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 2026

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	
	Mr C Brown	(Appointed 1 August 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

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

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 Trustees' objectives during the year were to:

- Deliver meaningful day opportunities through practical work.
- Improve health and wellbeing through outdoor activities.
- Increase confidence, independence and social inclusion.
- Develop employability and transferable skills.
- Expand the charity's facilities to increase future capacity.
- Build long-term partnerships across Dumfries and Galloway.
- Develop sustainable income-generating activities to support future growth.

Our principal activities continue to focus on practical projects that enable participants to learn through real work within their local community.

These include:

- Grass cutting
- Hedge trimming
- Strimming
- Garden maintenance
- Litter picking
- Environmental improvement
- Community gardening

The purpose of D&G Care Trust is to improve the quality of life, health, wellbeing, independence and social inclusion of adults aged 16 and over with additional support needs by providing meaningful day opportunities, practical work experience, skills development and community participation.

The charity aims to enable people to develop confidence, independence and life skills within supportive environments where every individual is valued and encouraged to achieve their potential.

Achievements and performance

The Trustees are pleased to report another positive year of development.

During the year the charity continued to provide practical day opportunities for adults with additional support needs through its community gardening project.

Participants remained actively involved in providing gardening and grounds maintenance services throughout Dumfries and Galloway while developing practical skills, teamwork, confidence and independence.

The Board continued to invest significant time in planning the future development of the charity and identifying opportunities to expand services.

Partnership Working

One of the most significant achievements during the year has been the continued development of a positive working relationship with NHS Dumfries and Galloway.

The Trustees have worked collaboratively with NHS colleagues to progress plans for the proposed relocation of the charity to Mountainhall Bungalow.

This partnership represents a major milestone in the development of the organisation and reflects a shared commitment to improving opportunities for adults with additional support needs within Dumfries and Galloway.

The Trustees are extremely grateful for the support and engagement shown by NHS Dumfries and Galloway and look forward to strengthening this partnership over the coming years.

Future Development – Mountainhall Bungalow

The proposed move to Mountainhall Bungalow represents one of the most exciting developments in the history of the charity.

The Trustees believe the new premises will provide a permanent, accessible base from which services can continue to expand and diversify.

The site will allow the charity to increase participation, improve facilities and develop new projects designed around the interests and aspirations of those attending.

The move will also provide improved indoor and outdoor learning environments, enhanced accessibility and opportunities to build stronger links with local organisations and healthcare partners.

New Polytunnel Project

Planning has progressed during the year for the establishment of a purpose-built polytunnel and horticultural training project.

The project will provide opportunities for participants to:

- Grow vegetables, fruit and flowers.
- Learn practical horticultural skills.
- Improve physical and mental wellbeing.
- Develop responsibility through caring for plants.
- Promote healthy lifestyles.
- Increase environmental awareness.

The Trustees anticipate that this project will become an important part of the charity’s future programme and create opportunities for community engagement and social enterprise.

Woodwork Project

Plans have also progressed for the creation of a dedicated woodwork workshop.

The workshop will provide supervised opportunities for participants to develop practical woodworking skills while producing a range of quality products.

Items are expected to include:

- Bird boxes
- Bird tables
- Planters
- Garden furniture
- Seasonal products
- Community projects

The Trustees believe the workshop will offer valuable vocational learning opportunities while generating income that can be reinvested into charitable activities.

Volunteers

The Trustees recognise the valuable contribution made by volunteers throughout the year.

Volunteer support continues to play an important role in helping deliver activities and supporting participants.

The Board wishes to record its sincere appreciation for the commitment shown by all volunteers.

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 £70,113. Total resources expended amounted to £165,989. The overall deficit for the year was £7,576.

The Trustees recognise the importance of maintaining adequate unrestricted reserves.

The purpose of these reserves is to:

- Meet unexpected expenditure.
- Maintain services during periods of reduced income.
- Support future development.
- Provide financial stability.

The Board reviews the reserves policy annually.

The Trustees regularly review the risks facing the charity.

Key risks include:

- Funding availability.
- Recruitment and retention of staff and volunteers.
- Health and safety.
- Safeguarding.
- Rising operational costs.
- Changes in demand for services.
- Equipment replacement and maintenance.

Appropriate policies, procedures and monitoring arrangements are in place to manage these risks.

The Trustees have developed an ambitious strategic vision for the coming years.

The primary objective is to establish Mountainhall Bungalow as a vibrant community hub offering three integrated practical projects:

- Community Gardening
- Polytunnel and Horticulture
- Woodwork Workshop

The Board's aspiration is to provide opportunities for **up to 15 participants each day**, allowing individuals to choose activities that reflect their interests, abilities and personal goals.

Future priorities include:

- Completing the move to Mountainhall Bungalow.
- Establishing the polytunnel growing project.
- Opening the woodwork workshop.
- Expanding gardening contracts.
- Increasing participant numbers.
- Recruiting additional staff and volunteers.
- Developing social enterprise opportunities.
- Strengthening partnerships with NHS Dumfries and Galloway, Dumfries and Galloway Council and local organisations.
- Increasing long-term financial sustainability through a diverse range of income sources.

The Trustees believe these developments will significantly increase the positive impact the charity has within Dumfries and Galloway and will provide many more adults with additional support needs the opportunity to develop skills, independence, confidence and friendships within supportive community environments.

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)

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' report was approved by the Board of Trustees.

Mrs P Howcroft
Trustee
Dated: 12 August 2026

DUMFRIES AND GALLOWAY CARE TRUST

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 2026, which are set out on pages 8 to 17.

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 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	**4**	40,080	117,887	157,967	30,000	126,008	156,008
Charitable activities	**3**	-	-	-	38	-	38
Investments	**5**	-	446	446	-	968	968
Total income		40,080	118,333	158,413	30,038	126,976	157,014
Expenditure on:							
Charitable activities	**6**	-	165,989	165,989	-	152,133	152,133
Other expenditure	**11**	-	-	-	-	1,521	1,521
Total expenditure		-	165,989	165,989	-	153,654	153,654
Net income/(expenditure)		40,080	(47,656)	(7,576)	30,038	(26,678)	3,360
Transfers between funds		(47,700)	47,700	-	(26,300)	26,300	-
Net movement in funds	**7**	(7,620)	44	(7,576)	3,738	(378)	3,360
Reconciliation of funds:							
Fund balances at 1 April 2025		49,374	165	49,539	45,636	543	46,179
Fund balances at 31 March 2026		41,754	209	41,963	49,374	165	49,539

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 2026

		2026		2025	
	Notes	**£**	**£**	**£**	**£**
Fixed assets					
Tangible assets	**13**		17,523		19,428
Current assets					
Cash at bank and in hand		28,595		32,316	
Creditors: amounts falling due within one year	**14**	(4,155)		(2,205)	
Net current assets			24,440		30,111
Total assets less current liabilities			41,963		49,539
The funds of the charity					
Restricted income funds	**16**		209		165
Unrestricted funds	**17**		41,754		49,374
			41,963		49,539

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 2026.

The directors acknowledge their 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 2026 £	Unrestricted funds 2025 £
Charitable activities		
Scrap metal	-	38

4 Income

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Donations and gifts	40,080	-	40,080	30,000
Dumfries and Galloway Council grants	-	88,300	88,300	88,300
Forestry and gardening income	-	29,587	29,587	37,708
	40,080	117,887	157,967	156,008
For the year ended 31 March 2025	30,000	126,008		156,008

5 Income from investments

	Restricted funds 2026	Restricted funds 2025
	£	£
Interest receivable	446	968

6 Charitable activities

	2026	2025
	£	£
Staff costs	103,978	90,248
Depreciation and impairment	7,118	8,482
Small tools and equipment	1,792	1,274
Repairs and renewals	8,084	4,429
Protective clothing	224	1,353
Motor expenses	11,496	11,742
Telephone	259	220
Fundraising costs	1,650	850
	134,601	118,598
Share of support costs (see note 8)	30,908	33,055
Share of governance costs (see note 8)	480	480
	165,989	152,133
Analysis by fund		
Restricted funds	165,989	
	165,989	
For the year ended 31 March 2025		
Restricted funds		152,133
		152,133

7 Net movement in funds

	2026	2025
	£	£
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	7,118	8,482
Loss on disposal of tangible fixed assets	-	1,521

8 Support costs

	Support costs	Governance costs	2026	2025	Basis of allocation
	£	£	£	£	
Staff costs	24,256	-	24,256	24,256	
Heat & light	2,277	-	2,277	2,070	
Motor expenses	200	-	200	200	
Telephone	330	-	330	330	
Stationery	2,375	-	2,375	4,729	
Accountancy	1,470	-	1,470	1,470	
Consultancy	1,800	-	1,800	-	
Accountancy	-	480	480	480	Governance
	32,526	480	33,006	33,535	
Analysed between					
Charitable activities	30,908	480	31,388	33,535	

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:

	2026 Number	2025 Number
	4	4

Employment costs	**2026**	**2025**
	£	£
Wages and salaries	99,785	92,839
Social security costs	25,186	18,502
Other pension costs	3,263	3,163
	128,234	114,504

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

11 Other expenditure

	Restricted funds 2026	Restricted funds 2025
	£	£
Net loss on disposal of tangible fixed assets	-	1,521

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 2025	110,301	131,167	6,012	117,743	365,223
Additions	-	5,213	-	-	5,213
At 31 March 2026	110,301	136,380	6,012	117,743	370,436
Depreciation and impairment					
At 1 April 2025	110,301	130,279	5,990	99,225	345,795
Depreciation charged in the year	-	2,475	14	4,629	7,118
At 31 March 2026	110,301	132,754	6,004	103,854	352,913
Carrying amount					
At 31 March 2026	-	3,626	8	13,889	17,523
At 31 March 2025	-	888	22	18,518	19,428

14 Creditors: amounts falling due within one year

	2026	2025
	£	£
Accruals and deferred income	4,155	2,205

15 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	3,263	2,801

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 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
	165	118,333	(165,989)	47,700	209

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

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 2025	Incoming resources	Transfers	At 31 March 2026
	£	£	£	£
General funds	49,374	40,080	(47,700)	41,754

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