

Our vision is a fair
society for all,
with lives well lived

CITIZENS ADVICE GATESHEAD

(A company limited by guarantee)

Annual Report and Financial Statements
for the Year Ending 31 March 2025



Gateshead

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REFERENCE AND ADMINISTRATION DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees submit their report and the audited accounts for the year ended 31st March 2025. They confirm that the report and accounts conform with current statutory requirements and the charity's memorandum and articles, and also the requirements of the Statement of Recommended Practice - Accounting and Reporting by Charities.

Reference and administrative details

Registered Charity Name:	Citizens Advice Gateshead
Charity Number:	1020565
Company registration number:	02631064
Registered Address:	The Davidson Building, Swan Street, Gateshead, Tyne and Wear NE8 1BG

Trustees

Chair and Head of Risk & Compliance sub-group:	B Taylor	
Vice Chair:	H Lee	
Head of Finance sub-group:	R Lee	
Head of Employee Relations sub-group:	S G McHarg	
Research and Campaigns Lead:	J Gibson	
Safeguarding Lead:	S P Bell	
FCA Consumer Duty Trustee Champion:	E Brown	
	C A Whittaker	
	A A Marsh	
	K Robertson	
	S M Carr	Appointed 26/09/24
Volunteer Representative:	M Dodd	

REFERENCE AND ADMINISTRATION DETAILS (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

Executive Leadership Team

Chief Executive Officer	A Dunn
Chief Operating Officer	P Oliver
Commercial Director	D Mayne
Service Delivery Director	J Wood-Archer

Finances

Auditors	Robson Laidler Accountants Limited, Fernwood House, Fernwood Rd, Jesmond, Newcastle upon Tyne NE2 1TJ.
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Bankers	Unity Trust Bank Plc, Nine Brindley Place, 4 Oozells Square, Birmingham, B1 2HB
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Trustees' Report

The trustees present their 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 note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016).

Objectives and Activities

Citizens Advice Gateshead (CAG) is an independent charity based in the North East of England, delivering free, impartial, and confidential advice, information, guidance, and support to people who live, work, and study in Gateshead through our local community advice services. We also work regionally and nationally via funded partnerships delivered through our contact centre and legal teams, as well as expert welfare training, social consultancy, and direct access advice services delivered through our trading company, Society Matters Community Interest Company (Society Matters CIC).

Our ambitious vision is for **a fair society for all, with lives well lived**, supported by our mission – to **mobilise knowledge so the system works, it works for everyone, and it powers the changes we need to be an equal and inclusive society**. Our purpose extends beyond simply reacting to crises; we also have responsibility for finding ways to stop the tide of problems we so adeptly respond to every day.

Our Commitment to Equity, Diversity, and Inclusion (EDI)

We desire to be confident that our strategic vision applies to everyone we meet, and that our practices in both how we provide inclusive access to our advice services and in how we behave as an equitable, diverse, and inclusive employer reflect that vision.

We acknowledge there are historic and systemic injustices in our society and believe we must stand up for a fair society for all, with lives well lived. We speak out against racism, discrimination, oppression, and all forms of harassment as we strive to understand and value each other's culture, life experience, gender identity, disability, class, and sexuality.

We reflect our ambition through our strategic plan, creating strategic objectives within each of our strategic priorities directly addressing EDI issues. We have updated our values, strengthening the old value of 'Stand up for Equality' with a more robust and direct 'Stand Up, Speak Out' and we have set up staff advisory groups for those with lived experience of race and LGBTQIA+ issues to ensure we include those groups within our decision making.

We still have work to do – we recognise that our Board of Trustees and management team do not reflect our communities, especially with respect to people in the Global Ethnic Majority. We are also aware that there are more voices to be heard amongst our staff group – specifically around disability and neurodiversity – and we will set up advisory groups to address by December 2025.

The Wider Context of our Work

This year has seen some dramatic changes in the local, regional, and national landscape faced by the residents of Gateshead, and by the services we provide through CAG.

Nationally, Government decisions on public spending and taxation have increased concern and uncertainty for many residents, businesses and charities. Changes to the provision of the Winter Fuel Allowance last year saw CAG help 98%

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

more elderly people with Pension Credit applications than the previous year. The announcement of changes to disability benefits has left many families uncertain of their financial future.

The North East Combined Authority's (NECA) region-wide action plans have seen CAG, through their subsidiary the Society Matters CIC, engage with the Child Poverty Reduction Programme with a three-year programme working with employers which has impacted over 30,000 people across the region, including Gateshead. With child poverty rates still woeful, this part of our work is critical to tackle the wider issues affecting the borough and its future residents.

The Safer Gateshead Hate Crime strategy reports worrying rises in racial, transphobic and homophobic incidents in the borough. This goes alongside a worrying suggestion that religious hate crime incidents – including antisemitic hate crimes – are not being reported. CAG has seen a 16% increase in cases involving hate crimes and as a result we have rolled out a training programme for all staff to facilitate hate crime reporting and opened drop-ins and outreaches for specific communities.

We have also developed a pilot with the Office of the Police and Crime Commissioner and the Gateshead division of Northumbria Police to become an Enhanced Crime Reporting centre. This pilot intends to support people to give witness statements after reporting a Hate Crime, taking the next steps toward prosecution.

Residents have also been challenged by their own infrastructure issues, making transport difficult. Local research tells us that over 50% of claimants use public / road transport to attend interviews for benefits, and 1,976 people were sanctioned this year for failure to attend. When someone misses an interview and it is for a good reason, CAG helps them appeal that decision and get the support they deserve – stopping the cascade of issues that can stem from that sanction and cause more strain upon public and charity services. This year we have helped 117 residents claiming Universal Credit with sanctions, mandatory reconsiderations, appeals or with dealing with an inconsistent work coach. It is within this context of change that CAG strives to tackle the disadvantage of not knowing. In collaboration with Gateshead Council and others we have consolidated and expanded our services this year, to ensure residents have access to advice, information, guidance, and support through channels that suit their lifestyles and needs.

Achievements and Performance

Our **frontline community, crisis and local telephone advice services** have delivered:



In **2024/25**, we have seen and provided guidance to

17,531
clients

Compared to 18,651 clients in 2023/24



These clients have presented with a total of

178,660
issues

Compared to 152,938 issues in 2023/24



This works out at a rate of

10.2
issues per client

Compared to 8.2 issues per client in 2023/24

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025



In **2024/25**, we have helped to generate for clients

£29.06m

in financial gains

Compared to £27.53m in financial gains in 2023/24



In the same time period, we have helped to provide

£4.1m

in savings to the system

Compared to £3.19m in savings to the system in 2023/24



In total, we have helped to generate up to

£33.16m

in gains and savings

Compared to £30.72m in total gains and savings in 2023/24

Our **digital telephone services** have delivered:



In **2024/25**, our Witness Service Referral Hub handled

15.7k

referrals

Compared to 16.1k referrals to the Witness Service Referral Hub in 2023/24



In the same time period, our Consumer Service fielded

130.9k

customer contacts

Compared to 162.7k customer contacts in 2023/24



Our National Adviceline service has received

10.3k

webchat queries

This contact method wasn't fully integrated yet in 2023/24

Our **Legal Services teams** have delivered:



In **2024/25**, our **Money and Pensions Service team** handled

1570

clients

Compared to 1771 clients in 2023/24



In the same time period, our dedicated **Housing Team** closed

840

housing cases

Data for closed Housing team cases in 2023/24 is not available.



Our dedicated **Discrimination team** closed

2314

discrimination cases

Compared to 706 discrimination cases in 2023/24

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

Advice Services

Locally, our advice services have continued to work with local and regional funders to expand our services. We continue to build our presence across Gateshead, and have introduced full weekend opening, and a late night 'Safe Haven' service allowing people in a non-clinical mental health crisis to access our services until late, every night of the week.

We have launched new services, such as the Spectrum of Support energy advice project, with a contribution from the Energy Industry Voluntary Redress Scheme to its costs, Advice at the School Gates (a scheme funded by NECA) and a project for families living with neurodiversity.

We have worked with Gateshead Council on an unclaimed benefits campaign, as well as their work to ensure residents were supported during managed migration to Universal Credit, and to ensure those eligible retained their Winter Fuel Payments. We have also expanded our Immigration Advice Service and are progressing towards giving Level 2 immigration advice.

We continue to give specialist legal advice about housing for those who cannot access legal aid and increasingly this service has been upskilling colleagues to better address the needs of this client group. We have expanded our court service provision to encompass County Durham, Sunderland and South Tyneside, bringing critical legal aid funded support to clients across the region.

Our digital services continue to support over 185,000 calls each year, from diverse channels including local and national Adviceline, the Consumer Helpline, the Witness Service Referral Hub and the Help Through Hardship service funded by Trussell Trust. We continue to develop our telephone 'warm transfer' scheme with Gateshead Council, facilitating seamless connection for residents between departments and services.

We support residents who are applying for local discretionary payments. This includes working with them if they need to apply for appeals or tribunals – where we have an 80% success rate for our clients.

We continue our work supporting a diverse group of private, public and charity sector bodies by bringing direct advice services to their clients and staff. We work with Newcastle Building Society, The Great North Children's Hospital, The Queen Elizabeth Hospital in Gateshead, The Kay Kendall Leukemia Trust and Macmillan Cancer Support, amongst others.

This year, our Winter Warmer scheme delivered hundreds of packs of blankets, hoodies, gloves and other essential cold weather provisions, as well as a selection of children's toys, through our hubs and the Warm Spaces network in Gateshead.

Strategic Development

In 2022 we launched our last strategic statement 'A fair society for all, with lives well lived: Our Vision and Strategy 2023-2025' in a world recovering from the Covid-19 pandemic and only beginning to realise the implications of a new phrase that had entered our common lexicon - 'cost of living crisis'.

In the face of relentless crises for our region and our clients, we realised that our appetite for addressing the underlying issues that create and feed these issues was growing. Traditionally we have dealt with the outcome of failures in policy and practice – what could we do if we tried to influence the policy makers themselves? What if we – Citizens Advice Gateshead and Society Matters CIC – could structure ourselves in a way that allowed us to mobilise our knowledge on not only a local level, but also regionally and nationally?

With this challenge in mind, we undertook a thorough review of our structure, including our legal relationships and

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

obligations, as well as our overarching vision, mission, and values, shared by both Citizens Advice Gateshead and Society Matters and evolved them to meet our new ambitions.

This process combined strategic workshops and consultations, as well as input from strategic brand communications agency Gardiner Richardson to reimagine and reinvigorate the charity in the face of these challenges.

Society Matters Group (SMG) emerged from this process, sharing our common goal of changing lives for the better by establishing a knowledge democracy where all people are empowered to make informed decisions that improve lives. Through the advice and guidance of Citizens Advice Gateshead, SMG will provide services to the local Gateshead community, and through Society Matters we will provide social action consultancy, training, and employability services which influence the narrative of businesses and organisations in the region, and nationally.

The implementation of these plans will be addressed in the coming year, with an aim to have legal structures, staff engagement and new operations in place by April 2026.

Business Planning

We have continued to refine and develop our business planning cycle as part of our drive to ensure everything we do is linked directly to our strategic planning. This year, we have evaluated the relationship between planning detail and operational flexibility and introduced a system that allows parts of the charity to work more freely as circumstances change. This has, in turn, created a more effective and efficient planning cycle. We continue to monitor and develop our business processes to ensure we are delivering the best services we can to our clients, and the best value to our funders.

Research and Campaigns

We have continued to develop the Research and Campaigns (R&C) function within the Commercial Directorate to match our ambitions to facilitate more collaboration and insight into our work not just internally, but locally, regionally and nationally. This has included expanding the R&C team to include a dedicated Data Analyst position, increasing the presence of the team within the local research community and engaging with more research collaborations.

This year we carried out our first major piece of national research, commissioned by Amnesty International, to look into the lived experience of benefit recipients from a human rights perspective. Our work formed the basis for their report '[Social Insecurity](#)' and allowed us to bring our insight to a wider audience, including at their national launch, and staff, and activists' conferences.

As part of our new strategic plan, March 2025 saw the successful launch of the Society Matters Foundation, a new part of the group which champions the development and success of the North of England and the people who live here. The Foundation is in its infancy but we expect it to become a critical vehicle for our voice in the future.

Society Matters CIC

Society Matters CIC continues to grow and develop, broadening the training and services it provides to local, regional and national businesses to include a greater focus on employability. Projects like Multiply, Career Kickstart and Unlocking Potential have all successfully continued this year, bringing those furthest from the job market and employers together, and developing the skills and confidence of people already in work.

Society Matters has also taken on the running of Suitability, a service providing dressing and employment confidence for men. This is an exciting development as it is the only such service operating outside London, creating an opportunity to make a unique difference to the men of the North East.

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

We continue to work closely with NECA on the Child Poverty Prevention Programme, moving into Phase 3 of our in-work poverty reduction commission. This work has allowed us to influence the employment of tens of thousands of employees across the North of Tyne and now that work is expanding into the South of Tyne area. We have launched 'Leaders for Change' – a network of like-minded businesses from across the region with a passion for making social impact and learning best practices.

Investing in our People

We continued to develop the services and support we provide for our most important asset – our staff. We have continued to be a Real Living Wage employer, and to operate an accredited 4-Day Week workplace. We have also maintained our certified status as a Great Place to Work, and been recognised as a Great Place to Work for Development.

We have continued our investment in the health and wellbeing of our staff, and have been awarded Better Health at Work Gold status.

We have also adopted a new integrated HR platform which supports employee and volunteer onboarding, development and career progression.

Future Plans

2025/26 will be a year of change for the charity. Our new strategic plan will see us launching our new vision, mission and values, as well as restructuring our legal formations to best fit our ambitions for the future. However, we will also continue to develop new services for our clients and increasingly use our knowledge and expertise to inform local and regional policy.

We are planning to:

- Complete the successful launch of our newest advice hub in Blaydon Library following the refurbishment of the building.
- Build upon our successful 'hub and spoke' model of locality services, to open new drop-ins in seldom reached communities.
- Build on our successful Winter Warmer Ball and Comedy Night with more new fundraising opportunities.
- Continue the diversification of our income streams to provide protection for our services in an ever-changing funding environment.
- Actively expand our role in the local and regional policy conversation, building collaborative partnerships to strengthen our services.
- Explore the potential for community listening and create a lived experience voice in our service development.
- Expand our Brilliance training programme as part of the roll out of a new integrated HR system.
- Continue our journey to our target of 30% carbon emission reduction by 2028.
- Provide enhanced data support for Gateshead Council, making live dashboards available on issues such as cost of living and housing.
- Deliver multiple Society Matters Foundation events and research papers, exploring areas of challenge for the people of the North.
- Continue to invest in technology & innovation, including the development of AI and leveraging of data to support the people delivering frontline support to clients.

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

Financial Review

Financial Position at the end of reporting period

During the year, the charity's income has increased significantly thanks to continued support from existing funders and new partnerships. As detailed on page 24, most of the funds come from grants, with additional revenue from contracts with the Legal Aid Authority and staff secondments. The charity extends sincere thanks to all its funders, staff, and volunteers for their significant contributions to the organisation's resources.

Reserves Policy

The charity maintains a reserves policy to ensure financial stability and the ability to meet its obligations as they fall due.

The Trustees have set a target of 6 months of operating expenditure, currently set at £590,000 to protect against fluctuations in income and unexpected costs. Trustees review this policy annually. Note 19 provides a breakdown of net assets by fund type, identifying free reserves. Free reserves are defined as unrestricted funds excluding fixed assets and designated funds.

As of 31 March 2025, the organisation has £222,084 in free reserves. This is below the target set by the trustees, of £590,000, however in addition the organisation has set aside £475,000 as designated reserves, earmarked for specific uses to support areas of opportunity and future growth. Therefore the trustees are satisfied that overall, the charity holds sufficient reserves to mitigate against financial risk.

Events that have impacted financial performance

Our financial performance was impacted by lower-than-expected grant renewals and some non-renewed contracts, leading to a review of priorities and projects. Rising wage costs and expenses increased budget pressures, prompting more efficient resource use and pursuit of new funding. However, additional and new funding streams have helped offset these challenges.

Principal funding sources

Our main funding comes from grants, which support our core activities and projects. We also generate earned income through services, products, and mission-related activities. Trusts and foundations fund specific initiatives, helping us broaden our impact. Finally, individual and corporate donations, while smaller, offer valuable flexibility and community support.

Future forecast

We will grow our impact across our advice services and influencing work locally, regionally and nationally through partnership opportunities and diversification of our income, enabling greater cost recovery and investment in our long-term sustainability.

Investment policy

Most of the charity's funds are spent in the short term, leaving little for long-term investment. The trustee board plans to invest any surplus funds in a cash management platform. As of the balance sheet date, the charity owns one subsidiary, Society Matters CIC, which gift aids its available profits to the charity.

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

Fundraising policy

The charity aims to increase its funding through targeted marketing efforts that highlight the organisation, its activities, and its impact on beneficiaries. Fundraising initiatives include virtual and in-person events, sponsorship opportunities for public event participation, cashback generated via recycling, and social media campaigns that facilitate donations by text and online platforms. The charity does not engage with commercial participators or professional fundraisers; instead, donor fundraising responsibilities are distributed among various members of the executive team. The Commercial Director oversees all fundraising activities.

Principal Risks and Uncertainties

Trustees use a Risk Register, reviewed quarterly by the board, to monitor risks. The Risk Committee—composed of trustee board and Executive Leadership Team members—assesses and acts on financial risks, as well as organisational risks, monthly. Trustees are confident that current systems mitigate major risks. Akin to all third sector organisations, the trustees are aware of the fragile and competitive nature of fundraising landscape and the continued risk this creates for all charities.

Going Concern Review

The financial statements are prepared on a going concern basis. Directors have reviewed 12-month forecasts and expect the charity to continue operating. While future income is uncertain, past trends and current information suggest no major changes. Management regularly reviews projects and prepares contingencies for material shifts. Efforts to secure new income sources continue.

Directors believe the charity can meet its debts as they fall due, justifying the going concern approach.

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management

1. Governing Document / Constitution

The organisation is a charitable company limited by guarantee, incorporated on 22nd July 1991 but originally formed in May 1957 and governed by the Memorandum and Articles of Association which were last amended in March 2021. The organisation is a registered charity. The trustees, who are also the directors for the purpose of company law, who served during the year and up to the date of approval of the accounts are detailed on page 1.

2. Trustee Appointment, Induction and Training

Citizens Advice Gateshead has a trustee board which has a provision for 18 members. The trustees meet quarterly and are responsible for the strategic direction and policy of the charity. At present the board consists of 11 trustees from a variety of voluntary and professional backgrounds relevant to the work of the charity.

The trustee board seeks to ensure that the needs of our clients are appropriately reflected and met through the diversity of the trustee board, which includes members with local charitable and voluntary agency knowledge, traditional business skills and experience of statutory services.

Trustees are elected for a period of three years after which they must be re-elected at the next Trustee Annual Meeting. The trustee induction process aims to:

- inform the new directors / trustees about their roles, responsibilities and liabilities; inform them about the current work of the charity; the business and development plans; financial and staffing resources; quality, services and fundraising requirements;
- identify the knowledge, skills and experience that the director/trustee brings to the trustee board;
- identify any initial training required and any additional information or support needed

Training of trustees is also undertaken on an ongoing basis through training specifically geared to the charitable sector as well as learning and development enabled through technical papers and presentations delivered during and outside trustee board meetings.

The organisation has three Trustee Sub-committees which the main board has given delegated authority to. These are Finance, Risk & Compliance and Employee Relations.

3. CA Membership and related parties

At Citizens Advice Gateshead we highly value our long-established affiliated membership of the Citizens Advice network, as one of 250 independent charities across England and Wales.

As a Citizens Advice member we research and campaign on behalf of our citizens, we contribute innovation and lead best practice across the network, and we draw on the extensive knowledge base and resources of the membership organisation. We are proud to uphold the immense value of the Citizens Advice brand through our work and are equally proud that whilst doing so we are ploughing our own furrow as a local charity with a national presence and an absolute commitment to delivering of our vision of a fair society for all, with lives well lived.

The charity is a member of National Association of Citizens Advice and as such, is regularly audited against its membership requirements, including assessment of members' leadership capability which has been appraised at the highest level available, and this has been maintained during the financial year 2024/25.

TRUSTEES' REPORT (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

The charity's wholly owned subsidiary, Society Matters Community Interest Company (Society Matters CIC) traded during the year. As a result, the charity has produced Group Financial Statements, consolidating the group's financial activities. Available profits from the subsidiary are generally gift aided annually to the charity.

4. Reference and Administrative Details

Reference and administrative details are shown in the schedule of officers and professional advisers on page 1 of the financial statements.

5. Organisational Structure and Decision Making

The trustees have overall responsibility for the management of the charity. The Chief Executive Officer is appointed by the trustees and in conjunction with the executive leadership team (detailed on page 2), manages the day-to-day operations of the charity.

6. Risk Management Policy

The trustees monitor risks using a Risk Register which is reviewed by the board quarterly. Risks and mitigating factors are assessed on an ongoing basis and actioned by the Risk & Compliance Sub-Committee which includes members of the trustee board and the Executive Leadership Team. The trustees are satisfied that systems are in place to mitigate exposure to major risks. We have recently updated our risk register to include improved risk categorisation and added risk appetite weightings.

Overall, our risk level remains at 'medium' across the charity.

The Trustees Report was approved by the Board of Trustees

A handwritten signature in dark ink, appearing to read 'Barry Taylor'.

Barry Taylor

Trustee

Date: 9.12.2025

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF CITIZENS ADVICE GATESHEAD (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025

Opinion

We have audited the financial statements of Citizens Advice Gateshead (the 'charitable parent company') and its subsidiary (the 'group') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, Group and Charitable Company Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2025, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and the parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF CITIZENS ADVICE GATESHEAD (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025**

misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF CITIZENS ADVICE GATESHEAD (*continued*)
FOR THE YEAR ENDED 31 MARCH 2025**

decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team;

- obtained an understanding of the nature of the industry and sector, including the legal and regulatory framework, in which the charitable company operates and how the company complies with that legal and regulatory framework.
- inquired with management and those charged with governance about their own identification and assessment of the risks of irregularities, including any know actual, suspected or alleged instances of fraud.
- discussed with management and those charged with governance any non-compliance with laws and regulations and how fraud might occur including assessments of how and where the financial statements may be susceptible to fraud.

The risk of management override of controls was also considered an area of potential misstatement due to fraud. Audit procedures performed included testing of manual journal entries and other adjustments and evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of this report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Nicholas Cunningham Msc Bsc ACCA (Senior Statutory Auditor)
For and on Behalf of Robson Laidler Accountants Limited

Statutory Auditors
Fernwood House
Fernwood Road
Jesmond
Newcastle Upon Tyne
NE2 1TJ

Date:

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

Current financial year

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>Income and endowments from:</u>						
Donations and legacies	2	2,051	-	60,000	62,051	51,588
Charitable activities	3	1,084,744	-	5,361,775	6,446,519	6,172,977
Other trading activities	4	682,723	-	-	682,723	425,852
Investments	5	25,216	-	-	25,216	26,171
Other		4,115	-	-	4,115	20,268
Total income		1,798,849	-	5,421,775	7,220,624	6,696,856
<u>Expenditure on:</u>						
Charitable activities	6	1,505,745	371,609	5,175,715	7,053,069	6,487,188
Total expenditure		1,505,745	371,609	5,175,715	7,053,069	6,487,188
Net movement before transfers		293,104	(371,609)	246,060	167,555	209,668
Transfers between funds	18	(224,180)	234,817	(10,637)	-	-
Net movement in funds		68,924	(136,792)	235,423	167,555	209,668
<u>Reconciliation of funds</u>						
Fund balances at 1 April 2024	18	164,734	611,792	460,878	1,237,404	1,027,736
Fund balances at 31 March 2025	18	233,658	475,000	696,301	1,404,959	1,237,404

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (continued)
FOR THE YEAR ENDED 31 MARCH 2025

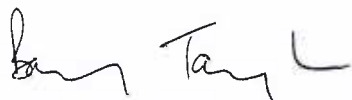
Prior financial year

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2024 £
<u>Income and endowments from:</u>					
Donations and legacies	2	10,893	595	40,100	51,588
Charitable activities	3	818,966	-	5,354,011	6,172,977
Other trading activities	4	422,275	-	3,577	425,852
Investments	5	26,171	-	-	26,171
Other		20,268	-	-	20,268
Total income		1,298,573	595	5,397,688	6,696,856
<u>Expenditure on:</u>					
Charitable activities	6	1,211,762	75,738	5,199,688	6,487,188
Total expenditure		1,211,762	75,738	5,199,688	6,487,188
Net movement before transfers		86,811	(75,143)	198,000	209,668
Transfers between funds	18	(181,991)	251,394	(69,403)	-
Net movement in funds		(95,180)	176,251	128,597	209,668
<u>Reconciliation of funds</u>					
Fund balances at 1 April 2023	18	259,914	435,541	332,281	1,027,736
Fund balances at 31 March 2024	18	164,734	611,792	460,878	1,237,404

CONSOLIDATED BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	12		-		5,419
Intangible assets	13		11,574		14,468
			11,574		19,887
Current assets					
Debtors	15	1,582,263		767,450	
Cash at bank and in hand		1,139,561		1,271,209	
		2,721,824		2,038,659	
Creditors: amounts falling due within 1 year	16	(962,305)		(427,747)	
Net current assets			1,759,519		1,610,912
Total assets less current liabilities			1,771,093		1,630,799
Creditors: amounts falling due in more than one year	17		(366,134)		(393,395)
Net assets			1,404,959		1,237,404
Reserves					
Unrestricted funds	18		233,658		164,734
Designated funds	18		475,000		611,792
Restricted funds	18		696,301		460,878
Total reserves			1,404,959		1,237,404

These financial statements were approved by the Board of Trustees on 9.12.2025 and are signed on their behalf by:



B Taylor
Trustee


Company registration number: 02631064

The notes on pages 21 to 36 form part of these financial statements

**CHARITABLE COMPANY BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	12		-		5,419
Intangible assets	13		11,574		14,468
Investments	14		1		1
			<u>11,575</u>		<u>19,888</u>
Current assets					
Debtors	15	1,430,154		805,634	
Cash at bank and in hand		<u>1,037,439</u>		<u>1,122,601</u>	
		2,467,593		1,928,235	
Creditors: amounts falling due within 1 year	16	<u>(852,813)</u>		<u>(376,340)</u>	
Net current assets			<u>1,614,780</u>		<u>1,551,895</u>
Total assets less current liabilities			<u>1,626,355</u>		<u>1,571,783</u>
Creditors: amounts falling due in more than one year	17		<u>(366,134)</u>		<u>(393,395)</u>
Net assets			<u><u>1,260,221</u></u>		<u><u>1,178,388</u></u>
Reserves					
Unrestricted funds	18		88,920		105,718
Designated funds	18		475,000		611,792
Restricted funds	18		<u>696,301</u>		<u>460,878</u>
Total reserves			<u><u>1,260,221</u></u>		<u><u>1,178,388</u></u>

These financial statements were approved by the Board of Trustees on 9.12.2025 and are signed on their behalf by:



B Taylor
Trustee

Company registration number: 02631064

The notes on pages 21 to 36 form part of these financial statements

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

		2025	2024
		£	£
Cash flows from operating activities			
Net cash provided by (used in) operating activities	20	(130,910)	134,554
Cash flows from investing activities			
Interest receivable and similar income		25,216	26,171
Purchase of tangible fixed assets		-	-
Purchase of intangible fixed assets		-	(14,713)
Proceeds on sale of tangible fixed assets		-	-
Net cash provided by (used in) investing activities		<u>25,216</u>	<u>11,458</u>
Cash flows from financing activities			
Repayments of borrowing		<u>(25,954)</u>	<u>(24,884)</u>
Change in cash and cash equivalents		(131,648)	121,128
Cash and cash equivalents at the beginning of the year		1,271,209	1,150,081
Cash and cash equivalents at the end of the year		<u><u>1,139,561</u></u>	<u><u>1,271,209</u></u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

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 £.

Citizens Advice Gateshead meets the definition of a public benefit entity entry under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Going concern

The financial statements have been prepared on a going concern basis. The directors have prepared forecasts for the 12 months from the date of approval of these financial statements, which indicate that the charity is able to continue in operational existence. Whilst future income streams can be difficult to predict, previous experience and current communications do not currently indicate any significant changes to income. The director's executive management team regularly review key projects and have various contingencies prepared should any material changes evolve. New streams of income are constantly being sourced to increase our breadth of funders.

The directors therefore consider the charity able to continue to meet its debts as they fall due, and it remains appropriate to prepare the financial statements on a going concern basis.

1.3 Basis of consolidation

The group financial statements consolidate the financial statements of the charitable company and its wholly owned subsidiary undertaking, Society Matters CIC, on a line-by-line basis. A separate Statement of Financial Activities for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

A subsidiary is an entity controlled by the charity. Control is achieved where the charity has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

1.4 Fund structure

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of Citizens Advice Gateshead and which have not been designated for other purposes.

Designated funds are amounts which have been put aside at the discretion of the trustees and are therefore not available for other purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by Citizens Advice Gateshead for particular purpose. The cost of raising and administering such funds are charged against specific funds. The aim and use of each restricted fund is set out in the notes to the financial statements.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

1.5 Income

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

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

Donations and legacies are recognised when the charity is notified in writing of both the amount and settlement date. In the event a donation is subject to conditions that require a level of performance by the charity, the income is deferred and not recognised until those conditions are met.

Gifts in kind are recognised in different ways depending on how they are used by the charity.

- Those donated for resale produce income when they are sold and valued at the amount realised.
- Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have to pay to acquire them.
- Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have to pay to acquire them.

Investment income is recognised on a receivable basis, when the amount can be measured reliably. This is normally upon notification from the bank.

Income from charitable activities includes income received under advance contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support client service activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Income is deferred where related grants are received and the performance conditions relating to its entitlement are not met.

1.6 Expenditure and irrecoverable VAT

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 benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is categorised under the following headings:

- Raising funds are those costs incurred in the running of the trading subsidiary
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the charity's (and group's) activities. The basis on which the support costs have been allocated is set out in the support cost note.

All expenditure is inclusive of irrecoverable VAT.

1.7 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

1.8 Fixed assets

Individual fixed assets costing £1,000 or more are initially recorded at cost.

Tangible fixed assets are stated at cost (or deemed cost) less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Equipment	- 20 %	Straight line
Fixtures, fittings and furnishings	- 20 %	Straight line

1.9 Fixed asset investments

Investments in subsidiaries are at cost less impairment..

1.10 Impairment of fixed assets

Fixed assets are reviewed for impairment if events or changes in circumstances indicate that the carrying amount of such assets may not be recoverable. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared against its carrying amount. Where the estimated recoverable amount is lower, an impairment loss is recognised immediately in profit and loss.

1.11 Intangible fixed assets

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Amortisation 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:

Software	- 20 %	Straight line
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1.12 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts.

1.13 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement after allowing for an trade discounts.

1.14 Cash at bank and in hand

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.

1.15 Corporation tax

As a charity, the company is exempt from tax on income and gains to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

1.16 Pensions and other post-retirement obligations

The group operated a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the group has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods. Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

1.17 Judgements and key sources of estimation uncertainty

In the application of the charitable company's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of the 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 recognized 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.

There are no significant accounting estimates which are considered to materially impact the financial statements.

2. Donations and legacies

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Donations	711	-	711	11,048
Corporate donations	1,315	-	1,315	10,540
Trusts and foundations	25	60,000	60,025	30,000
	2,051	60,000	62,051	51,588

3. Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Grant income:				
Contact Centre	-	2,571,778	2,571,778	2,925,765
Community Advice – Projects	-	981,661	981,661	645,560
Community Advice – Client services	-	-	-	-
Community Advice Services – Social Welfare	-	1,110,591	1,110,591	1,111,855
Legal Services	-	455,404	455,404	432,120
Client Assistance Projects	-	120,800	120,800	86,000
Equipment, softphones & environmental funding	-	-	-	-
Other Grants	-	-	-	43,922
Contract and other income:				
Legal Aid Authority	1,084,744	-	1,084,744	805,294
Other income (including staff secondment)	-	121,541	121,541	122,461
	1,084,744	5,361,775	6,446,519	6,172,977

Grant income has been provided by the following organisations:

National Association of Citizens Advice Bureau, Macmillan Cancer Support, The Access to Justice Foundation, Newcastle Building Society, The Kay Kendall Leukemia Fund, Gateshead Council, NHS North East & Cumbria Integrated Care Board, Gateshead Foodbank, Stockton & District Advice & Information Service, Edberts House North East Combined Authority and Newcastle Hospitals NHS Charity.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

4. Other trading activities

	Total 2025 £	Total 2024 £
Income from trading subsidiary	630,176	401,129
Rental income	7,950	13,810
Other income	44,597	10,913
	682,723	425,852

5. Investment income

	Total 2025 £	Total 2024 £
Bank interest receivable	25,216	26,171

All income from interest is unrestricted in the current and prior year

6. Charitable activities

	Total 2025 £	Total 2024 £
Grant supported activities:		
Contact Centre	2,772,450	2,967,791
Community Advice – Projects	624,293	624,092
Community Advice – Client services	-	-
Community Advice Services – Social Welfare	1,132,592	1,058,409
Legal Services	456,249	415,825
Client Assistance Projects	190,131	109,347
Equipment, softphones & environmental funding	-	6,327
Other Grants	-	17,897
Total restricted funds	5,175,715	5,199,688
Contract and other income:		
Legal Aid Authority	982,038	710,170
Other income (including staff secondment)	523,707	501,592
Designated funds	371,609	75,738
Total unrestricted funds	1,877,354	1,287,500
Total funds	7,053,069	6,487,188

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

7. Support costs

Support costs included in the above expenditure are as follows:

	Total 2025	Total 2024
	£	£
Staff costs	940,985	843,300
Office costs	204,148	208,078
Depreciation, amortisation and loss on asset disposal	8,312	12,389
Premises costs	161,553	135,491
Other costs	193,098	200,759
Governance (below)	76,120	23,311
	1,584,216	1,423,328

Governance costs

Auditors fees	13,350	10,700
Legal and professional	60,108	2,603
Other	2,662	10,008
	76,120	23,311

8. Net incoming / outgoing resources

	Total 2025	Total 2024
	£	£
Audit fees	13,350	10,700
Depreciation of fixed assets	5,419	12,144
Amortisation of intangible assets	2,894	2,287

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

9. Staff costs	2025	2024
	£	£
Wages and salaries	5,341,036	4,952,437
Social security costs	465,232	414,882
Pension contributions	105,975	95,500
	<u>5,912,243</u>	<u>5,462,819</u>

	Group	Group
	2025	2024
	No	No
Administration	11	11
Management	4	4
Other	207	206
	<u>222</u>	<u>221</u>

The number of employees whose annual remuneration was £60,000 or more were:

	2025	2024
	Number	Number
£60,001 to £70,000	2	-
£70,001 to £80,000	1	-
£80,001 to £90,000	-	-
£90,001 to £100,000	-	1
£100,001 to £110,000	1	-
	<u>4</u>	<u>1</u>

10. Trustees' remuneration and expenses

During the year, no trustees received any remuneration or other benefits (2024: £nil).

During the year ended 31 March 2025, no trustees' expenses have been incurred (2024: £nil).

The key management personnel of the charity comprise the Trustee and Management Team identified on page 1. The total employee benefits of the Management team of the charity were £311,578 (2024: £280,897). The Chief Executive is currently seconded to Gateshead Council who fund her salary, together with a contribution for staff who support this role.

11. Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

12. Tangible fixed assets

Group and charity

Furniture & Equipment	Motor Vehicles	Total
£	£	£

Cost

At 1 April 2024	76,821	-	76,821
Additions	-	-	-
Disposals	(76,821)	-	(76,821)
At 31 March 2025	-	-	-

Depreciation

At 1 April 2024	71,402	-	71,402
Charge for the year	5,419	-	5,419
Eliminated on disposals	(76,821)	-	(76,821)
At 31 March 2025	-	-	-

Net book value

At 31 March 2025	-	-	-
At 31 March 2024	5,419	-	5,419

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

13. Intangible fixed assets

Group and charity	Software £	Total £
Cost		
At 1 April 2024	14,713	14,713
Additions	-	-
Disposals	-	-
At 31 March 2025	14,713	14,713
Depreciation		
At 1 April 2024	245	7,488
Charge for the year	2,894	2,287
Eliminated on disposals	-	(9,530)
At 31 March 2025	3,139	245
Net book value		
At 31 March 2025	11,574	11,574
At 31 March 2024	14,468	14,468

14. Fixed asset investments

Shares in group undertakings and participating interests

Group – no investments were held by the group in 2025 or 2024

Charity	Subsidiary £
Cost and net book value	
At 1 April 2024	1
At 31 March 2025	1

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

14. Fixed asset investments (continued)

Subsidiaries

The following was a subsidiary undertaking of the charity:

Name of undertaking	Nature of business	Class of shares	% Held Direct
Society Matters CIC	Social welfare training activities	Ordinary	100

Registered office address (UK unless otherwise indicated):

The Davidson Building, Swan Street, Gateshead, Tyne & Wear NE8 1BG

The financial results of the subsidiary were as follows:

	2025 £	2024 £
Income	630,176	401,128
Expenditure	(541,273)	(357,375)
Profit / (loss) for the year	88,903	43,753
Total assets	297,849	171,868
Total liabilities	(153,110)	(112,850)
Shareholders' funds	144,739	59,018

15. Debtors

	Group 2025 £	Group 2024 £	Charity 2025 £	Charity 2024 £
Trade debtors	761,298	496,021	640,504	473,387
Amounts due from group undertakings	-	-	43,618	61,443
Prepayments	-	9,375	-	8,750
Accrued income	810,477	245,699	735,544	245,699
Other debtors	10,488	16,355	10,488	16,355
	1,582,263	767,450	1,430,154	805,634

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

16. Creditors: amounts falling due within 1 year

	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Other loans	27,432	26,125	27,432	26,125
Trade creditors	70,325	73,674	65,620	63,683
Taxation and social security	148,202	151,277	111,029	126,015
Other creditors	19,921	21,097	19,921	21,097
Accruals and deferred income	696,425	155,574	628,811	139,420
	962,305	427,747	852,813	376,340

Included in group creditors due within one year is deferred income as follows:

	2025	2024
	£	£
At 1 April 2024	183,443	34,667
Resources deferred during the year	631,063	87,943
Amounts released	(183,443)	(34,667)
At 31 March 2025	631,063	87,943

Deferred income relates to income received by the charity in advance of the relevant services being provided.

17. Creditors: amounts falling due after 1 year

	Group 2025	Group 2024	Charity 2025	Charity 2024
	£	£	£	£
Other loans	366,134	393,395	366,134	393,395

The loan was obtained from Gateshead Council during the year ended 31 March 2012 with an annual interest rate of 4.88%. It is repayable over 25 years and is secured in the form of a fixed charge against the freehold property, which is owned by Gateshead Council and leased by the charity, until the discharge of its obligations under the Loan Agreement.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

18. Statement of funds

Group – current year	Balance at 1 Apr 2024 £	Income £	Expenditure £	Gains (losses) £	Balance at 31 Mar 2025 £
General funds	164,734	1,798,849	(1,505,745)	(224,180)	233,658
Designated					
Redundancy	60,000	-	(6,743)	21,743	75,000
REACT Pool	65,000	-	(27,831)	37,831	75,000
Cycle to Work	-	-	-	-	-
Real Living Wage	-	-	-	-	-
Development Fund	149,757	-	-	100,243	250,000
Efficiency Project	92,150	-	(92,150)	10,000	10,000
Salary Benchmarking	69,885	-	(69,885)	25,000	25,000
Contingency	-	-	-	-	-
Support for Single Queue	-	-	-	-	-
Commercial Team	150,000	-	(150,000)	40,000	40,000
Learning and Development	25,000	-	(25,000)	-	-
Total designated	611,792	-	(371,609)	234,817	475,000
Total unrestricted	776,526	1,798,849	(1,877,354)	10,637	708,658
Restricted					
Contract Centre Services	198,833	2,693,319	(2,772,450)	(10,637)	109,065
Community Advice – Projects	209,707	981,661	(624,293)	-	567,075
Community Advice – Social Welfare	22,001	1,110,591	(1,132,592)	-	-
Legal Services	1,346	455,404	(456,249)	-	501
Client assistance Projects	28,991	180,800	(190,131)	-	19,660
Equipment	-	-	-	-	-
Other	-	-	-	-	-
Total restricted	460,878	5,421,775	(5,175,715)	(10,637)	696,301
Total funds	1,237,404	7,220,624	(7,053,069)	-	1,404,959

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

18. Statement of funds (continued)

Group – prior year	Balance at 1 Apr 2023 £	Income £	Expenditure £	Gains (losses) £	Balance at 31 Mar 2024 £
General funds	259,914	1,298,573	(1,211,762)	(181,991)	164,734
Designated					
Redundancy	60,000	-	-	-	60,000
REACT Pool	50,000	-	-	15,000	65,000
Cycle to Work	15,000	-	-	(15,000)	-
Real Living Wage	19,885	-	-	(19,885)	-
Development Fund	133,406	-	-	16,351	149,757
Efficiency Project	75,500	595	(75,738)	91,793	92,150
Salary Benchmarking	50,000	-	-	19,885	69,885
Contingency	16,750	-	-	(16,750)	-
Support for Single Queue	15,000	-	-	(15,000)	-
Commercial Team	-	-	-	150,000	150,000
Learning and Development	-	-	-	25,000	25,000
Total designated	-	-	-	251,394	611,792
Total unrestricted	695,455	1,299,168	(1,287,500)	69,403	776,526
Restricted					
Contract Centre Services	66,463	3,038,131	(2,967,791)	62,030	198,833
Community Advice – Projects	144,480	645,560	(624,092)	43,759	209,707
Community Advice – Social Welfare	100,526	1,111,855	(1,058,409)	(131,971)	22,001
Legal Services	-	432,120	(415,825)	(14,949)	1,346
Client assistance Projects	16,741	116,000	(109,347)	5,597	28,991
Equipment	4,071	-	(6,327)	2,256	-
Other	-	54,022	(17,897)	(36,125)	-
Total restricted	332,281	5,397,688	(5,199,688)	(69,403)	460,878
Total funds	1,027,736	6,696,856	(6,487,188)	-	1,237,404

The specific purpose for which the funds are to be applied are as follows:

Designated Funds

Redundancy fund:	Fund set aside to fund potential liabilities should projects cease or not be renewed and where TUPE does not apply.
REACT Pool:	Fund created to enable the recruitment of additional advisers who can then be transferred to operational and new projects allowing the project to be mobilized quickly. The funding covers salaries, supervision and incremental costs.
Development fund:	Funds set aside by the Trustees to be retained to build the base level of reserves held by the charity.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

18. Statement of funds (continued)

Cycle to work:	Funds set aside by the trustees to enable up front payment of cycles provided to employees under the cycle to work scheme.
Real Living Wage:	Funds set aside by the trustees to enable the payment of the Real Living Wage and to support other salaries not currently able to be met by project income.
Contingency:	Funds set aside to meet extraordinary costs outside of the budget.
Support for Single Queue:	Funds set aside to support the local telephone service where cost not fully supported by grant funding.
Efficiency fund:	Funds set aside to meet costs of developing new efficiency programmes.
Salary Benchmarking:	Funds set aside to support salaries not currently funded, identified as part of a Benchmarking review.
Commercial Development:	To support new salaries in commercial team to strengthen our income generation capability
Learning and Development:	Special training fund set aside to support investing in staff training

Restricted funds

Contract Centre Services

Provide a number of advice services involving specialist telephone, chat and email advice for clients across England & Wales, including:

- **Consumer Service including Energy** – providing advice on consumer goods and services, including advice on energy provision with onward referrals to the Energy Ombudsman, energy suppliers or for complex cases, a dedicated support team. Advice is also provided on regulated postal services and for complex cases, create referrals for a dedicated support team.
- **Witness** – providing support for witnesses and victims of crime who have been called to provide evidence in criminal courts.
- **National Adviceline** – provide generalist advice to clients contacting National Citizens Advice.
- **Help Throughout Hardship (Trussel Trust Foodbank Hotline)** – providing tailored advice to foodbank users in order to empower clients to take action to resolve immediate crises they face.
- **Single Queue** – the local telephone advice service provided to clients contacting Citizens Advice Gateshead.

Community Service Projects

Community Advice Services provide a broad range of holistic information, advice, guidance and where needed casework to clients in a variety of settings including primary and secondary healthcare buildings, Gateshead VCSE partners and Family Hubs as well as in our main building in central Gateshead.

Community Advice Services – Social Welfare Advisers

Providing social welfare advisers to the local community from various community hubs based around the Gateshead region. Also providing specialist energy and support locally to Gateshead residents.

Legal Services

Providing specialist, regulated, advice, casework and where needed representation at court and tribunal across a number of topics including discrimination, education, housing and debt.

Client assistance projects

Where a funder wants to provide direct relief to their beneficiaries/community of interest and entrusts us with a pool of money so that we can assess the need against a set of agreed criteria. We then issue vouchers or purchase goods in line with the funder's requirements. This money isn't a grant; it remains the property of the funder.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

19. Analysis of net assets between funds

Group – current year	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	11,574	-	-	11,574
Net current assets / (liabilities)	588,218	475,000	696,301	1,759,519
Creditors due in more than 1 year	(366,134)	-	-	(366,134)
	<u>233,658</u>	<u>475,000</u>	<u>696,301</u>	<u>1,404,959</u>

19. Analysis of net assets between funds (continued)

Group – prior year	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible fixed assets	19,887	-	-	19,887
Net current assets / (liabilities)	538,242	611,792	460,878	1,610,912
Creditors due in more than 1 year	(393,395)	-	-	(393,395)
	<u>164,734</u>	<u>611,792</u>	<u>460,878</u>	<u>1,237,404</u>

20. Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net income / (expenditure) for the year	167,555	209,668
Adjustments for:		
Interest received from investments	(25,216)	(26,171)
Depreciation of tangible assets	5,419	12,144
Amortization of intangible assets	2,894	2,287
(Profit) / loss on disposal of tangible / intangible assets	-	32,584
(Increase) / decrease in debtors	(814,813)	(139,959)
Increase / decrease in creditors	533,251	44,001
Net cash provided by operating activities	<u>(130,910)</u>	<u>134,554</u>

21. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash and cash equivalents	1,271,209	(131,648)	1,139,561
Loans due within 1 year	(26,125)	(1,307)	(27,432)
Loans due more than 1 year	(393,395)	27,261	(366,134)
	<u>(419,520)</u>	<u>25,954</u>	<u>(393,566)</u>
	<u>851,689</u>	<u>(105,694)</u>	<u>745,995</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2025

22. Pension commitments

The group operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the group to the fund and amounted to £105,975 (2024: £95,500) in the year. At the balance sheet date amounts were payable to the fund of £21,096 (2024: £19,721) which are included in creditors.

23. Related party transactions

Charity

At the balance sheet date, the amount due from Society Matters CIC totaled £43,620 (2024: £61,443). Society Matters CIC is a wholly owned subsidiary of Citizens Advice Gateshead. Donations received from one trustee in the year totaled £60,025 (2024: £30,000).

24. Legal status

Citizens Advice Gateshead is a company limited by guarantee, registered in England and Wales (number: 02631064) and not having share capital. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

25. Operating lease commitments

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	17,500	17,500
Between two and five years	-	-
In over five years	-	-
	<u>17,500</u>	<u>17,500</u>