Company registration number SC179254 (Scotland)

Charity registration number SC027107 (Scotland)

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

SAINT & CO
CHARTERED ACCOUNTANTS

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Ms M Caig - Chair	
	Ms M Smith	
	Mr N McIntosh	
	Mr P Shearer	
	Mr B Johnstone	
	Mr R Wright	
	Mrs M Ross	
	Ms C Holmes	
	Mrs A Laird	(Appointed 2 December 2025)
	Mr S Chatterjee	(Appointed 31 March 2026)
Secretary	Mr P Stewart	
Senior management	Mr P R Stewart	Chief Executive Officer
	Ms C Sinclair	Operations Manager
	Mrs M Hamilton	Corporate Services Manager
Country of incorporation	United Kingdom (Scotland)	SC179254
Charity registration	Scotland	SC027107
Registered office	109 Irish Street Dumfries Dumfries & Galloway DG1 2PQ	
Auditor	Saint & Co. Sterling House Wavell Drive Rosehill Carlisle Cumbria CA1 2SA	

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

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DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

CHAIR'S REPORT

FOR THE YEAR ENDED 31 MARCH 2026

It is important to set the context within which we are commissioned and deliver our services. Dumfries and Galloway continues to face a range of significant and structural challenges that are impacting the lives of its residents. These issues include:

- poverty and continuing high levels of child poverty
- food insecurity and an ever increasing cost of living, exacerbated by the impact of the US war on Iran
- a health and social care system which is struggling with demand and financial challenge of their own
- inequalities which are sustained because those most in need cannot always access the support they need
- housing availability, quality and affordability including energy efficient housing, especially in the private sector where availability of rental accommodation is diminishing thereby fuelling the homelessness crisis; coupled with the continual addition of holiday lets and air b&bs into an already scarce market particularly in some of our more coastal towns and villages
- the historic low wage economy of this region and lack of good quality, well paid employment, with the ongoing trend of young people moving away for education and employment
- depopulation of some of our most rural areas which can simply exacerbate existing inequalities
- cost and availability of rural transport.

Demand for our service remains consistently high and on a par with recent years despite the funding available to us for delivery becoming tighter and against a backdrop of reducing local government resources to fund our core advice commission. This drives charities like ours to other funders where there is considerably more demand than availability.

Despite this, Dumfries and Galloway Citizens Advice Service has continued to perform extremely well in delivering a wide range of advice and information services through our guiding principle of **Right Place, Right Time, Right Way** to those who most need our assistance.

Over the past year we have seamlessly supported 8022 clients (8,276 in 24-25) with 35, 387 issues (39, 071 in 24-25), securing client gains of £6,967,817 (£9,822,936 in 24-25). We have helped to address £8,851,349 of unmanageable debt for our clients (£8.6m in 24-25). Our staff who work on the national projects, Help to Claim (for first time applicants claiming Universal Credit) and our Patient Advice and Support Service have dealt with a further 2195 clients (1207 in 24-25) securing an additional £662,929 in client gains (£761,321 in 24-25). Our In Court Advice Team assisted 121 clients with 884 issues and successfully supported 39 households facing eviction to remain in their own homes.

Numbers on their own don't tell the story of what we do and the often fundamental impact we have on the quality of lives of our fellow citizens. Our high-quality service provision can be fully evidenced through case studies, positive testimonials and quality of service questionnaire feedback. In telling their stories, our clients demonstrate the positive difference that we make to their lives.

Given the reduced funding position we face, we have continued to develop and deliver a multi-channel approach to advice provision. This ranges from self-help guides on our web site and available from our bureaux and outreaches, through telephony support and face to face, either in person or through innovative approaches such as Video Conferencing that supports our more rural communities. Face to face support continues to be where we continue to provide the most effective support to the most vulnerable in our communities who are unable to engage effectively in any other way.

Our outreaches continue to grow from strength to strength with increasing use in areas such as The Machars, Upper Nithsdale and in the Stewartry at Castle Douglas, Kirkcudbright, Moffat and Lockerbie ensuring no one is left unsupported.

Our Chief Executive, Phil Stewart and his skilled team have used all their complimentary skills, knowledge and experiences to ensure our success in such a demanding operating environment. The team of full and part time staff and volunteers are absolutely central to our success with their considerable wisdom and wide-ranging experience that becomes more technical and valuable as each year passes. As an organisation we must continually strive to ensure we appropriately recognise and understand the commitment our volunteers make and the benefits they deliver to those who use our services.

During the year, our volunteers delivered a phenomenal 4,717 hours of support and advice (5,000 in 24-25), which is consistent with the previous year equating to an additional 4.3 full time generalist adviser staff with an in-kind value of £361,861 towards our service. This figure is a very conservative estimate of their worth and does not fully recognise the many more hours they put in in their own time to update their knowledge, carry-out mandatory training and attend team meetings. They provide a quality, depth of experience and contribution to the Service that links us to our communities and a committed resource that would be otherwise unaffordable as paid staff. It is interesting to note that many of our volunteers turn to us to learn new skills and broaden their experience to develop and evidence employability skills and qualities. Most of our volunteers who come to us through this route find worthwhile paid employment.

We must ensure that current and potential funders properly understand this contribution and the real value of this aspect of our service delivery from our volunteers, a service for which the Board is truly grateful.

On behalf of the Board, I wish to convey my sincere thanks to each and every one of our staff and volunteers for their incredible work and commitment throughout the year.

Another successful milestone achieved during this year has been to move into our new Dumfries headquarters premises. Not only does it save us considerably against the running costs of our former premises, but it is a better location for our clients and a considerably improved working environment for our staff and volunteers, especially those with accessibility issues given that it has an open plan ground floor and passenger lift to the first floor. We deliberately chose the location to ensure that we continue to support Dumfries town centre and are accessible to the people we serve.

We have worked closely with Dumfries and Galloway Council on fulfilling our core contract which will end on 31 December 2026. Dumfries and Galloway Council have openly shown their gratitude and support for the value we deliver to every corner of the region. Unfortunately, we were faced with a complete loss of our funding from the Council in their opening budget proposals for our core funding advice commission for 2026 and beyond. We have ended up with a 20% cut to core funding for 2027 following the full Council vote to agree the budget proposals.

As a service which has at our heart the principle that no one is left behind to suffer from the effects of poverty or the inequalities of social injustice, this will have a major impact on the service we are able to deliver. It means we need to find savings right across what we do, and where and how we do it. It means we are already reducing our workforce to ensure we live within our means.

This means that we cannot provide the same level of support to our clients that we would like to and are having to send them to other organisations, sometimes with the minimum of preparation. This is already reflected in the data and feedback we collect, but most worryingly the amount of money we are able to return to people’s pockets.

We can only hope that this is a temporary situation and our level of performance and the unmet need which starts to become visible will generate additional funding from the Council commissioned service, enabling us to plan effectively to deliver the highest quality holistic service to our existing and new clients across the region. That said, the Board remains appreciative of Dumfries and Galloway Council’s ongoing recognition and support.

I also wish to thank my fellow Board members for their commitment and expertise in offering positive oversight, scrutiny and challenge for the governance of the organisation. Our strategic role as a Board has never been more profound, and I believe we have a good balance across our Board with a breadth of expertise and knowledge to help us rise to our challenges. Our Board oversight and governance has ensured the successful achievement of our Scottish Association of Citizens Advice Bureaux annual membership standards audit. We shall endeavour to expand the Board in the coming year and ensure there is appropriate succession planning in place.

Our ongoing task is to continually evolve our offer of high-quality services in a very challenging operating environment. I look forward to continuing to work with all of our staff, volunteers, fellow Board members and partners, to ensure we can support the people of Dumfries & Galloway who need it most.



Ms M Caig
Chair

Date: 13 October 2026

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

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 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)".

Objectives and activities

The main services that are provided are as follows:

- Generalist advice services through our three Citizens Advice Bureaux in Annan, Dumfries and Stranraer along with our unique partnership out-reach service in Castle Douglas, Kirkcudbright, Mid Galloway, Lockerbie, Moffat, Ecclefechan and Upper Nithsdale that includes our innovative partnership with the community of Wanlockhead to deliver a face to face service utilising video conferencing;
- Displaced Persons – dispensing generalist advice and support;
- Support4Life – specialist advice on social security benefits for people with long term health conditions and in partnership with those engaging with the Carers Centre, Dumfries;
- Tribunal representation – advice and support to appeal social security benefit decisions;
- Debt advice services – advising people with complex debts and putting in place appropriate solutions such as negotiating with creditors, debt arrangement schemes and sequestration. This includes a specific project to assist those who are experiencing difficulties through council tax debt;
- In Court advice - representation services for people at risk of losing their home through eviction or repossession;
- Prison advice – advice on social security and housing for prisoners and families in HMP Dumfries;
- Patient Advice and Support Service – advice and assistance for people raising NHS issues and complaints;
- Energy Advice – to reduce household spend on utilities and maximise available income;
- Universal Credit Help to Claim – advice, information and support to those who need to make their first universal credit claim;
- Money Talk Plus Project – advice, information and support for those that are struggling financially and are looking to maximise their benefits and reduce their outgoings;
- Employment Rights and Advice Service – A South of Scotland partnership project to deliver employment advice and support to both employers and employees:
- Foodbanks – operated by APEX at Stranraer and Dumfries – advice, information and support for those that are struggling financially.

PURPOSES AND ACTIVITIES ·

The purposes of the charity are to ensure that individuals do not suffer, through lack of knowledge of their rights and responsibilities, or of services available, or through an inability to express their needs effectively, and to exercise a responsible influence on the development of social policies.

The charity aims to:

- make a positive difference to people's lives;
- engage with, train, develop, support and value our people;
- provide accurate, appropriate, confidential, quality advice in a sensitive way to enable citizens of Dumfries & Galloway to make informed choices;
- introduce and use quality assurance mechanisms to measure the difference we make and how we make it;
- work with others to build our reputation for quality, professionalism, trust and independence.

Achievements and performance

Our quantitative achievements reflect our reach across the region and effectiveness of our advice, support and representation in maintaining our levels of client gain that we have put back into client's pockets that is in all likelihood reinvested in the local economy. This only partly reflects the performance of the service in providing high quality outcomes for our clients that provides them with security, reassurance and resolution of their issues. Our quality of service surveys across the Service demonstrate high level of confidence and satisfaction. This feedback is critical in influencing our high standards of service delivery.

Having successfully achieved our membership standards audit through Citizens Advice Scotland that affirms an assurance on our delivery of the highest standards of timely advice and support, we will continue to review and reflect on our performance and sound governance through our annual self-assessment processes during the next financial year.

Financial review

The results of the financial performance in the year to 31 March 2026 are set out in the statement of financial activities. The deficit for the year amounts to £10,829 (2025: £218,262 surplus), compromising of an unrestricted deficit of £14,152 (2025: £143,667 surplus) and a restricted surplus of £3,323 (2025: £74,595 surplus). Funding received for the year totalled £1,982,198 (2025: £2,056,897).

Total reserves are £1,319,818 (2025: £1,330,647), compromising of £1,032,084 (2025: £1,046,236) in unrestricted funds and £287,734 (2025: £284,411) in restricted funds. The unrestricted funds includes £330,424 tangible fixed assets which can only be realised by the disposal of these assets. The trustees have also designated £523,500 (2025: £617,979) of unrestricted funds in the event of winding up. This therefore leaves £178,160 of freely available general unrestricted funds, however included in the designated funds there is a balance of £285,500 to cover three months running costs therefore the actual free reserves are over and above the required three months running costs as detailed in the reserves policy below.

Reserves policy

Reserves (from unrestricted funds) are subject to ongoing review by trustees to ensure the level of reserves held is not excessive, or conversely, depleted rapidly without due consideration and authorisation from trustees.

Trustees maintain a level of designated reserves sufficient to cover the cost of discontinuing activities in the event of such becoming necessary and aim to retain reserves equating to 3 months' running costs, redundancy costs, repairs and key projects such as a move to new premises for our Dumfries Operations and Headquarters function: Trustees consider retention of this level of reserves is fundamental to the charity operating efficiently and effectively, demonstrating the charity's resilience in maintaining essential services and minimising the risk of problems with cash flow arising from unplanned or unexpected expenditure.

In the trustees' view, the reserves should provide the charity with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

The trustees are committed to effecting continuous improvement and development of services throughout Dumfries and Galloway. However, a major concern will be the ongoing financial support secured from funders both locally and nationally and the subsequent and longer term sustainability of services across the region. We are continually looking at new and innovative ways in which to mitigate our concerns.

Good stewardship is demonstrated by trustees actively managing the charity's finances. The level of reserves held is considered within the budget setting process and in conjunction with the strategic and operational plans, ensuring financial risks are identified and steps taken to mitigate the risks and subsequent impact of funding uncertainties, whilst ensuring longer term sustainability of services.

Trustees have created and endorsed a designated funds policy that is reviewed in line with on-going objective development.

Investment policy

The charity has no investments other than the use of instant access and notice savings accounts to earn interest on funds held. Accounts are held over more than one financial institution to help ensure the financial stability of the service.

Plans for future periods

Our existing corporate plan identifies key risks and priorities that we have been working toward negating/achieving. The trustees recognise that the operating environment with continuing demand for our services against a backdrop of flat funding in a high inflation economy requires a new and unique way of delivering a wider, stronger, more targeted service across our region. We also recognise the existential threat of our survival through the Dumfries and Galloway Council review of advice and information services that is taking place in the remainder of 2026 and into 2027.

Trustees will continue to work with the CEO to develop an evolving strategic plan that maximises our funding and service delivery opportunities that recognises that our high quality service is not delivered by bricks and mortar but through the blood, sweat and tears of high quality, experienced and knowledgeable staff and volunteers. From this we will work together to develop our corporate plan for 2026/27 and beyond that has a multi-channel, client centred approach at its core.
Funding for core services from Dumfries & Galloway Council will continue through to 31 December 2027 but at a reduced rate of minus 20% on previous years. This comes on the back of 7 years of flat funding. Project funding that has been continued for variable lengths of time includes funding for the In Court Advice Service (Scottish Legal Aid Board), Help to Claim, Money Talk Plus project, Employment Rights and Energy Advice from a range of sources. However, all of these funds are fixed term and not sustainable without direct funding.

Over the next year we will review our fixed bureaux sites in Annan and Stranraer to ensure that they deliver value for money and are located in parts of the region that most require our service.

Our future sustainability will also be addressed by the Board through the risk register and we will continue to develop income streams from other sources.

Structure, governance and management

Dumfries and Galloway Citizens Advice Service is a company limited by guarantee which is governed by Memorandum and Articles of Association. These were revised at an AGM in December 2024 to maintain compliance with charity law and good practice. It is also a membership organisation with a single tier model of governance whose membership are also the appointed Directors. Membership/Directorship is open to anyone resident in Dumfries and Galloway over the age of 18 who is not an employee.

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:

Ms M Caig - Chair	
Ms M Smith	
Mr N McIntosh	
Mr P Shearer	
Mr B Johnstone	
Mr R Wright	
Mrs M Ross	
Ms C Holmes	
Ms J Benzie	(Resigned 2 December 2025)
Mrs A Laird	(Appointed 2 December 2025)
Mr S Chatterjee	(Appointed 31 March 2026)

Senior managers

Philip Stewart	Chief Executive Officer
Marion Hamilton	Corporate Services Manager
Christine Sinclair	Operations Manager

Recruitment and appointment of trustees

At each annual general meeting, all of the directors shall retire from office. A director who retires from office shall be eligible for re-appointment. A director who, as at the annual general meeting, when they retire from office shall then be eligible for re-election. There is no restriction on the maximum number of terms served as long as the director is willing to continue.

The Board has considered what skills are required to be most effective and so currently has vacancies to fill and so it is intended to target potential trustees in the coming year. Addressing the gender balance on the Board is a priority as is increasing diversity.

Organisational structure

The Board of the organisation meets on a quarterly basis and is supported by Finance, People and Policy and Audit and Risk subcommittees to improve oversight, support and management of risk. These subcommittees meet on a quarterly basis and prior to Board meetings. Additional Board meetings have-taken place to provide support and guidance to the senior management team during very challenging times.

Day to day responsibility for the running of the organisation is delegated to the Chief Executive who leads the Senior Management Team and has authority for finance, employment and operations.

Induction and training of trustees

New trustees are provided with an information pack and a detailed induction and training plan. They also spend time with the Chief Executive and the Citizens Advice Scotland Development Officer to ensure they are fully informed of key issues affecting the organisation and its governance. The pack includes their legal obligations under charity law and the Office of the Scottish Charity Regulator's guidance on trustees' duties, a copy of the Memorandum and Articles of Association, the Corporate Plan and most recent audited accounts and Board minutes. The Board holds a planning day on an annual basis and there is usually an annual conference for all staff, volunteers and trustees which ensure that trustees understand the work of the organisation, the key challenges and their role.

Risk management

The Board of the organisation meets on a quarterly basis and is supported by Finance, People and Policy, and Audit and Risk subcommittees to improve oversight, support and management of risk. These subcommittees meet on a quarterly basis and prior to Board meetings. Additional Board meetings have taken place to provide support and guidance to the senior management team during very challenging times.

Day to day responsibility for the running of the organisation is delegated to the Chief Executive who leads the Senior Management Team and has authority for finance, employment and operations.

The organisation has a risk register which is regularly reviewed and identifies the key risks and uncertainties both current and future. As a result, a range of policies and procedures have been developed to mitigate risks and will be overseen by the Audit and Risk subcommittee.

However, the main risk continues to be financial security and sustainability particularly due to the reliance upon funding from Dumfries and Galloway Council. Contract monitoring by the Council evidences satisfactory performance against the key performance indicators but diversifying our funding base is a priority to be addressed through our Income Generation Strategy.

In order to ensure that the organisation is competitive and able to attract funding we must ensure continued successful completion of the Citizens Advice Scotland audit.

Related parties and cooperation with other organisations

No trustees receive remuneration from their work for the charity other than travel expenses for attending meetings and no related party transactions took place.

The organisation works closely with our key partner and funder Dumfries and Galloway Council and our senior staff hold non-executive positions in partner organisations such as Third Sector Dumfries and Galloway and the regional Poverty and Inequalities Action Group.

Our Board Chair is also Non Executive of NHS Dumfries & Galloway. These partnerships enable our clients' needs to be articulated and promoted in a range of operational and strategic settings.

Pay policy

A salary structure was implemented in 2016. All staff salaries are aligned to the new salary structure. There are no plans to review this structure in the near future. Cost of Living increases are provided to staff when affordable.

Statement of Trustees' responsibilities

The charity trustees (who are also Directors of Dumfries and Galloway Citizens Advice Service for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the auditor in connection with preparing their report, of which the charity's auditor is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's auditor that they ought to have individually taken have each taken all steps that s/he is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Disclosure of information to auditor

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the auditor is unaware, and
- the trustees, having made enquiries of fellow trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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



Ms M Caig
Chair

13 October 2026

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

Opinion

We have audited the financial statements of Dumfries and Galloway Citizens Advice Service (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including 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 charitable company's affairs as at 31 March 2026 and of its 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 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 charity'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, except to the extent otherwise explicitly stated in our report, 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 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 our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

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

- proper accounting records have not been kept, 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 trustees' 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 Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose 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 charity’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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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 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.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

The extent to which the audit was considered capable of detecting irregularities including fraud

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- To address the risk of fraud through management bias and override of controls, we:
- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of noncompliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council’s website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our 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, and to the charitable company’s trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company’s members and trustees 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, the charitable company’s members as a body and the charitable company’s trustees as a body, for our audit work, for this report, or for the opinions we have formed.

SGraham

Sophie Graham (Senior Statutory Auditor)
Saint & Co.
Chartered Accountants & Statutory Auditor
Sterling House
Wavell Drive
Rosehill
Carlisle
Cumbria
CA1 2SA
13 October 2026

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

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 and endowments from:							
Donations and legacies	**3**	17,659	-	17,659	16,157	-	16,157
Charitable activities	**4**	956,905	970,765	1,927,670	905,605	1,102,442	2,008,047
Investments	**5**	26,869	-	26,869	30,293	-	30,293
Other income	**6**	10,000	-	10,000	2,400	-	2,400
Total income		1,011,433	970,765	1,982,198	954,455	1,102,442	2,056,897
Expenditure on:							
Charitable activities	**7**	999,794	990,892	1,990,686	798,958	1,039,677	1,838,635
Other expenditure	**12**	2,341	-	2,341	-	-	-
Total expenditure		1,002,135	990,892	1,993,027	798,958	1,039,677	1,838,635
Net income/(expenditure)		9,298	(20,127)	(10,829)	155,497	62,765	218,262
Transfers between funds		(23,450)	23,450	-	(11,830)	11,830	-
Net movement in funds	**9**	(14,152)	3,323	(10,829)	143,667	74,595	218,262
Reconciliation of funds:							
Fund balances at 1 April 2025		1,046,236	284,411	1,330,647	902,569	209,816	1,112,385
Fund balances at 31 March 2026		1,032,084	287,734	1,319,818	1,046,236	284,411	1,330,647

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 CITIZENS ADVICE SERVICE

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**15**		330,424		27,786
Current assets					
Debtors	**16**	77,205		70,576	
Cash at bank and in hand		975,855		1,291,483	
		1,053,060		1,362,059	
Creditors: amounts falling due within one year	**17**	(63,666)		(59,198)	
Net current assets			989,394		1,302,861
Total assets less current liabilities			1,319,818		1,330,647
The funds of the charity					
Restricted income funds	**20**		287,734		284,411
Unrestricted funds	**21**		1,032,084		1,046,236
			1,319,818		1,330,647

The financial statements were approved by the Trustees on 13 October 2026

Ms M Caig - Chair
Trustee

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**26**		(5,518)		190,495
Investing activities					
Purchase of tangible fixed assets		(336,979)		(27,157)	
Investment income received		26,869		30,293	
Net cash (used in)/generated from investing activities			(310,110)		3,136
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(315,628)		193,631
Cash and cash equivalents at beginning of year			1,291,483		1,097,852
Cash and cash equivalents at end of year			975,855		1,291,483

1 Accounting policies

Charity information

Dumfries and Galloway Citizens Advice Service is a private company limited by guarantee incorporated in Scotland. The registered office is 109 Irish Street, Dumfries DG1 2NP

1.1 Basis of preparation

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charitable company; this is normally upon notification of the interest paid or payable by the bank.

Grants are recognised when the charity has an 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 be released. Grants receivable have been included within charitable activities.

1 Accounting policies **(Continued)**

1.5 Expenditure

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

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

1.6 Intangible fixed assets other than goodwill

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

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

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:

Website	3 years straight line

1.7 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:

Leasehold improvements	To depreciate in line with the term of the lease
Fixtures and fittings	10% straight line and 33% straight line

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

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible 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).

1.9 Cash and cash equivalents

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

1 Accounting policies **(Continued)**

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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.

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.

1.11 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 as a result of an offer made in order to encourage voluntary redundancy.

Termination benefits are measured at the best estimate of the expenditure that would be required to settle the obligation at the reporting date. In the case of an offer made to encourage voluntary redundancy, measurement is based on the number of employees expected to accept the offer. When termination benefits are due more than 12 months after the end of the reporting period, they shall be measured at their discounted present value.

1.12 Retirement benefits

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

1.13 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.

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	2,506	15,176
Donated goods and services	15,153	-
Other	-	981
	17,659	16,157

4 Income from charitable activities

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Grants	50,000	970,765	1,020,765	-	1,102,442	1,102,442
Core Grant Funding	905,605	-	905,605	905,605	-	905,605
Other income	1,300	-	1,300	-	-	-
	956,905	970,765	1,927,670	905,605	1,102,442	2,008,047

4 Income from charitable activities **(Continued)**

Grants analysis

	2026	2025
	£	£
Citizens Advice Scotland	28,364	34,126
Scottish Government via CAS	214,048	196,971
Dumfries & Galloway Council	31,038	49,812
Scottish Government via Dumfries & Galloway Council	52,000	28,000
D&G Carers	13,001	16,700
Kilgallioch Wind Farm Community Fund administered by Foundation Scotland	-	15,664
Department of Work & Pensions via CAS	74,594	65,681
Department of Business & Trade via CAS	-	185,936
Home Office via CAS	4,031	11,110
Comsumer Scotland via CAS	6,526	8,200
National Services Scotland via CAS	39,262	38,304
Holywood Trust	21,758	21,272
Money & Pensions Services via CAS	5,460	5,301
National Lottery Community Fund Young Start	21,920	21,037
Robertson Trust	76,894	74,657
Scottish Legal Aid Board	73,291	79,843
South of Scotland Enterprise	72,741	-
Scottish Government Inprovement Service via DGC	39,375	20,648
Trussel Trust administered by APEX	7,486	40,341
NHS Dumfries & Galloway Endowment Fund	27,925	24,750
Energy Industry Voluntary Redress Scheme	83,154	73,920
SPEN adminstered by CAS	10,932	5,375
Scottish Gas Network via CAS	47,679	45,409
The Davers Charitable Trust	9,000	-
The Misses Robinson Trust	9,000	-
Scottish Crown Estate Marine Assests via DGC	1,287	-
GambleAware via CAS	-	2,759
UK Shared Prosperity Fund via DGC	-	12,050
KKDT	-	24,576
Foundation Scotland (unrestricted)	51,300	-
D & G Council Core Funding (unrestricted)	905,605	905,605
	1,927,670	2,008,047

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	26,869	30,293

6 Other income

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Rental income	10,000	2,400

7 Expenditure on charitable activities

	Support Costs 2026 £	Support Costs 2025 £
Direct costs		
Staff Expenses	731,532	642,299
Other Direct Expenses	33,234	49,873
Premise Expenses	31,792	8,857
Travel Expenses	4,825	6,419
Office Expenses	5,100	9,159
Subscriptions	1,593	85
Other Staff Expenses	745	788
	808,821	717,480
Share of support and governance costs (see note 8)		
Support	1,157,516	1,106,224
Governance	24,349	14,931
	1,990,686	1,838,635
Analysis by fund		
Unrestricted funds	999,794	798,958
Restricted funds	990,892	1,039,677
	1,990,686	1,838,635

8 Support costs allocated to activities

	2026	2025
	£	£
Staff costs	977,467	944,815
Depreciation	32,000	3,495
Premises Costs	103,700	109,701
Other Office Costs	31,984	38,831
Other Staff Costs	5,806	1,639
Trustee and Volunteer Costs	6,330	7,616
Bank Charges	229	127
Governance costs	24,349	14,931
	1,181,865	1,121,155
Analysed between:		
Support Costs	1,181,865	1,121,155

9 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,950	7,800
Depreciation of owned tangible fixed assets	32,000	3,495
Loss on disposal of tangible fixed assets	2,341	-
Operating lease charges	78,930	12,591

10 Trustees

None of the Trustees received any remuneration or benefits from the charity during the year. Disclosure is included within note 25 of the accounts regarding remuneration paid to persons connected to trustees.

There were expenses reimbursed to 3 trustees in the year of £425 (2025: £1,884) relating to travel and volunteer expenses.

11 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Core Staff	39	30
Project Specific Staff	26	33
Total	65	63

Employment costs	2026 £	2025 £
Wages and salaries	1,481,257	1,410,010
Social security costs	160,228	115,413
Other pension costs	67,514	61,691
	1,708,999	1,587,114

Redundancy payments totalling £14,477 (2025: £24,593) and PILON payments of £671 were made in the reporting period. These payments were charged in full in the Statement of Financial Activities and were entirely funded by General Funds. 4 members of staff made redundant.

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026 £	2025 £
Aggregate compensation	146,631	135,206

12 Other expenditure

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Net loss on disposal of tangible fixed assets	2,341	-

13 Taxation

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

14 Intangible fixed assets

	Website
	£
Cost	
At 1 April 2025 and 31 March 2026	18,000
Amortisation and impairment	
At 1 April 2025 and 31 March 2026	18,000
Carrying amount	
At 31 March 2026	-
At 31 March 2025	-

15 Tangible fixed assets

	Leasehold improvements	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 April 2025	14,223	248,305	262,528
Additions	243,120	93,859	336,979
Disposals	(14,223)	(209,853)	(224,076)
At 31 March 2026	243,120	132,311	375,431
Depreciation and impairment			
At 1 April 2025	14,223	220,519	234,742
Depreciation charged in the year	7,126	24,874	32,000
Eliminated in respect of disposals	(14,223)	(207,512)	(221,735)
At 31 March 2026	7,126	37,881	45,007
Carrying amount			
At 31 March 2026	235,994	94,430	330,424
At 31 March 2025	-	27,786	27,786

16 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	15,299	17,259
Prepayments and accrued income	61,906	53,317
	77,205	70,576

17 Creditors: amounts falling due within one year

	Notes	2026 £	2025 £
Deferred income	18	17,248	-
Trade creditors		25,725	38,535
Accruals		20,693	20,663
		63,666	59,198

18 Deferred income

	2026 £	2025 £
Other deferred income	17,248	-

Deferred income is included in the financial statements as follows:

	2026 £	2025 £
Deferred income is included within:		
Current liabilities	17,248	-

	2026 £	2025 £
Movements in the year:		
Deferred income at 1 April 2025	-	-
Resources deferred in the year	17,248	-
Deferred income at 31 March 2026	17,248	-

Income received in the year that partially relates to next financial year:

Apex: £10,480

CAS Financial health grant: £5,000

Robin Rigg Community Fund: £1,768

19 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	67,514	61,691

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.

20 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
	£	£	£	£	£
Fixed Assets	6,441	-	(14,209)	7,768	-
In Court and Mediation project	-	73,291	(73,291)	-	-
CAS Energy Best Deal	-	19,261	(19,261)	-	-
PASS Advice	7,837	39,261	(44,373)	-	2,725
Pension Wise	-	5,460	(5,460)	-	-
Big Energy Savings Network	-	6,526	(6,526)	-	-
CAS Projects	-	3,000	(3,000)	-	-
HTC - Telephony	-	74,594	(74,594)	-	-
DGC Hardship Energy Cards	16,966	14,314	(13,549)	-	17,731
CAS Employment Support Consortium	16,348	-	(22,924)	6,576	-
Robertson Trust - Employment Support Consortium	10,808	46,894	(45,573)	-	12,129
Robertson Trust Comms Worker	27,764	30,000	(27,704)	-	30,060
DGC Displaced Persons	4,551	16,724	(24,623)	3,348	-
Kilgallioch Wind Farm Community	4,305	-	(4,305)	-	-
Kilgallioch Wind Farm Comm Fund - extension	15,664	-	(14,388)	-	1,276
Apex Dumfries	13,442	7,486	(20,769)	-	159
Apex Stranraer	15,812	-	(19,165)	3,353	-
D&G Carers Centre	822	13,001	(13,823)	-	-
MTT Plus D&G	-	149,009	(149,009)	-	-
Davers Charitable trust	-	9,000	(4,000)	-	5,000
CAS Focus group	-	1,103	(1,103)	-	-
Evisa service	-	4,031	(4,031)	-	-
DGC Coastal Benefit Fund	-	1,287	(2,009)	722	-
CAS Video & press promotion	639	-	(639)	-	-
Safe and Warm Advice Service	3,772	47,679	(48,488)	-	2,963
HSCP Staff Financial Wellbeing	175	27,925	(28,075)	-	25
AYE Holywood trust	4,575	21,758	(20,878)	-	5,455
AYE National Lottery Community Fund Young Start	9,172	21,920	(20,997)	-	10,095
D&G Heat Energy Rederess Scheme	-	83,154	(81,382)	342	2,114
CAS displaced persons	7,500	-	(7,500)	-	-
Welfare Advice & Health Partnership test & Learn	-	35,033	(35,033)	-	-
CAS Development relocation (capital grant)	116,828	-	(3,566)	-	113,262
SPEN	-	10,932	(10,932)	-	-
CAS Council tax debt	-	66,004	(66,004)	-	-
CPAF	-	52,000	(53,341)	1,341	-
AE outreaches	990	-	(990)	-	-

20 Restricted funds **(Continued)**

SOSE (Capital Grant)	-	72,741	-	-	72,741
Misses Robinson Trust	-	9,000	(2,000)	-	7,000
CAS FHG Web chat	-	5,000	-	-	5,000
CAS Scottish Migration Service	-	3,377	(3,377)	-	-
	284,411	970,765	(990,891)	23,450	287,735

20 Restricted funds **(Continued)**

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Fixed Assets	2,334	-	(2,149)	6,256	6,441
In Court and Mediation project	33	79,843	(91,043)	11,167	-
CAS Energy Best Deal	-	16,126	(16,126)	-	-
PASS Advice	11,318	38,304	(41,785)	-	7,837
Pension Wise	-	5,301	(5,301)	-	-
Big Energy Savings Network	-	8,200	(8,200)	-	-
CAS Projects	-	3,000	(3,000)	-	-
HTC - Telephony	-	65,681	(65,681)	-	-
DGC Hardship Energy Cards	7,466	22,500	(13,000)	-	16,966
CAS Employment Support Consortium	14,497	60,936	(59,085)	-	16,348
Robertson Trust - Employment Support Consortium	11,273	44,657	(45,121)	-	10,809
CAS SGN Energy Outreach	36	-	(36)	-	-
Displaced Persons	14,940	25,812	(35,590)	(612)	4,550
CAS Gambling Support Service	-	2,759	(2,759)	-	-
Kilgallioch Wind Farm Community Fund	33,875	15,664	(29,570)	-	19,969
Blackcraig Wind Farm Community Fund	15,255	-	(15,751)	496	-
MTT Plus D&G	-	141,241	(141,241)	-	-
Apex Foodbank	13,763	23,082	(23,403)	-	13,442
D&G Carers Centre	708	16,700	(16,586)	-	822
HSCP Staff Financial Wellbeing Advice	384	24,750	(24,959)	-	175
Safe and warm Advice service	1,084	45,409	(42,721)		3,772
CAS video promotion	4,230	-	(3,591)		639
APEX Stranraer	17,088	17,259	(17,749)	(786)	15,812
Dumfries Lion Club	36	-	(36)		-
NHS Family Advice	18,185	-	(18,185)	-	-
AYE Holywood Trust Nat Lott	3,938	21,272	(20,635)	-	4,575
Community Fund Young Start	9,288	21,037	(21,153)	-	9,172
D&G Heat	85	73,920	(73,386)	(619)	-
The Robertson Trust Comms Worker	30,000	30,000	(30,000)	(2,236)	27,764
NHS GP Outreach	-	20,648	(20,648)	-	-
SPEN	-	5,375	(5,375)	-	-
KKDT	-	24,576	(24,576)	-	-
CAS Council tax debt	-	55,000	(55,000)	-	-
DGC Cost of Living	-	12,050	(12,050)	-	-
CPAF	-	28,000	(26,776)	(1,224)	-
CAS Architechural	-	5,000	(5,000)	-	-
AE Outreaches	-	1,500	(510)	-	990
CAS FHG (YM Cafe)	-	7,500	(6,888)	(612)	-
CAS SMS	-	730	(730)	-	-

20 Restricted funds **(Continued)**

CAS displaced persons	-	7,500	-	-	7,500
CAS Development Relocation (Capital grant)	-	120,000	(3,172)	-	116,828
eVisa	-	11,110	(11,110)	-	-
	209,816	1,102,442	(1,039,677)	11,830	284,411

20 Restricted funds **(Continued)**

The *In Court and Mediation Project* assists people with court advice and representation in relation to housing and debt.

The *Citizens Advice Scotland (CAS) Energy Best Deal* project aims to help consumers save money on their energy bills. It is targeted at those deemed fuel poor, or at risk of becoming fuel poor. This project has now ended.

Patient Advice & Support Service (PASS) supports individuals to give feedback, make comment or raise concerns about NHS treatment or care and provides practical assistance and support for individuals. A national Helpline is also provided.

Money Talk Plus.. This project is funded by Scottish Government to provide income maximisation and debt advice to a variety of target groups including young families, families from ethnic minorities, larger families and families where someone has a disability or health condition.

Pensionwise provides pension guidance to people approaching 55 and over with a defined contribution pension. This project has now ended.

Big Energy Savings Network aims to provide advice and practical assistance for vulnerable consumers to help them save money on their energy costs. This project has now ended.

Help to Claim provides advice and assistance to clients during the first five weeks of applying for Universal Credit. Advice is provided via a Helpline which operates nationally.

Dumfries & Galloway Council Energy Voucher scheme provides Energy Vouchers to private tenants in financial difficulty.

The *Employment Rights Advisory Service* is a project advising employees about their rights alongside giving guidance on good practice to employers. The project was match funded by a *CAS Development Grant* and *The Robertson Trust*. The project is run in consortia by D&G CAS and Roxburgh and Berwickshire CAB. The *CAS Development Grant* funding has now ended with the continued funding from *The Robertson Trust* focusing on delivering advice to employees.

CAS Campaigns. A project to promote social policy work in the region with a focus on debt, financial inclusion and energy. This project has now ended.

APEX Foodbank – Dumfries & Stranraer projects are funded by Trussell Trust to deliver advice to APEX foodbank customers with a view to maximising their income and reducing dependence on foodbanks in the longer term. The Stranraer project has now ended.

Dumfries & Galloway Carers Advice. D&G CAS was commissioned by Dumfries & Galloway Carers' Centre to deliver advice to carers at their premises and by telephone. This project ended January 2026.

Dumfries & Galloway HSCP Partnership. Working in partnership with the local Health and Social Care Partnership, D&G CAS delivers advice to NHS staff and carers in the region.

Mid Galloway Outreach. This project was funded by *Kilgallioch Windfarm Community Trust* to deliver advice outreach clinics in the mid Galloway area (Newton Stewart, Wigtown and Whithorn). This project has now ended.

Safe and Warm Homes. Project funded by Scottish Gas Network (SGN), via CAS, to deliver advice and assistance to people from target communities on energy efficiency and Carbon Monoxide awareness.

Displaced Persons Project. This project was commissioned by Dumfries & Galloway Council to deliver advice to people coming to the region under a variety of resettlement programmes. Clients included people from Ukraine, Syria and Afghanistan and their host families. This project has now ended.

20 Restricted funds **(Continued)**

CAS Financial Heath Grant 2024-25. A grant was awarded in 2024-25 to fund immigration advice to all New Scots during 2025-26. This project has now ended.

CAS Financial Health Grant 2025-26. A grant awarded to fund the delivery of generalist advice via webchat during 2026-27.

CAS Promotional Videos Grant. Here CAS funded D&G CAS to produce two videos; one to promote volunteering with the Service and the second to help inform potential funders of the work that D&G CAS does. Funding was also used to advertise for volunteers in local newspapers and on social media. This project has now ended.

DG HEAT is a project funded by the Energy Redress Scheme to provide energy advice and to fit small scale energy saving measures within the houses of older people and those with disabilities. Provision is for owner occupiers and those living in private rented accommodation. The project is run in partnership with D&G HandyVan (SCIO) with D&G CAS as the lead organisation.

Scottish Government Child Poverty Accelerator Fund. This funding, which was received via Dumfries & Galloway Council, delivered advice to families with young children in NHS and other settings and locations. This project has now ended.

Activating Youth Engagement (AYE) project. This project aims to increase the number of young volunteers working with us and also numbers of younger clients coming to the service for advice. It is match funded by Holywood Trust and the National Lottery Community Fund: Young Start.

Robertson Trust Communications Worker Designated Fund. Restricted funds awarded towards the costs of employing a part time Communications Worker to promote the Service, ensuring that everyone who needs the Service knows about it.

Annandale & Eskdale Outreaches. Funding was secured from Dumfries & Galloway Annandale & Eskdale Area Committee to fund the travel and accommodation costs associated with the delivery of outreaches within the area, namely at Moffat and Lockerbie. This project has now ended.

eVisas. Funding from the Home Office, via CAS, to assist citizens of other countries residing in Dumfries & Galloway to convert their Visas from paper to electronic form. This project has now ended.

Welfare Advice & Health Partnership Test & Learn. The Scottish Government's Improvement Service funded the delivery of advice from GP Practice premises across the region as a pilot scheme to improve the accessibility of advice to those residing in villages and rural areas. This project has now ended.

Scottish Government Council Tax Debt. Funding is received via CAS to fund a project aimed at improving the way that local authorities deal with Council Tax debt and to advise clients who have Council Tax Debt.

Scottish Migration Service. Scottish Government funding via CAS to give advice to people wanting to settle in Scotland. Clients can either already be in Scotland, or intend to come to the country in the near future. Advice covers topics such as housing availability, school education, immigration etc.

Scottish Power Energy Network (SPEN). Funding via CAS to deliver income maximisation and energy advice to clients. This project has now ended.

The Davers Charitable Trust gave funding to enable the Service to distribute small grants of £250 to individuals living within the old county of Dumfriesshire who have been diagnosed with cancer.

Dumfries & Galloway Coastal Benefit Fund granted funding to cover the costs of a volunteer led outreach clinic in Kirkcudbright from July 2025 to March 2026. This project has now ended.

Robin Rigg Community Fund granted funding to cover the costs of a volunteer led outreach clinic in Kirkcudbright from April to December 2026.

The Misses Robinson Trust gave funding to enable the Service to distribute small grants of £250 to individuals across the region who have been diagnosed with cancer.

20 Restricted funds **(Continued)**

In addition to the above projects D&G CAS has also received restricted funding to contribute towards the costs of the refurbishment of new premises within Dumfries.

Citizens Advice Scotland Development Committee Grant. Restricted funding towards the capital costs of the refurbishment of the new Dumfries premises. Received in 2024-25 and used in 2025-26.

South of Scotland Enterprise Grant. Funding received in 2025-26 to purchase interview pods sited within our Dumfries premises.

21 Unrestricted funds

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

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
Running Costs Fund	287,979	-	-	(2,479)	285,500
Redundancy Cost Fund	20,000	-	-	98,000	118,000
Repairs	10,000	-	-	(10,000)	-
Renovation - Dumfries	300,000	6,400	(116,948)	(119,452)	70,000
Relocation - Stranraer & Annan	-	-	-	50,000	50,000
General funds	428,257	1,005,033	(885,187)	(39,519)	508,584
	1,046,236	1,011,433	(1,002,135)	(23,450)	1,032,084

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Running Costs Fund	287,979	-	(12,917)	12,917	287,979
Redundancy Cost Fund	279,000	-	-	(259,000)	20,000
Service Transformation Fund	50,000	2,400	(2,032)	249,632	300,000
Repair Costs Fund	50,000	-	-	(40,000)	10,000
General funds	235,590	952,055	(784,009)	24,621	428,257
	902,569	954,455	(798,958)	(11,830)	1,046,236

21 Unrestricted funds **(Continued)**

The charitable company operates a general fund for core administrative activities.

Foundation Scotland gave unrestricted funding to the Service via CAS. This was used to increase frontline staff delivering advice to clients.

Designated funds
As a charity, the organisation is dependent on funding from the local authority, Scottish Government, charitable trusts and other funding providers in order to operate. Most funding received is short to medium term; contracts never exceed three years. The Organisation is therefore vulnerable to sudden, often unforeseen, reductions in income as a result of economic or political changes. For many years D&GCAS has also received more than half of its income from the local authority. Should the local authority be unable or unwilling to continue to fund the Organisation in the future, it would be likely that it would have to cease operation.

These vulnerabilities mean that there is a need for designated reserves to allow the organisation to meet its obligations to staff and creditors should closure become a reality. With this risk in mind, the following three designated funds have been created.

1. Three month's running costs. The Board is of the opinion that it is necessary to keep an amount of money, equal to three months' running costs, in a designated fund. This will allow cash flow to be managed in the event of late payments. It will also enable the Organisation to meet its financial obligation to creditors, and to pay staff during a notice period, should the Organisation cease to operate. Measured over the first half of 2024-25, the Core running costs for a three month period averaged at £285,500. As a result, this amount is designated to this fund. This decreased from £287,979.

2. Redundancy costs. The Redundancy Cost Fund was increased to £118,000. This amount was designated to cover potential redundancy costs for staff, with a sum set aside for smaller projects which may finish before 31st March 2026. Risk of redundancy for core staff is currently higher than previous year as the funding from Dumfries & Galloway Council has been reduced from January 2027. In addition, it has been identified that the following designated funds are required to ensure that the Board can meet their obligations to clients, volunteers, staff and the wider community into the future.

3. Service Transformation

a. Renovation on new premises at 109 Irish Street, Dumfries
Work has yet to be completed on the refurbishment of the new premises in Dumfries. Costs outstanding are around £70,000 and so this is designated for this purpose.

b. Movement of Annan and Stranraer Bureaux:
As part of the Service Transformation during a time of funding cuts the viability of the smaller Bureaux at Annan and Stranraer must also be considered. Moving to alternative premises will be considered in the next few years. Therefore £50,000 is designated to cover the costs of any dilapidation of current premises and the refurbishment of new offices.

22 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 March 2026:			
Tangible assets	330,424	-	330,424
Current assets/(liabilities)	701,660	287,734	989,394
	1,032,084	287,734	1,319,818

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Tangible assets	21,346	6,440	27,786
Current assets/(liabilities)	1,024,890	277,971	1,302,861
	1,046,236	284,411	1,330,647

23 Operating lease commitments

Lessee

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

	2026	2025
	£	£
Within one year	57,329	50,464
Between two and five years	125,899	134,715
In over five years	186,000	208,000
	369,228	393,179

23 Operating lease commitments **(Continued)**

Lessor

Operating leases relate to office space and retail units located within the premises that the charity operate from:

	2026	2025
	£	£
Within one year	9,600	-
Between two and five years	16,800	-
	26,400	-

24 Capital commitments

Amounts contracted for but not provided in the financial statements:

	2026	2025
	£	£
Renovation work	70,963	-

These amounts relate to renovation work carried out at the Dumfries office, which were completed in the next financial year.

25 Related party transactions

During the year the charity entered into the following transactions with related parties:

A close family member of a trustee worked for the charity. During the year their remuneration including Employer pension contributions and national insurance contributions totalled £40,078 (2025: £36,819)

Ms M Caig is also a trustee of Dumfries and Galloway NHS charity, during the year the charity was awarded a grant from Dumfries and Galloway NHS charity totalling £27,975.

26	Cash (absorbed by)/generated from operations	2026	2025
		£	£
	(Deficit)/surplus for the year	(10,829)	218,262
	Adjustments for:		
	Investment income recognised in statement of financial activities	(26,869)	(30,293)
	Loss on disposal of tangible fixed assets	2,341	-
	Depreciation and impairment of tangible fixed assets	32,000	3,495
	Movements in working capital:		
	(Increase) in debtors	(6,629)	(30,754)
	(Decrease)/increase in creditors	(12,780)	29,785
	Increase in deferred income	17,248	-
	Cash (absorbed by)/generated from operations	(5,518)	190,495

27 Analysis of changes in net funds

The charity had no material debt during the year.