

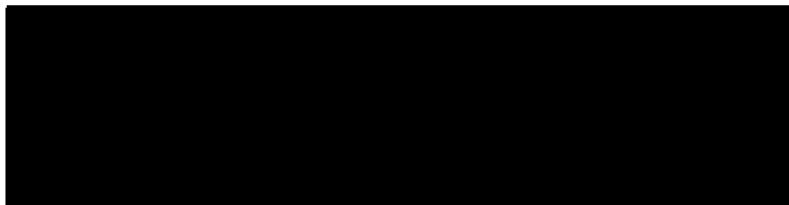
Charity registration number SC044692 (Scotland)

DUMFRIES & GALLOWAY HARD OF HEARING GROUP
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees



Charity number (Scotland)

SC044692

Independent examiner



Sterling House
Waveil Drive
Rosehill Industrial Estate
Carlisle
CA1 2SA

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

CONTENTS

	Page
Trustees' report	1 - 4
Independent examiner's report	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8 - 14

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (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.

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

We have spent the year focusing on increasing awareness of the services we provide. We launched a new service leaflet which promotes our drop-in clinics but also our home visit and care home service. This has been distributed to libraries community centres, carers centres and Audiology. Dumfries and Galloway NHS Audiology department also provide a copy of our drop-in list to everyone they issue with hearing aids, batteries or spares.

We opened a new drop-in clinic at Lochthorn library in July 2024. This has proven to be popular and in the last six months has seen 81 people with numbers attending each clinic growing month on month.

We now have 25 clinics per month held in 18 locations and we are working towards opening another Saturday or weeknight clinic as soon as we can as we are aware of the need to make our service available to working age people.

The number of people attending our clinics is steadily rising and between April 2024 and March 2025 we have seen 4821 people and serviced 8721 hearing aids.

We have actively promoted our home visit service over the past year and the number of people we have seen has increased exponentially. We completed 176 home visits and serviced 328 hearing aids. This represents an 83% increase on the visits we undertook in 2023/24. We find this service to be very worthwhile. 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 149 care home residents and maintained 261 hearing aids. There have still been times in the past year when homes were closed due to illness. This has not necessarily been Covid but care homes are now understandably very cautious in the face of outbreaks of disease.

██████████ our Service Development Officer left us at the end of September, and we thank her for her contribution over the past 12 months.

She was replaced in early November by ██████████ who comes to us with experience of working within the NHS. ██████████ role is as Service Development Officer and he is responsible for outreach work and volunteer and service strategy. One of the first tasks undertaken by ██████████ was to visit all our drop-in clinics and conduct a survey of our service users. We are pleased to report 96% of our service users were satisfied or very satisfied with the service they received. The remaining 4% said that the only way it could be better was if it was available more often.

Funding for our Brew 'n' Blether social groups for people with hearing loss also come to an end but the Board of Trustees agreed to cover the minimal costs involved from reserves, to allow the groups in Langholm and Dumfries to continue. These groups are led by two Trustees who have a hearing loss, so they don't impact on staff time. The groups meet monthly and are a mix of just having a blether and occasionally having a speaker. The groups have proven to be valuable as focus groups for both us and other organisations who want views from people with hearing loss. We appreciate the support we received from Langholm Day Centre with regard to the Langholm Brew 'n' Blether group.

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

All our new volunteers receive initial training from NHS Audiology. During the year volunteers also attended refresher training, again delivered by NHS Audiology, at events in Newton Stewart, Moffat and Dumfries. We were pleased to reciprocate by having two of our trained volunteers located in the audiology department on a regular basis helping with simple repairs and providing general support.

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

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

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 are pleased to say we end the year in a better position than we started it as we have been awarded two-year funding by two of our funders.

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.

We wish to record our grateful appreciation to 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:

- Impact Funding Partners
- Community Fund – National Lottery Fund
- Agnes Hunter Trust
- Ewe Hill Wind Farm
- Hugh Fraser Foundation
- Bank of Scotland Foundation
- Clyde wind Farm
- Killgallioch wind Farm
- Mental Health and Wellbeing Fund
- NHS Dumfries and Galloway

Dumfries & Galloway Hard of Hearing Group

Financial review

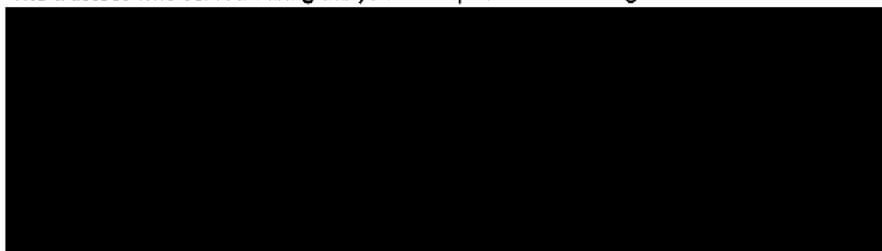
It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in 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 16 September 2019.

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

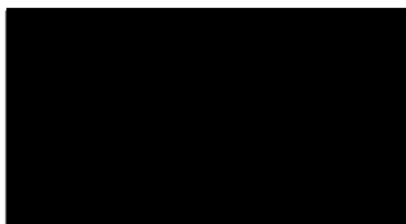


DUMFRIES & GALLOWAY HARD OF HEARING GROUP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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



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 2025, 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 2005 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 2005 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.


Sterling House
Wavell Drive
Rosehill Industrial Estate
Carlisle
CA1 2SA

Dated: 7.10.25

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	7	4,664	72,000	76,664	2,974	58,662	61,636
Investments	8	137	-	137	-	-	-
		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total income		4,801	72,000	76,801	2,974	58,662	61,636
Expenditure on:							
Charitable activities	9	-	68,869	68,869	-	57,300	57,300
		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total expenditure		-	68,869	68,869	-	57,300	57,300
		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net income and movement in funds		4,801	3,131	7,932	2,974	1,362	4,336
Reconciliation of funds:							
Fund balances at 1 April 2024		23,349	16,833	40,182	20,375	15,471	35,846
		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Fund balances at 31 March 2025		28,150	19,964	48,114	23,349	16,833	40,182
		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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

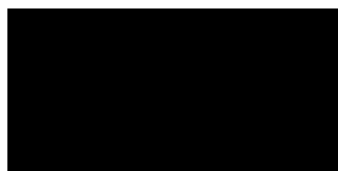
DUMFRIES & GALLOWAY HARD OF HEARING GROUP

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		51,086		42,325	
Creditors: amounts falling due within one year	4	<u>(2,972)</u>		<u>(2,143)</u>	
Net current assets			<u>48,114</u>		<u>40,182</u>
The funds of the charity					
Restricted income funds	10		19,964		16,833
Unrestricted funds	11		<u>28,150</u>		<u>23,349</u>
			<u>48,114</u>		<u>40,182</u>

The financial statements were approved by the trustees on 22-9-25



DUMFRIES & GALLOWAY HARD OF HEARING GROUP

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

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.

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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 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.

1.7 Retirement benefits

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

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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 Taxation

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

4 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	2,972	2,143
	<u>2,972</u>	<u>2,143</u>

5 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,146	2,433
	<u>1,146</u>	<u>2,433</u>

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.

6 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

7 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	4,664	-	4,664	2,974	-	2,974
Grants	-	72,000	72,000	-	58,662	58,662
	<u>4,664</u>	<u>72,000</u>	<u>76,664</u>	<u>2,974</u>	<u>58,662</u>	<u>61,636</u>

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Income from donations and legacies

(Continued)

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts						
Donations	-	-	-	2,974	-	2,974
Other	4,664	-	4,664	-	-	-
	<u>4,664</u>	<u>-</u>	<u>4,664</u>	<u>2,974</u>	<u>-</u>	<u>2,974</u>

8 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	137	-
	<u>137</u>	<u>-</u>

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

9 Expenditure on charitable activities

	Restricted Charitable Expenditure 2025 £	Restricted Charitable Expenditure 2024 £
Direct costs		
Staff costs	45,483	36,985
Rent	1,935	3,000
Insurance	613	588
Telephone	705	791
Manager travel	677	597
Employee travel	732	-
Manager and employee training	215	143
Volunteer travel and subsistence	4,567	3,709
Volunteer training	-	50
Clinic room hire and refreshments	6,990	4,978
Design and print	238	-
Postage and stationery	-	20
Board meeting expenses	266	212
Equipment purchased	1,912	1,469
Volunteer Development / Regional Meet	1,216	857
Other Governance costs	3,320	3,901
	<u>68,869</u>	<u>57,300</u>
Analysis by fund		
Restricted funds	<u>68,869</u>	<u>57,300</u>

10 Restricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
	16,833	72,000	(68,869)	19,964
	<u>16,833</u>	<u>72,000</u>	<u>(68,869)</u>	<u>19,964</u>
Previous year:				
	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
	15,471	58,662	(57,300)	16,833
	<u>15,471</u>	<u>58,662</u>	<u>(57,300)</u>	<u>16,833</u>

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Unrestricted funds

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

	At 1 April 2024	Incoming resources	At 31 March 2025
	£	£	£
General funds	23,349	4,801	28,150
	<u> </u>	<u> </u>	<u> </u>

Previous year:	At 1 April 2023	Incoming resources	At 31 March 2024
	£	£	£
General funds	20,375	2,974	23,349
	<u> </u>	<u> </u>	<u> </u>

12 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	2025	2025	2025
	£	£	£
At 31 March 2025:			
Current assets/(liabilities)	48,114	-	48,114
	<u> </u>	<u> </u>	<u> </u>
	48,114	-	48,114
	<u> </u>	<u> </u>	<u> </u>
Per balance sheet	28,150	19,964	48,114
Balance to allocate	(19,964)	19,964	-

	Unrestricted funds	Restricted funds	Total
	2024	2024	2024
	£	£	£
At 31 March 2024:			
Current assets/(liabilities)	23,349	16,833	40,182
	<u> </u>	<u> </u>	<u> </u>
	23,349	16,833	40,182
	<u> </u>	<u> </u>	<u> </u>

13 Trustees

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

DUMFRIES & GALLOWAY HARD OF HEARING GROUP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total employees	2	2
	<u> </u>	<u> </u>
Employment costs	2025	2024
	£	£
Wages and salaries	44,337	34,552
Other pension costs	1,146	2,433
	<u> </u>	<u> </u>
	45,483	36,985
	<u> </u>	<u> </u>

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