,000)	-	(50,000)
	396,098	145,420	541,518

23 Operating lease commitments

Lessee

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	**2023**
	£	**£**
Within one year	3,024	3,024
Between two and five years	6,804	9,828
	9,828	12,852

Crossfire Trust
Northern Ireland - Charity number 101499

Annual report

CROSSFIRE TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act (Northern Ireland) 2008, the Charities (Accounts and Reports(Regulations (Northern Ireland) 2015, Accounting and Reporting by Charities, Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

Objectives and activities

Crossfire Trust is a registered charity formed in 1984 providing reconciliation, hope, community connections, emergency homeless accommodation and social; enterprises in South Armagh based at 95 Darkley Road, Keady, Co Armagh, BT60 3AY. We are here to empower lives, and our doors are open to anyone in need.

Our work is based in one of the most economically disadvantaged areas of Northern Ireland. According to the Neighbourhood Renewal Area Profile Report (2021)[1], 18% of the population are living in households whose income is below 60% of the NI median, 31% of the working age population are employment deprived and 42% of families are in poverty.

We accommodate over 250 people in crisis per year due to homelessness, and support our residents to manage their issues, including mental health problems, alcohol and drug addictions, and people living with an offending past. We have accommodated refugees, and individuals from the Traveller community.

We support our residents at their pace to develop life skills and social skills, and we provide social activities, involving volunteering. We are finding when our residents leave Crossfire Trust, they are unable to cope living on their own and need our help to support them to set up their homes. With residents staying longer due to the lack of social housing, this means that we are the only emergency homeless provider in the South Armagh area, and our rural location, together with the availability of Crossfire Trust's volunteering activities and other charitable services, is ideal for supporting Homeless people.

During the year Crossfire Trust launched a Health and Wellbeing Project which aims to tackle the health and well being issues faced by people who are homeless or at risk of homelessness. This project gives those involved opportunities to learn new skills, make progress in their lives, meet friends and to be part of a community. These projects, principally funded by small grants from the Public Health Agency and other small funders are open to all our clients and can also accommodate some members of the community. The Public Health Authority recognises Darkley House as a location for mental health and well being especially with the pigs, donkeys and hens which stimulate positive outdoor activity therefore helping with mental health issues.

We were also delighted to participate in the CDHN Community Pharmacy Partnership. Aine from McKeever's chemist was a fantastic match with Crossfire Trust. The group (including residents in Crossfire's temporary accommodation, volunteers, staff and local residents) were quickly put at ease by the personable and accessible approach and expressed appreciation of the opportunity to voice questions and concerns to a health professional.

During the year links were made with local agencies:-

- Clanrye presenting on their Employ Me programme
- Inspire Well-being gave a well-received session on 'Food and Mood' complimenting the ethos at Crossfire of preventing food waste and saving money by making use of the onsite community food larder.
- Financial Health from Community Advice ABC generated a lot of discussion on the despondency felt by the lack of resettlement options for residents seeking a secure home.

Crossmaglen – our second location

We are still amazed to actually own property in Crossmaglen Square! Those of you who have been around for a while will know of our wait for this location and now that we are in we are amazed at the support, understanding and acceptance. Our structures are developing as we respond to the many requests for help and the range of donation from the town.

We are comforted in our developing plans of the cross community hub to have the expertise of Stephen McClelland BSc (Hons) DMS MBA Regional Co-Ordinator Social Entrepreneurship Programme and from Newry Enterprise Centre to make sense of our ideas and put them into a language that a funding group in England will interpret.

It was an amazing moment when two police officers walked into the community hub carrying a grate of Shloer for the Christmas Dinner. They stayed for a coffee and we are pleased to say that everyone present stayed too and even chatted.

We in Crossfire are willing to take this risk for peace and understand the turmoil others, especially local Crossmaglen people, may experience being in the same room as police officers. It is a new day for opportunity in community relations and we are willing to step up and facilitate community discussion on all sorts of issues.

The Community Hub is sponsored by Something More For You Ltd, our anchor tenant, which pays rent and functions with small grants. It has regular visitors from the Travelling Community who live on the edge of Crossmaglen in caravans and they are joined by Bulgarians, Nigerians, Lithuanians, Latvians and other European countries. Gospel literature in native languages is located in the hallway and brings a smile to their face and often leads to further conversation. Mission work has come to our doorstep.

We in Crossfire have been waiting along time for South Armagh to embrace a new season of hope and goodwill and particularly in Crossmaglen have worked through many different seasons. We often see sights of adjustment and improvement but the lasting change of penetrating hope is still a longing and a promised destiny. With community support we do not give up but press in reminding ourselves that the 'wait' is worth every emotion and every experience. We are still waiting with expectancy for Planning Permission for the Community Hub in Crossmaglen. It has been revised twice and is now out for community consultation.

Finance
Crossfire Trust previously received much needed funding from the NIHE Homeless Prevention Fund, but this funding is now on hold and we look elsewhere. The Homeless Prevention Funding helped us to employ a support worker which we found to be a huge benefit to our service and clients. Crossfire Trust also applied for NIHE Tenancy Sustainment Funding and will continue to investigate Government initiatives which the charity may be entitled to.

As a charity we are indebted to the services of Gail Lockhart as Fundraising Officer and her hours of diligent research and pricing has resulted in a range of grants and equipment.

Crossfire Trust have approached the NIHE's Homelessness Policy Team, Housing Benefit Policy & Supporting People regarding our financial position. Having reviewed the income & expenditure incurred in delivering the Darkley House Homeless service, Crossfire Trust is financially subsidising the accommodation costs, and this will need to find additional income for sustainability and the development of our Fund Raising Strategy.

The cost of living crisis is still a challenge to many and often creates a cash flow problem in making ends meet to the end of the month.

Future
Crossfire Trust can only deliver this vital Homeless service with adequate staffing - 24-hour supervision due to the high-risk nature of our residents and we are revisiting our strategic goals and staffing levels to achieve two goals :-

- Ensure maximum use of the property
- Safety for all.

Crossfire Trust at Darkley House delivers a statutory duty for the NIHE by providing temporary accommodation for vulnerable adults with multiple and complex needs and is recognised as an essential homeless service in the South Armagh area.

We have been waiting for plumbing equipment to install oil fired heating into two static caravans and our business connections have produced fee to the charity all the necessary equipment. The wait paid off as our thinking developed with safety in mind for our residents moving from gas heating to oil. This will allow us further opportunity and development.

We are waiting and working on our new governance for Crossfire Trust and suitable people with business and life experiences are stepping up to be new Directors in this growing expression of God's love.

Finally
We are very grateful for the existing Trustees who have been on board for many years and have navigated the charity through refurbishment, construction work and community development. We are now facing a new dawn of hope and good will.

Volunteers
Volunteers contain the passion which drives the charity forward and we celebrate their personal achievements and diverse skill base. Their involvement weekly, monthly, quarterly and annually allow us to draw from their expertise and enrich the range of projects we offer. It is estimated that over 6,500 (2023 - 7,020) volunteer hours have been provided during the year. If this was conservatively valued at the average minimum wage for workers aged 21 years and older for the period of £10.18 (2023 - £9.18) an hour the volunteer effort amounts to over £66,170 (2023 - £64,444).

Public benefit
The trustees of Crossfire Trust confirm that they have had due regard for the guidance on Public Benefit by the Charity Commission for Northern Ireland and are pleased to report that during the year the charity has continued to provide Public Benefits through programmes and services it offers. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set out.

Activities
Our public benefits are:

- Individuals have a positive life change creating openness and respect of relationships.
- People are supported to live a wholesome, full, and exciting life.
- People take confidence and pride in their lives through access to services which help address poverty.
- Promote Christianity through value and respect and hope for the future.
- A calming influence for a peaceful society.
- Increased understanding of citizenship and community.
- Individuals feel secure and valued.
- Supporting a joined up approach from all agencies for the development of South Armagh.

We demonstrate these benefits through strong monitoring and evaluation systems. We undertake an annual performance review of Crossfire Trust by consulting the community and key stakeholders. This process includes evaluations, focus groups and end project evaluations. We also record levels of participation.

Achievements and performance
Significant activities and achievements against objectives
Financial review
Total income for the year was £264,099 (2023 - £366,546). Income from donations and legacies amounted to £62,144 (2023 - £198,710), income from charitable activities amounted to £200,066 (2023 - £166,740) and other income amounted to £1,889 (2023 - £1,909).

Total expenditure for the year amounted to £235,512 (2023 - £262,094). The cost of charitable activities amounted to £235,512 (2023 - £262,094).

As at 31 March 2024, the charity has unrestricted funds carried forward of £380,508 (2023 - £396,098), restricted revenue funds carried forward of £75,993 (2023 - £12,494) and restricted capital funds carried forward of £113,604 (2023 - £132,926).

The managing trustees consider that the Trust is in a satisfactory position to carry on its charitable activities.

Reserves policy

It is the policy of the charity to maintain free reserves which match the needs of the trust, both at the current time and in the foreseeable future. This provides sufficient funds to cover running costs which include management, administration and support costs. Free reserves are those unrestricted reserves not designated nor invested in fixed assets which are available for general use.

Structure, governance and management

Governing document

The organisation is a charitable trust constituted under a trust deed dated 28 November 1984, which is recognised as a charity with The Charity Commission for Northern Ireland.

The trustees who served during the year and up to the date of signature of the financial statements were:

C Weir
M Rawding
Mrs K Thompson
P Galloway

Recruitment and appointment of trustees

The present trustees have been involved in the charity for a number of years and so are familiar with its work. The trustees regularly review the requirements of the charity and the possibility of a need for additional trustees. Any new trustees would be appointed by the settlor as required. Appropriate training and induction is available to all trustees.

Organisational structure

Crossfire Trust has a management committee of 6 (2023 - 6) members who meet regularly and are responsible for the strategic direction and policy of the charity. A Chief Executive Officer is appointed by the trustees to manage the day to day operations of the organisation. A Secretary is appointed by the trustees to assist the Chief Executive Officer.

Other matters

Risk management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate an exposure to major risks. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors. These procedures are periodically reviewed at least annually to ensure that they continue to meet the needs of the charity.

Responsibilities of the Trustees

The charity's trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland 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 year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP 2019 (FRS 102);

- 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 operation.

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 (Northern Ireland) 2008, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the provisions of the trust deed. 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 charity and financial information included in the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the Board of Trustees.

Christa Weir

C Weir
Trustee

Date: 17. 1. 2025

Crossfire Trust

Northern Ireland - Charity number 101499

Annual return

GMcG
CHARTERED ACCOUNTANTS

CROSSFIRE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSFIRE TRUST

I report to the trustees on my examination of the financial statements of Crossfire Trust (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

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

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Independent examiner's statement

I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountants Ireland which is one of the listed bodies.

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 Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention 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,

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

Mr Michael McCarter FCA (Independent examiner)

Chartered Accountants Ireland
For and on behalf of
GMcG Portadown
Chartered Accountants & Statutory Auditors

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Dated: 17th January 2025

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Accounts

CROSSFIRE TRUST

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	2	87,464	111,246	198,710	84,507
Charitable activities	3	71,219	95,521	166,740	173,503
Other income	4	1,096	-	1,096	-
Total income		159,779	206,767	366,546	258,010
Expenditure on:					
Charitable activities	5	(143,127)	(118,967)	(262,094)	(202,195)
Total expenditure		(143,127)	(118,967)	(262,094)	(202,195)
Net income before transfers	8	16,652	87,800	104,452	55,815
Transfer between funds	10	167,789	(167,789)	-	-
Net income/(expenditure) for the year		184,441	(79,989)	104,452	55,815
Reconciliation of funds					
Total funds brought forward		211,657	225,409	437,066	381,251
Total funds carried forward		396,098	145,420	541,518	437,066

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

CROSSFIRE TRUST

BALANCE SHEET

31 MARCH 2023

	Note	2023 £	2023 £	2022 £
Fixed assets				
Tangible assets	**14**		**449,857**	274,912
Current assets				
Debtors	**15**	**78,461**		32,685
Cash at bank and in hand		**76,095**		193,972
		154,556		226,657
Creditors: Amounts falling due within one year	**16**	**(12,895)**		(14,503)
Net current assets			**141,661**	212,154
Total assets less current liabilities			**591,518**	487,066
Creditors: Amounts falling due after more than one year	**17**		**(50,000)**	(50,000)
Net assets			**541,518**	437,066
Charity funds				
Restricted income funds	**19**		**145,420**	225,409
Unrestricted income funds	**20**		**396,098**	211,657
Total charity funds			**541,518**	437,066

These financial statements were approved by the members of the committee on the 26/01/2024 and are signed on their behalf by:

Christa Weir

Christa Weir

Charity number: NIC101499

CROSSFIRE TRUST

STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Cash flow from operating activities	22	**81,331**	67,210
Net cash flow from operating activities		**81,331**	67,210
Cash flow from investing activities			
Payments to aquire tangible fixed assets		**(199,208)**	(4,592)
Net cash flow from investing activities		**(199,208)**	(4,592)
Net (decrease)/increase in cash and cash equivalents		**(117,877)**	62,618
Cash and cash equivalents at 1 April 2022		**193,972**	131,354
Cash and cash equivalents at 31 March 2023		**76,095**	193,972
Cash and cash equivalents consist of -			
Cash at bank and in hand		**76,095**	193,972
Cash and cash equivalents at 31 March 2023		**76,095**	193,972

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1. Principal accounting policies

General information and basis of preparation

Crossfire Trust is a charity which registered with The Charity Commission for Northern Ireland on 11th June 2015. The address of the registered office is given in the charity information on page 1 of these financial statements.

Crossfire Trust, a charitable trust is constituted under a trust deed dated 28 November 1984.

Crossfire Trust constitutes a public benefit entity as defined by FRS 102.

Statement of compliance
The financial statements have been prepared on the going concern basis under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities legislation in Northern Ireland and UK Generally Accepted Accounting Practice.

These financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments.

The financial statements are prepared in sterling, which is the functional currency of the entity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Fund accounting

- Unrestricted funds of the charity consist of a General Fund which is expendable at the discretion of the trustees in furtherance of the charitable objectives of the charity and which has not been designated for other purposes.

- Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

- Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund.

Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

1. Principal accounting policies *(continued)*

Income recognition *(continued)*

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

Voluntary income received by way of donations and gift is credited to revenue on a receivable basis.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold. This income is recognised within 'Income from other trading activities'.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

If entitlement is not met then these amounts are deferred. Revenue grants are credited to incoming resources on the earlier date of when they are received or when they are receivable, unless they relate to a specified future period. Grants which contribute towards specific expenditure on fixed assets are credited to the Statement of Financial Activities in full upon receipt.

Investment income is interest earned through holding cash at bank. Interest income is recognised when receivable.

Deferred income

Income from certain events has been deferred as the concerned events will not occur until after the year end.

1. Principal accounting policies *(continued)*

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources. Staff costs and overhead expenses are allocated to activities on the basis of staff time spent on those activities.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

Value Added Tax

The charity is not registered for VAT purposes; therefore expenditure is shown inclusive of VAT.

Fixed assets

Tangible fixed assets are stated at cost, or valuation less accumulated depreciation.

The costs of minor additions, where the useful life is considered to be less than 2 years, are not capitalised.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold Property	- 5% (improvements); Nil (land and investments)
Fixtures & Fittings	- 15% - 20% straight line and reducing balance
Motor Vehicles	- 10% - 20% straight line

Operating lease agreements

Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

1. Principal accounting policies *(continued)*

Tax

As a charity, it benefits from various exemptions afforded by tax legislation. It is therefore not liable to corporation tax on income or gains falling due within those exemptions. Recovery is made of tax deducted from receipts under gift aid.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Judgements and key sources of estimation uncertainty

The following judgements including those involving estimates have been made in the process of applying the above accounting policies that have had the most significant effect on the amounts recognised in the financial statements and that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year:

(i) depreciation method and asset useful lives

The estimates and assumptions are reviewed on an ongoing basis considering the current and future market conditions.

Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attritible expenditure.

2. Donations and legacies

	Unrestricted Funds £	**Restricted Funds £**	**Total Funds 2023 £**	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations	**87,464**	**111,246**	**198,710**	43,711	26,039	69,750
Legacy	-	-	-	-	14,757	14,757
	87,464	**111,246**	**198,710**	43,711	40,796	84,507

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

3. Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grants	250	95,521	95,771	2,850	105,683	108,533
NIHE / Clients	65,843	-	65,843	59,165	-	59,165
Shop and market sales	2,910	-	2,910	5,011	-	5,011
Other sundry income	2,216	-	2,216	794	-	794
	71,219	95,521	166,740	67,820	105,683	173,503

4. Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Rental income	1,096	-	1,096	-	-	-
	1,096	-	1,096	-	-	-

5. Analysis of expenditure on charitable activities

	Activities undertaken directly £	Support costs £	Total 2023 £	Activities undertaken directly £	Support costs £	Total 2022 £
Helping disadvantaged people of South Armagh	219,958	35,073	255,031	157,644	32,580	190,224
Singing Kettle (Added Value)/Yarn & Darn	6,563	500	7,063	11,482	489	11,971
	226,521	35,573	262,094	169,126	33,069	202,195

£118,967 (2022 - £96,066) of the cost of activities undertaken directly and £Nil (2022 - £410) of support costs were attributable to restricted funds. £107,554 (2022 - £73,060) of the cost activities undertaken directly and £35,573 (2022 - £32,659) of support costs were attributable to unrestricted funds.

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

10. Fund transfers *(continued)*

Donations received for the investment property have been shown within restricted funds. The investment property has been purchased during the year. There are no specific terms or restrictions placed on the donations received. Therefore, the investment property has been transferred from restricted funds to unrestricted funds.

11. Staff costs and employee benefits

Total staff costs were as follows:

	2023	2022
	£	£
Wages and salaries	112,429	84,825
Social security costs	5,224	2,969
Pension costs	3,207	2,377
	120,860	90,171

Allocated to:	2023	2022
	£	£
Helping disadvantaged people of South Armagh	120,860	90,171
	120,860	90,171

Particulars of employees:
The average number of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2023	2022
	No	No
Number of management staff	2	2
Project staff	3	2
	5	4

No employee received total employee benefits of more than £60,000 during the year (2022 - Nil).

12. Trustee remuneration & related party transactions

The key management personnel of the charity are considered to be the trustees and the Chief Executive Officer.

None of the trustees received any remuneration or expenses during the year (2022 - £Nil).

Members of the management committee received total remuneration of £59,586 (2022 - £52,156) during the year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year (2022 - Nil).

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

13. Taxation

The charity is a registered charity and as such, is entitled to certain tax exemptions on income and profits from investments and surpluses on any trading activities carried out in the furtherance of the charities primary objectives, if these profits and surpluses are applied solely for charitable purposes.

The charity is not registered for VAT and accordingly, all their expenditure is inclusive of VAT incurred.

14. Tangible fixed assets

	Land and Buildings £	Investment property	Fixtures & Fittings £	Motor Vehicles £	Total £
COST OR VALUATION					
At 1 April 2022	**616,090**	**-**	**135,108**	**13,802**	**765,000**
Additions	**-**	**177,448**	**21,760**	**-**	**199,208**
At 31 March 2023	**616,090**	**177,448**	**156,868**	**13,802**	**964,208**
DEPRECIATION					
At 1 April 2022	**351,430**	**-**	**124,856**	**13,802**	**490,088**
Charge for the year	**16,900**	**-**	**7,363**	**-**	**24,263**
At 31 March 2023	**368,330**	**-**	**132,219**	**13,802**	**514,351**
NET BOOK VALUE					
At 31 March 2023	**247,760**	**177,448**	**24,649**	**-**	**449,857**
At 31 March 2022	264,660	-	10,252	-	274,912

The investment property relates to a commercial property purchased in February 2023 located in Cardinal O'Fiaich Square, Crossmaglen.

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

15. Debtors

	2023	2022
	£	£
Other debtors	**37,557**	28,742
Prepayments and accrued income	**40,904**	3,943
	78,461	32,685

16. Creditors: Amounts falling due within one year

	2023	2022
	£	£
PAYE and NIC	**2,416**	2,257
Accruals	**4,390**	6,157
Other creditors	**6,089**	6,089
	12,895	14,503

17. Creditors: Amounts falling due after more than one year

	2023	2022
	£	£
Other creditors	**50,000**	50,000
	50,000	50,000

Other creditors include £50,000 repayable on an interest free concessionary loan which is repayable in one payment at the end of the 10 year loan period on 23rd June 2024.

18. Pensions

The charity operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The contributions paid by the charity during the year amounted to £3,207 (2022 - £2,377). At the balance sheet date outstanding payments to the fund totalled £747 (2022 - £688).

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

21. Analysis of net assets between funds

As at 31 March 2023

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted Income Funds:				
Restricted Fund - Capital	**132,926**	-	-	**132,926**
Restricted Fund - Revenue	-	**12,494**	-	**12,494**
	132,926	**12,494**	-	**145,420**
Unrestricted Income Funds	**316,931**	**129,167**	**(50,000)**	**396,098**
Total Funds	**449,857**	**141,661**	**(50,000)**	**541,518**

As at 31 March 2022

	Tangible fixed assets £	Net current assets £	Long term liabilities £	Total £
Restricted Income Funds:				
Restricted Fund - Capital	150,752	-	-	150,752
Restricted Fund - Revenue	-	74,657	-	74,657
	150,752	74,657	-	225,409
Unrestricted Income Funds	124,160	137,497	(50,000)	211,657
Total Funds	274,912	212,154	(50,000)	437,066

22. Reconciliation of net income to net cash flow from operating activities

	2023 £	2022 £
Net income for year	**104,452**	55,815
Depreciation and impairment of tangible fixed assets	**24,263**	19,928
(Increase)/decrease in debtors	**(45,776)**	4,838
Decrease in creditors	**(1,608)**	(13,371)
Net cash flow from operating activities	**81,331**	67,210

CROSSFIRE TRUST

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 MARCH 2023

23. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash and cash equivalents			
Cash at bank and in hand	**193,972**	**(117,877)**	**76,095**
	193,972	**(117,877)**	**76,095**
Long term borrowings	**(50,000)**	**-**	**(50,000)**
	(50,000)	**-**	**(50,000)**
Net funds	**143,972**	**(117,877)**	**26,095**

24. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Less than one year	**3,024**	3,024
Between one and five years	**9,828**	12,096
Greater than five years	**-**	756
	12,852	15,876

25. Contingencies

The charity has a contingent liability to repay grants received if certain conditions are not met or if they are breached.

Crossfire Trust
Northern Ireland - Charity number 101499

Annual report

CROSSFIRE TRUST

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2023

The trustees have pleasure in presenting their report and the audited financial statements of the charity for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act (Northern Ireland) 2008, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

CHARITY ADMINISTRATIVE AND REFERENCE DETAILS

Charity name	Crossfire Trust
Charity registration number	NIC101499
Trustees who served the charity during the year	Christa Weir Matthew Rawding Kathryn Thompson Peter Galloway
Chief Executive Officer	Ian Bothwell
Secretary	Pauline Bothwell
Registered office	Darkley Road, Keady, County Armagh, BT60 3AY
Independent examiner	GMcG Portadown, Chartered Accountants 17 Mandeville Street, Portadown, Craigavon County Armagh, BT62 3PB
Bankers	Ulster Bank Limited, 7 Upper English Street, Armagh, County Armagh, BT61 7BL
Solicitors	Thompson Mitchell, 12-14 Mandeville Street, Portadown, Co Armagh, BT62 3NZ

PUBLIC BENEFIT STATEMENT

The trustees of Crossfire Trust confirm that they have had due regard for the guidance on Public Benefit by the Charity Commission for Northern Ireland and are pleased to report that during the year the charity has continued to provide Public Benefits through programmes and services we offer. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set out.

CROSSFIRE TRUST

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

PUBLIC BENEFITS

Our public benefits are:

1. Individuals have a positive life change creating openness and respect of relationships.
2. People are supported to live a wholesome full and exciting life.
3. People take confidence and pride in their lives through access to services which help address poverty.
4. Promote Christianity through value and respect and hope for the future.
5. A calming influence for a peaceful society.
6. Increased understanding of citizenship and community.
7. Individuals feel secure and valued.
8. Supporting a joined up approach from all agencies for the development of South Armagh.

We demonstrate these benefits through strong monitoring and evaluation systems. We undertake an annual performance review of Crossfire Trust by consulting with the community and key stakeholders, this process includes evaluations, focus groups and end project evaluations. We also record levels of participation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable trust constituted under a trust deed dated 28 November 1984, which is recognised as a charity with The Charity Commission for Northern Ireland.

Recruitment, appointment, induction and training

The present trustees have been involved in the charity for a number of years and so are familiar with its work. The trustees regularly review the requirements of the charity and the possibility of a need for additional trustees. Any new trustees would be appointed by the settlor as required. Appropriate training and induction is available to all trustees.

Organisational Structure

Crossfire Trust has a management committee of 6 (2022 - 6) members who meet regularly and are responsible for the strategic direction and policy of the charity. A Chief Executive Officer is appointed by the trustees to manage the day to day operations of the organisation. A Secretary is appointed by the trustees to assist the Chief Executive Officer.

Risk management

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate an exposure to major risks. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors. These procedures are periodically reviewed at least annually to ensure that they continue to meet the needs of the charity.

CROSSFIRE TRUST

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

Crossfire Trust is community led and focused charity located on the edge of Darkley village in South Armagh and we feel this gives us a distinct understanding of what is happening within our community and in being responsive to needs as they arise. Over the years we have made an organisation hugely successful in engaging with our community and changing lives for the better.

Crossfire is overseen by a board of Trustees who govern the organisation and provide expert strategic direction to guide the development and delivery of services provided. They are trained in areas such as equal opportunities, data protection/GDPR, risk management and are from a wide variety of backgrounds bringing their own unique skills and experience to the direction of the organisation.

Our vision is to: “support a reconciled community who respectfully live and work together, who are animated to improve the community’s quality of life and to inspire economic rejuvenation with South Armagh. Our reduced version is ‘Living life together’.

What a year of specific planning, commitment and drive. The fundraising initiatives and communication with the Bank of Ireland came together in the purchase of the ex bank in Crossmaglen Square.

Thanks so much to every volunteer, every donor, every friend who prayed, gave and encouraged, without whom none of this would be possible. It was an amazing experience to have the finance to buy the building without loans or borrowings. We now operate on two locations – Darkley and Crossmaglen. Each base is unique in expression, culture and opportunity. The ex bank was turned quickly into a community hub and home to Something More For You which is a project/social economy business established by Crossfire Trust to give something more to the people and their issues.

As a charity we are passionate about making our services work for the community because they are benefiting and improving areas in which they live. Crossfire Trust is a lynchpin and is viewed by a growing number of multi agencies as a trustworthy, honest place that operates with integrity and a ‘can do’ attitude. The Green Flag Award confirming that the gardens and environment are open and used by the public.

Our ethos seeks to build and help repair the lives of individuals blighted by panic, fear, homelessness, addiction and families affected by Covid 19 and the consequences of it.

As memories of the pandemic faded away we found ourselves facing some new challenges of mental health and the cost of living crisis. The Food bank now well established in both Darkley House and Crossmaglen helps to avoid landfill but most of all helps to feed the hungry and support the family and is a venture ready for expansion.

Volunteers and service continues to be the heartbeat of what we do at Crossfire Trust and it has been a great delight to welcome people into an active role at an increasing rate.

We have continued to speak up throughout our networks on the issues that matter most and we are so grateful for their part in this. There have also been amazing opportunities for connecting with agencies and it has been a great privilege for the team to welcome, care and support from other professionals.

CROSSFIRE TRUST

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES *(continued)*
As part of our demonstration of community care we want to develop the whole site at 95 Darkley Road and continue to investigate the best use of the 2 ½ acre site. We are encouraged by the donation and even free delivery of two static caravans which are now in place and will be used for an alternative or stepping stone into Darkley House.

The valuable training and input from Clanrye in Newry left us with the fresh imprint of location location location. Our elevated site with laurel hedges, fenced into paddocks and enjoyed by therapeutic livestock will one day be a housing development.

Meanwhile, we enjoy our partnership with the Housing Executive, Health Board, Probation Service, PSNI and other agencies who require our assistance to see the wider society helped and healed. The new videos have been helpful, clarifying who stays at Darkley House and removing fear and suspicion by underpinning our values and ethos. We keep our eye on our mission statement as referrals come from different nationalities, cultures and issues to ensure that we stay on track focused and able to deliver.

Volunteers
Volunteers contain the passion which drives the charity forward and we celebrate their personal achievements and diverse skill base. Their involvement weekly, monthly, quarterly and annually allows us to draw from their expertise and enrich the range of projects we offer. It is estimated that over 7,020 (2022 – 7,210) volunteer hours have been provided during the year. If this was conservatively valued at the average minimum wage for workers aged 21 years and older for the period of £9.18 (2022 - £8.36) an hour the volunteer effort amounts to over £64,444 (2022 - £60,276).

FINANCIAL REVIEW
Total income for the year was £366,546 (2022 - £258,010). Income from donations and legacies amounted to £198,710 (2022 - £84,507), income from charitable activities amounted to £166,740 (2022 - £173,503) and other income amounted to £1,096 (2022 - £Nil)

Total expenditure for the year amounted to £262,094 (2022 - £202,195). The cost of charitable activities amounted to £262,094 (2022 - £202,195).

As at 31 March 2023, the charity has unrestricted funds carried forward of £396,098 (2022 - £211,657), restricted revenue funds carried forward of £12,494 (2022 - £74,657) and restricted capital funds carried forward of £132,926 (2022 - £150,752).

The managing trustees consider that the Trust is in a satisfactory position to carry on its charitable activities.

Reserves policy
It is the policy of the charity to maintain free reserves which matches the needs of the trust, both at the current time and in the foreseeable future. This provides sufficient funds to cover running costs which include management, administration and support costs. Free reserves are those unrestricted reserves not designated nor invested in fixed assets which are available for general use.

PLANS FOR FUTURE PERIODS
1. To transform the ground floor of the ex bank into a community hub.
2. To develop the Community Hub by obtaining Planning Permission and finance suitable for a three storey building offering therapeutic response to the emotional well being of local people.

PLANS FOR FUTURE PERIODS *(continued)*

3. To put the Mega Mobile back on the road as a mobile camper with resources and equipment helping us to convey and demonstrate what we do at Darkley House.
4. To develop the site at 95 Darkley Road for maximum use and potential.
5. To monitor the transition of both charitable locations, identifying roles and responsibilities and ensure excellent communication creating growth and community well being.
6. To shape up an annual Fund Raising Strategy which will target different age groups, businesses and events

RESPONSIBILITIES OF THE TRUSTEES

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland 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 2019 (FRS102);
- make judgements and accounting 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 (Northern Ireland) 2008, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the provisions of the trust deed. 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 charity and financial information included on the charity’s website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

In so far as the trustees are aware:

- there is no relevant information of which the charity’s independent examiner is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

CROSSFIRE TRUST

TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINER
GMcG Portadown Chartered Accountants has been re-appointed independent examiner for the ensuing year.

Signed on behalf of the trustees

Christa Weir

Christa Weir
Trustee

Date: 26/01/2024

Crossfire Trust

Northern Ireland - Charity number 101499

Annual return

CROSSFIRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSFIRE TRUST

YEAR ENDED 31 MARCH 2023

I report on the accounts of the charity for the year ended 31 March 2023 as set out on pages 10 to 24.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

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 charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

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

1. That accounting records were not kept in accordance with section 386 of the Companies Act 2006.
2. That the accounts do not accord with those accounting records.
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.
4. That there is further information needed for a proper understanding of the accounts to be reached.

CROSSFIRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSFIRE TRUST *(continued)*

YEAR ENDED 31 MARCH 2023

INDEPENDENT EXAMINER'S STATEMENT

I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountants Ireland which is one of the listed bodies.

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

C M McCarter FCA (Independent Examiner)
Chartered Accountants Ireland

For and on behalf of
GMcG Portadown
Chartered Accountants & Statutory Auditor

17 Mandeville Street
Portadown
Craigavon
County Armagh
BT62 3PB

Date: 26th January 2024