Charity registration number SC015508 (Scotland)

Company registration number SC122369 (Scotland)

DUMFRIES AND GALLOWAY CARE TRUST

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

DUMFRIES AND GALLOWAY CARE TRUST

CONTENTS

DUMFRIES AND GALLOWAY CARE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs P Howcroft	
	Mr G Howcroft	
	Mr K Brown	
	Mr G Hawthorn	(Appointed 4 March 2025)
Charity number (Scotland)	SC015508	
Company number	SC122369	
Registered office	78 Brooms Road Dumfries DG1 2LA	
Independent examiner	Jennifer McDairmant FCA 26 High Street Annan Dumfries & Galloway DG12 6AJ	

DUMFRIES AND GALLOWAY CARE TRUST

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) 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

The charity exists to improve the lives of adults aged 16 and over with learning disabilities and autistic adults by providing meaningful day opportunities, practical work experience and activities that promote independence, confidence, wellbeing and inclusion within the local community.

Our objectives are to:

- Provide meaningful work-based activities that develop practical and life skills.
- Promote independence, confidence and social inclusion.
- Improve health and wellbeing through outdoor and practical activities.
- Create opportunities for volunteering, learning and community participation.
- Develop sustainable social enterprise activities that support the long-term future of the charity.

Achievements and performance

During the year the charity continued to provide supported gardening and grounds maintenance services for local residents and organisations. Participants were actively involved in grass cutting, hedge trimming, strimming, weeding and general garden maintenance, gaining valuable practical experience while making a positive contribution to the community.

The gardening project continued to provide meaningful opportunities for individuals to develop work skills, increase confidence, improve physical wellbeing and build social relationships within supportive environments.

Throughout the year the Trustees also focused on strengthening the organisation's governance, improving operational procedures and planning for future expansion of services. Significant work has been undertaken to prepare for the charity's next stage of development, including progressing plans for new premises that will enable the charity to offer a wider range of activities.

The Trustees are pleased with the progress made during the year and remain committed to providing high-quality opportunities that enable people to reach their full potential.

Financial review

The results for the year are set out on page 5. The charity received funding of £88,300 from Dumfries and Galloway Council, Other incoming resources amounted to £68,714. Total resources expended amounted to £153,654. The overall surplus for the year was £3,360.

The Trustees recognise the importance of maintaining appropriate reserves to ensure the charity can continue to operate effectively, meet unexpected costs and support future development opportunities.

The level of reserves is reviewed regularly by the Board and will continue to be monitored as the organisation grows.

The Trustees continue to manage the charity's finances prudently and responsibly, ensuring that available resources are directed towards delivering the charity's objectives.

Income received during the year has been used to support the delivery of services, maintain equipment, meet operational costs and prepare for future development.

The Trustees regularly monitor financial performance and are satisfied that appropriate financial controls remain in place.

The coming year represents an exciting stage in the development of D&G Care Trust.

The Trustees intend to progress the development of new premises at Mountainhall, creating an accessible centre where adults with additional support needs can participate in a wider range of meaningful activities.

Future developments include:

- Establishing a horticultural project with accessible growing areas and a polytunnel for the production of fruit, vegetables and flowers.
- Creating a woodwork workshop where participants can learn practical woodworking skills and produce items for sale and community use.
- Expanding the gardening and grounds maintenance service to create additional supported work placements while generating sustainable income for the charity.
- Increasing the number of adults who can benefit from our services.
- Building stronger partnerships with local businesses, community organisations and funding bodies.
- Recruiting additional volunteers and developing new opportunities for community engagement.

The Trustees remain committed to ensuring the long-term sustainability of the charity through careful financial management, responsible governance and continued development of income-generating activities that directly support our charitable aims.

Structure, governance and management

The charity is a charitable company limited by guarantee, established under a Memorandum of Association, which detailed the objects and powers of the charity and is governed under it's Articles of Association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Howcroft	
Mr G Howcroft	
Mr K Brown	
Ms J Clark	(Resigned 1 August 2025)
Mr G Hawthorn	(Appointed 4 March 2025)

None of the trustees have any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute 1 pound in the event of a winding up.

The management board, who are also the Trustees, normally meets on a monthly basis. Membership is open to any person 16 + who subscribes to the purposes of the organisation.

Members of the organisation can stand for election of the board.

The Trustees are responsible for the governance and strategic direction of the Care Trust. The day-to-day running of the organisation lies with the manager and 3 members of staff, who are all paid employees.

Trustees and staff meet on a regular basis to discuss the ongoing development of the Care Trust including service users and their feedback and ideas.

Trustees and staff are fully aware of their ongoing responsibilities regarding Safeguarding, Health & Safety and financial stability. The attendees are given health & safety talks by staff at the start of each day.

The Care Trust has comprehensive insurance cover, all members of staff and volunteers have disclosure checks carried out under the PVG Scheme prior to starting work at the Care Trust. Staff are all first-aid trained and ongoing training is in place.

All new board members attend an induction training session to help familiarise themselves with the work of the Care trust. On-going training is provided.

The Trustees would like to express their sincere thanks to our staff, volunteers, participants, customers, supporters, funders and partner organisations for their continued commitment throughout the year.

Their dedication, encouragement and generosity have helped D&G Care Trust continue to grow and make a positive difference in the lives of the people we support. The Trustees look forward to building on these achievements in the coming year.

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

Mrs P Howcroft
Trustee
Dated: 12 August 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF DUMFRIES AND GALLOWAY CARE TRUST

I report on the financial statements of the charity for the year ended 31 March 2025, which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees, who are also the directors of Dumfries and Galloway Care Trust for the purposes of company law, are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

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

(a) which gives me reasonable cause to believe that in any material respect the requirements:

  (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and

  (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

  have not been met or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Jennifer McDairmant FCA
Saint & Co Chartered Accountants
Independent Examiner
26 High Street
Annan
Dumfries & Galloway
DG12 6AJ

Dated: 12 August 2026

DUMFRIES AND GALLOWAY CARE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**4**	30,000	126,008	156,008	42,020	117,735	159,755
Charitable activities	**3**	38	-	38	-	-	-
Investments	**5**	-	968	968	-	2,419	2,419
Total income		30,038	126,976	157,014	42,020	120,154	162,174
Expenditure on:							
Charitable activities	**6**	-	152,133	152,133	-	165,165	165,165
Other expenditure	**11**	-	1,521	1,521	-	179	179
Total expenditure		-	153,654	153,654	-	165,344	165,344
Net income/(expenditure)		30,038	(26,678)	3,360	42,020	(45,190)	(3,170)
Transfers between funds		(26,300)	26,300	-	(47,000)	47,000	-
Net movement in funds	**7**	3,738	(378)	3,360	(4,980)	1,810	(3,170)
Reconciliation of funds:							
Fund balances at 1 April 2024		45,636	543	46,179	50,616	(1,267)	49,349
Fund balances at 31 March 2025		49,374	165	49,539	45,636	543	46,179

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

DUMFRIES AND GALLOWAY CARE TRUST

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		19,428		24,078
Current assets					
Cash at bank and in hand		32,316		24,306	
Creditors: amounts falling due within one year	**14**	(2,205)		(2,205)	
Net current assets			30,111		22,101
Total assets less current liabilities			49,539		46,179
The funds of the charity					
Restricted income funds	**16**		165		543
Unrestricted funds	**17**		49,374		45,636
			49,539		46,179

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 12 August 2026

Mrs P Howcroft
Trustee

1 Accounting policies

Charity information

Dumfries and Galloway Care Trust is a private company limited by guarantee incorporated in Scotland. The registered office is 78 Brooms Road, Dumfries, DG1 2LA.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, 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 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 Incoming resources

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)**

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.

1.5 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:

Land and buildings	4% straight line
Plant and equipment	33% straight line
Fixtures and fittings	15% straight line
Motor vehicles	25% reducing balance

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.

1.6 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).

1.7 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.

1.8 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.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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 charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Scrap metal	38	-

4 Income

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Donations and gifts	30,000	-	30,000	42,020
Dumfries and Galloway Council grants	-	88,300	88,300	81,181
Forestry and gardening income	-	37,708	37,708	36,554
	30,000	126,008	156,008	159,755
For the year ended 31 March 2024	42,020	117,735		159,755

5 Income from investments

	Restricted funds 2025	Restricted funds 2024
	£	£
Interest receivable	968	2,419

6 Charitable activities

	2025	2024
	£	£
Staff costs	90,248	100,625
Depreciation and impairment	8,482	14,844
Small tools and equipment	1,274	581
Repairs and renewals	4,429	5,885
Protective clothing	1,353	388
Motor expenses	11,742	9,362
Telephone	220	316
Fundraising costs	850	3,133
	118,598	135,134
Share of support costs (see note 8)	33,055	29,551
Share of governance costs (see note 8)	480	480
	152,133	165,165
Analysis by fund		
Restricted funds	152,133	
	152,133	
For the year ended 31 March 2024		
Restricted funds		165,165
		165,165

7 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	1,950	1,950
Depreciation of owned tangible fixed assets	8,482	14,844
Loss on disposal of tangible fixed assets	1,521	179

8 Support costs

	Support costs	Governance costs	2025	2024	Basis of allocation
	£	£	£	£	
Staff costs	24,256	-	24,256	24,256	
Heat & light	2,070	-	2,070	1,801	
Motor expenses	200	-	200	200	
Telephone	330	-	330	330	
Stationery	4,729	-	4,729	1,493	
Sundry expenses	-	-	-	1	
Accountancy	1,470	-	1,470	1,470	
Consultancy	1,800	-	1,800	-	
Accountancy	-	480	480	480	Governance
	32,526	480	33,006	30,031	
Analysed between					
Charitable activities	33,055	480	33,535	30,031	

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	4	5

Employment costs	2025	2024
	£	£
Wages and salaries	92,839	96,821
Social security costs	18,502	23,719
Other pension costs	3,163	4,341
	114,504	124,881

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

11 Other expenditure

	Restricted funds 2025	Restricted funds 2024
	£	£
Net loss on disposal of tangible fixed assets	1,521	179

12 Taxation

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

13 Tangible fixed assets

	Land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 April 2024	110,301	130,777	6,012	120,877	367,967
Additions	-	390	-	23,160	23,550
Disposals	-	-	-	(26,294)	(26,294)
At 31 March 2025	110,301	131,167	6,012	117,743	365,223
Depreciation and impairment					
At 1 April 2024	110,268	128,017	5,976	99,626	343,887
Depreciation charged in the year	33	2,262	14	6,173	8,482
Eliminated in respect of disposals	-	-	-	(6,574)	(6,574)
At 31 March 2025	110,301	130,279	5,990	99,225	345,795
Carrying amount					
At 31 March 2025	-	888	22	18,518	19,428
At 31 March 2024	33	2,760	35	21,250	24,078

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	2,205	2,205

15 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	2,801	4,341

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	543	126,976	(153,654)	26,300	165

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
	(1,267)	120,154	(165,344)	47,000	543

17 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Transfers £	At 31 March 2025 £
General funds	45,636	30,038	(26,300)	49,374

Previous year:	At 1 April 2023 £	Incoming resources £	Transfers £	At 31 March 2024 £
General funds	50,616	42,020	(47,000)	45,636