Charity registration number SC044692 (Scotland)

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Monnier	
	J Joy	
	J Gillan	
	R Jarvis	(Appointed 30 July 2025)
	A Johnstone	(Appointed 18 September 2025)
	K Baxter	(Appointed 13 November 2025)
Charity registration	Scotland	SC044692
Independent examiner	Stuart Farrer, FCA	
	Sterling House	
	Wavell Drive	
	Rosehill Industrial Estate	
	Carlisle	
	CA1 2SA	

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

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DUMFRIES & GALLOWAY HARD OF HEARING GROUP

TRUSTEES' 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) (effective 1 January 2019)".

Objectives and activities

The charity's objects are the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage and there has been no change in these during the year.

The Charity's aims are to help improve the quality of life for hard of hearing people living in Dumfries and Galloway, and to raise awareness of their needs throughout the wider community.

The Charity's primary activity is to deliver a care and maintenance programme for NHS hearing aids in community settings, in the person's own home and in care homes. This also involves the provision of information and referrals to other agencies. Other activities include reducing isolation and loneliness resulting from hearing loss, the development and delivery of training and identifying and representing the concerns and views of people with hearing loss in a range of ways.

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

Achievements and performance

Over the past year, we have focused on delivering our core services, including hearing aid maintenance drop-in clinics, home visits for housebound people who are hard of hearing, and visits to most care homes across Dumfries and Galloway. These services help ensure that NHS-provided hearing aids are maintained and kept in full working order for those who rely on them.

We have continued to work to increase the overall awareness in the services we provide as can be seen by the number of people we have seen in the past year.

We updated our general service leaflet which promotes our drop-in clinics, home visits and care home services. This leaflet was distributed to libraries, community centres, carers centres and Audiology. Dumfries and Galloway NHS Audiology department continue to provide a copy of our drop-in list to everyone they issue with hearing aids, batteries or spares.

Rather than open any new clinics we have concentrated on making sure we have enough volunteers at each of our current locations to keep our services efficient. To this end we have increased the number of volunteers who routinely man our busiest clinics and we have recruited 4 new volunteers.

We run 25 drop-in clinics in 18 locations throughout Dumfries and Galloway, and we plan to open another Saturday clinic in the next few months to cater for working people who are currently under served.

The number of people attending our drop-in clinics has continued to increase and between April 2025 and the end of March 2026 we saw 5713 people and service 8721 hearing aids. This is an increase of 19% on the numbers of people we saw in 2024/ 25.

We have continued to actively promote our home visit service during the past year and the number of people we have seen has again increased exponentially. We completed 203 home visits and serviced 395 hearing aids which is a 15% increase on the number of home visits we undertook in 2024/25. This service is highly regarded, and we receive requests for visits from service users, their friends and family and other community services. The people we see on home visits are housebound and they are already isolated from their communities. We can provide them with some relief by ensuring they have working hearing aids so at the very least they can communicate with people who visit them, answer the phone and hear the TV.

Our care home service is very important for residents who have hearing loss. Having functioning hearing aids which are maintained regularly means that residents who may have lost some other abilities can still participate in conversations, be comforted by the voices of family and friends and be able to indicate preferences. During the year we saw 195 residents and maintained 360 hearing aids.

Through surveys we are pleased to report 98% of our service users were satisfied or very satisfied with the service they received. 98% of service users are satisfied with the service they receive. As previously we would do better if we could provide more clinics in more locations.

Our volunteers continue to be the mainstay of the organisation. We can’t thank our volunteers enough for their dedication and reliability – of both experienced volunteers and those who joined us during the year. Without them we would not be able to deliver any of our services.

We were delighted when one of our longest serving volunteers, Brian Monnier was awarded Age Scotland Volunteer of the Year Award 2025. His commitment and compassion is indicative of amazing people who volunteer for our charity.

All our new volunteers receive initial training from NHS Audiology and Audiology also undertook question and answer sessions for all our volunteers with sessions in both Dumfries and Stranraer.

We were pleased to reciprocate by having two of our trained volunteers located in the D&G NHS Audiology department on a regular basis helping with simple repairs and providing general support.

There were some challenges during the year, particularly increased operational costs and fewer sources of funding particularly for staff wages. We have been a victim of our own success as our volunteer expenses have increased significantly due to the increase in home visits undertaken in a region with few people spread over a vast geographic area.

We have continued to work to deliver the best possible services to people with hearing loss, helping them to participate with confidence in family, social and community life.

Using the CAF resilience framework and roadmap provided by the Keystone Fund we have developed a resilient organisation where both staff and trustees have a clear sense of purpose and the know-how to achieve both short- and long-term goals while maintaining an efficient and effective organisation.

We wish to record our grateful appreciation to all of our funders and supporters who have been so accommodating throughout the year. Securing funding continues to be very challenging, especially at this time when funders' priorities are changing. We are therefore extremely grateful to those who have been supporting us and what we do.

Our thanks go to our funders:

Bank of Scotland Foundation

Agnes Hunter Trust

Garfield Weston Foundation

Stafford Trust

Annandale and Nithsdale Community Benefit company

Weir Foundation

Killgallioch Community Fund

Charities Aid Foundation – Keystone Fund

Financial review

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

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The charity is a Scottish Charitable Incorporated Organisation governed by its constitution which was registered with OSCR on the 26th February 2014 and last amended on the 13 November 2025.

The trustees who served during the year and up to the date of signature of the financial statements were:

B Monnier	
A Ferguson	(Resigned 12 June 2025)
J Joy	
J Tosh	(Resigned 19 September 2025)
J Gillan	
R Jarvis	(Appointed 30 July 2025)
A Johnstone	(Appointed 18 September 2025)
K Baxter	(Appointed 13 November 2025)

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

R Jarvis
Chairperson

21 October 2026

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF DUMFRIES & GALLOWAY HARD OF HEARING GROUP

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 6 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees 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 charity's 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

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph 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.

Stuart Farrer, FCA

Sterling House
Wavell Drive
Rosehill Industrial Estate
Carlisle
CA1 2SA

Dated: 21 October 2026

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

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 grants	**3**	5,203	80,841	86,044	4,664	72,000	76,664
Investments	**4**	690	-	690	137	-	137
Total income		5,893	80,841	86,734	4,801	72,000	76,801
Expenditure on:							
Charitable activities	**5**	(542)	58,423	57,881	-	68,869	68,869
Total expenditure		(542)	58,423	57,881	-	68,869	68,869
Net income and movement in funds		6,435	22,418	28,853	4,801	3,131	7,932
Reconciliation of funds:							
Fund balances at 1 April 2025		28,150	19,964	48,114	23,349	16,833	40,182
Fund balances at 31 March 2026		34,585	42,382	76,967	28,150	19,964	48,114

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

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Stocks	**9**	542		-	
Cash at bank and in hand		78,788		51,086	
		79,330		51,086	
Creditors: amounts falling due within one year	**10**	(2,363)		(2,972)	
Net current assets			76,967		48,114
The funds of the charity					
Restricted income funds	**12**		42,382		19,964
Unrestricted funds	**13**		34,585		28,150
			76,967		48,114

The financial statements were approved by the trustees on 21 October 2026

B Monnier
Treasurer

1 Accounting policies

Charity information

Dumfries & Galloway Hard of Hearing Group is a Scottish registered charity (SCIO) and is incorporated. The address of the principal office is Dumfries & Galloway Hard of Hearing Group, 8 George Street, Dumfries, DG1 1EG.

1.1 Accounting convention

The financial statements have been prepared in accordance 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) (effective 1 January 2019)". 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 applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

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

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

1.6 Stocks

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

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

1.7 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.

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 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 donations and grants

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	5,203	-	5,203	4,664	-	4,664
Grants	-	80,841	80,841	-	72,000	72,000
	5,203	80,841	86,044	4,664	72,000	76,664
Donations and gifts						
Other	5,203	-	5,203	4,664	-	4,664
	5,203	-	5,203	4,664	-	4,664

4 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	690	137

5 Expenditure on charitable activities

	Restricted Charitable Expenditure 2026 £	Restricted Charitable Expenditure 2025 £
Direct costs		
Staff costs	37,429	45,483
Rent	1,063	1,935
Insurance	468	613
Telephone	218	705
Manager travel	191	677
Employee travel	-	732
Manager and employee training	-	215
Volunteer travel and subsistence	4,433	4,567
Volunteer training	74	-
Clinic room hire and refreshments	7,127	6,990
Design and print	239	238
Board meeting expenses	280	266
Equipment purchased	1,841	1,912
Volunteer Development / Regional Meet	1,155	1,216
Other Governance costs	3,363	3,320
	57,881	68,869
Analysis by fund		
Unrestricted funds	(542)	-
Restricted funds	58,423	68,869
	57,881	68,869

6 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total employees	1	2

6 Employees **(Continued)**

Employment costs	**2026**	**2025**
	£	**£**
Wages and salaries	36,338	44,337
Other pension costs	1,091	1,146
	37,429	45,483

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

7 Trustees

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

8 Taxation

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

9 Stocks

	2026	**2025**
	£	**£**
Raw materials and consumables	542	-

10 Creditors: amounts falling due within one year

	2026	**2025**
	£	**£**
Accruals and deferred income	2,363	2,972

11 Retirement benefit schemes

	2026	**2025**
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	1,091	1,146

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.

12 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	At 31 March 2026
	£	£	£	£
	19,964	80,841	(58,423)	42,382

Previous year:	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
	16,833	72,000	(68,869)	19,964

13 Unrestricted funds

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

	At 1 April 2025	Incoming resources	Resources expended	At 31 March 2026
	£	£	£	£
General funds	28,150	5,893	542	34,585

Previous year:	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	23,349	4,801	-	28,150

14 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 March 2026:			
Current assets/(liabilities)	34,585	42,382	76,967
	34,585	42,382	76,967

14 Analysis of net assets between funds **(Continued)**

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Current assets/(liabilities)	28,150	19,964	48,114
	28,150	19,964	48,114

15 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).