Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2024		31	December	2024

Section A Reference and administration details

Charity name	**SWALWELL COMMUNITY ASSOCIATION CIO**
Other names charity is known by	
Registered charity number (if any)	**1160081**
Charity's principal address	74 Clavering Road
	Swalwell
	Newcastle Upon Tyne
	Postcode NE16 3EX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	David Brophy			
2	Peter Craig			
3	Clare Hardie			
4	Sonya Hawkins			
5	Christopher Ord			
6	Susan Craig			
7				
8				
9				
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Trustees are recruited from the local community based on experience and skills.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	The charitable objectives of the CIO are: To improve the conditions of life of the inhabitants of the local area without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together in a common effort to advance education and to provide facilities in the interests of social welfare, recreation and leisure. To secure the establishment of a community centre and to maintain and manage that centre (whether alone or in co-operation with any statutory authority or other person or body) in furtherance of the objectives. To promote such other charitable purposes as may from time to time be determined by the Trustees.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit	The main regular activities at the community centre for 2025 were as follows: **Monday: Credit Union, Dance Dreams Academy, Baby Hub, Lite Bite, Line Dancing.** **Tuesday: Pilates, Redeemed Pillar of Fire (Christian fellowship)** **Wednesday: Art Venturers, Salsacise, Autism Support Group (monthly), Budgerigar Club (second Wednesday of the month), Prayer Group** **Thursday: Community Coffee Morning, Baby Hub, Tiny Lives, Dance Dreams Academy, Slimming World** **Friday: Yogatri, Line Dancing, Dance Dreams Academy** **Saturday: Redeemed Pillar of Fire (Christian fellowship), Dance Dreams Academy, Rabbit Club ((first Saturday of the month)**

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about: • policy on grantmaking; • policy programme related investment; • contribution made by volunteers.	

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Warm Welcome Space
Yoga sound bath
Chuch Youth Club
Little Ravers Disco Party
Community Cafe –
Fishy Friday
Fire safety talk
Nigerian party
Planning meeting with ward councillors
Yoga Embrace
Art venturers
Ceilidh
Citizens Advice Bureau Session
Meeting with neighbourhood police
Summer Slam – Wrestling event
Age UK Gateshead - information session
Bingo with Balls
William Shield's Comic Opera – by Community Music Whickham & Swalwell)
Landlords Licensing Scheme Meeting with residents
Children's parties
Planning meeting with residents
Healthwatch Gateshead – drops ins
Annual General Meeting
Great Swalwell Bake Off
Bonkers Bingo
Drag Event
Indian Party
Christmas wreath making
Pensioners Christmas Lunch
Children's Christmas party
Swalwell Church Carol Service

Section E Financial review

Brief statement of the charity's policy on reserves	The financial position of the charity, ending the 31st of December 2025 is good. In line with its Reserves Policy, the charity continues to maintain funds sufficient for at least 6 months of operating costs.
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Total receipts for the year amount to £36,143, mainly from centre hire.

Overall, the position of the CIO at the end of the year was a small loss of of £1,903. However the association had to settle a significant number of bills owed to Gateshead Council from previous years going back to 2021.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	D Bro	
Full name(s)	DAVID	BRODIE
Position	TRUSTEE	
Date	13 OCTOBER 2026	
Signature(s)	P.T. Cr	
Full name(s)	PETER THOMAS	CRAIG
Position	TRUSTEE	
Date	13 OCTOBER 2026	

SWALWELL COMMUNITY ASSOCIATION CIO

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	**3**	33,588	25,540
Investments	**4**	2,555	40
Total income		36,143	25,580
Expenditure on:			
Charitable activities	**5**	38,046	21,980
Total expenditure		38,046	21,980
Net income/(expenditure) and movement in funds		(1,903)	3,600
Reconciliation of funds:			
Fund balances at 1 January 2025		65,066	61,466
Fund balances at 31 December 2025		63,163	65,066

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

SWALWELL COMMUNITY ASSOCIATION CIO

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	**10**		1,034		1,567
Current assets					
Stocks	**11**	25		25	
Cash at bank and in hand		62,824		65,095	
		62,849		65,120	
Creditors: amounts falling due within one year	**12**	(720)		(1,621)	
Net current assets			62,129		63,499
Total assets less current liabilities			63,163		65,066
The funds of the charity					
Unrestricted funds	**13**		63,163		65,066
			63,163		65,066

The financial statements were approved by the trustees on 3 September 2026

Christopher Ord
Trustee

Charity registration number 1160081 (England and Wales)

SWALWELL COMMUNITY ASSOCIATION CIO

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

SWALWELL COMMUNITY ASSOCIATION CIO

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Susan Craig Clare Hardie Christopher Ord Sonya Hawkins Peter Craig David Brophy	
Charity registration	England and Wales	1160081
Independent examiner	Steven Chambers Gunnell & Chambers Accountants 8 Fellside Road Whickham Newcastle Upon Tyne NE16 4AL	

SWALWELL COMMUNITY ASSOCIATION CIO

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Balance sheet	5
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SWALWELL COMMUNITY ASSOCIATION CIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)".

Objectives and activities

The charitable objectives of the CIO are:

- To improve the conditions of life of the inhabitants of the local area without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together in a common effort to advance education and to provide facilities in the interests of social welfare, recreation and leisure.
- To secure the establishment of a community centre and to maintain and manager the centre (whether alone or in co-operation with any statutory authority or other person or body) in furtherance of the objectives.
- To promote such other charitable purposes as may from time to time be determined by the Trustees.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

During the period to 31/12 2025 the performance of the centre has continued to thrive in terms of the centre hire. The community centre is hired out most days for many different activities as well as seasonal events.

Financial review

The financial statements comprise the receipts and payments account, the statement of assets and the notes to the accounts.

Total receipts in the year amounted to £36,143. Most of these receipts relate to Centre hire. Expenditure for the year amounted to £38,046 due to one off repairs to the centre.

Overall, the position of the CIO at the year ended 31st December 2025 was a loss of £1,903. The trustees will continue to strive towards making the CIO a greater asset to the local community in years to come.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month’s expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

Swalwell Community Association became a charitable incorporated organisation (CIO) on 22 January 2015 under its constitution registered with the Charity Commission on that day. The charity aims to maintain its functions by recruiting local people and other appropriate individuals from the locality who have the necessary skills and local knowledge to monitor the financial position of the charity, and to make necessary provision for accommodation to the community.

The trustees who served during the year and up to the date of signature of the financial statements were:
Susan Craig
Clare Hardie
Christopher Ord
Sonya Hawkins
Peter Craig
David Brophy

Recruitment and appointment of trustees
The recruitment of new Trustees is a matter for the Board of Trustees, and when vacancies arise, in either numbers or skill coverage, the Chairman will be asked to approach suitable candidates from the combined contacts of all current Trustees. Such appointments will bear in mind the need to have knowledge of the area, an understanding of and empathy with the charitable sector, coupled with a general recognition of the needs of the community. Other than as noted in the financial review, none of the Trustees are entitled to, nor received, any remuneration for their services to the charity during the year.

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

Christopher Ord
Trustee

3 September 2026

SWALWELL COMMUNITY ASSOCIATION CIO

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SWALWELL COMMUNITY ASSOCIATION CIO

I report to the trustees on my examination of the financial statements of Swalwell Community Association CIO (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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

Steven Chambers
Gunnell & Chambers Accountants
8 Fellside Road
Whickham
Newcastle Upon Tyne
NE16 4AL
3 September 2026

SWALWELL COMMUNITY ASSOCIATION CIO

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	**3**	33,588	25,540
Investments	**4**	2,555	40
Total income		36,143	25,580
Expenditure on:			
Charitable activities	**5**	38,046	21,980
Total expenditure		38,046	21,980
Net income/(expenditure) and movement in funds		(1,903)	3,600
Reconciliation of funds:			
Fund balances at 1 January 2025		65,066	61,466
Fund balances at 31 December 2025		63,163	65,066

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

SWALWELL COMMUNITY ASSOCIATION CIO

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**10**		1,034		1,567
Current assets					
Stocks	**11**	25		25	
Cash at bank and in hand		62,824		65,095	
		62,849		65,120	
Creditors: amounts falling due within one year	**12**	(720)		(1,621)	
Net current assets			62,129		63,499
Total assets less current liabilities			63,163		65,066
The funds of the charity					
Unrestricted funds	**13**		63,163		65,066
			63,163		65,066

The financial statements were approved by the trustees on 3 September 2026

Christopher Ord
Trustee

1 Accounting policies

Charity information

Swalwell Community Association CIO is a public benefit entity.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

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:

Plant and equipment	25% reducing balance
Computers	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 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

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 £	Unrestricted funds 2024 £
Donations and gifts	19,658	19,993
Grants	8,930	5,547
Membership fees	5,000	-
	33,588	25,540

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,555	40

5 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Depreciation and impairment	533	648
Purchases	(1)	570
Canteen/Food expenses	6,191	3,727
Waste disposal	537	869
Power, light and heat	7,948	6,625
Rates	756	-
Property repairs and maintenance	11,623	3,091
Cleaning	2,939	3,092
Insurance	4,590	822
Printing and staionery	57	101
Telephone	1,326	800
Accountancy	720	780
Subscriptions	519	445
Sundry expenses	211	410
Bank charges	97	-
	38,046	21,980
Analysis by fund		
Unrestricted funds	38,046	21,980

6 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	720	720
Depreciation of owned tangible fixed assets	533	648

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	-	-

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

Remuneration of key management personnel
The remuneration of key management personnel was as follows:

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Plant and equipment	Computers	Total
	£	£	£
Cost			
At 1 January 2025	4,173	940	5,113
At 31 December 2025	4,173	940	5,113
Depreciation and impairment			
At 1 January 2025	2,794	752	3,546
Depreciation charged in the year	345	188	533
At 31 December 2025	3,139	940	4,079
Carrying amount			
At 31 December 2025	1,034	-	1,034
At 31 December 2024	1,379	188	1,567

11 Stocks

	2025 £	2024 £
Raw materials and consumables	25	25

12 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	720	1,621

13 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 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	65,066	36,143	(38,046)	63,163

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	61,466	25,580	(21,980)	65,066

14 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).