Company registration number SC226571 (Scotland)

Charity registration number SC032589 (Scotland)

DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED
(A COMPANY LIMITED BY GUARANTEE)
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DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED
(A COMPANY LIMITED BY GUARANTEE)
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 Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 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 to promote the welfare of people with disabilities in need of in need of housing information and advice and self-directed support options information,advice and advocacy.

Achievements and performance

Housing Casework

During 2025/26, DPHS continued to provide independent housing information, advice, and signposting to disabled people across Fife. Our support helped individuals and families understand housing options, adaptations, assessments, and routes to wider support, enabling people to make informed decisions and access help before issues escalated. Housing need often involves wider issues including health, care, benefits, carers' support, and confidence in navigating services. Staff worked with people to identify their circumstances, clarify practical next steps, and connect them with appropriate statutory and third-sector services. Key areas of advice included accessible social housing, rehousing options, adaptations, private rented accommodation, owner-occupier grant routes,and independent living support. This person-centred approach helped reduce complexity and supported people to remain safe, independent, and connected to their communities.

The service continued to highlight the importance of early, accessible advice. Support enabled people to better understand their rights, present their needs clearly, and pursue realistic housing solutions, whether through adaptations to an existing home or by seeking more suitable accommodation.

Ongoing challenges included limited accessible housing, waiting times for assessments or rehousing, eligibility uncertainty, digital exclusion, and communication barriers. DPHS will continue to work with partners to improve referral routes, share clear information, and support better housing outcomes for disabled people in Fife.

Priorities for 2026/27

1. Promote early access to specialist housing advice for disabled people across Fife.
2. Strengthen referral pathways with housing providers, occupational therapy, social work, and third-sector partners.
3. Use warm signposting for people who may struggle to navigate services independently.
4. Maintain clear, up-to-date information on adaptations, housing applications, assessments, and accessible options.
5. Develop consistent local guidance for disabled people, carers, and professionals.
6. Share learning with partners to identify service gaps and opportunities for improvement.
7. Capture outcomes and feedback to demonstrate impact and inform service development.

CEO Statement

I would like to thank DPHS staff, trustees, partners, and supporters for their continued contribution during 2025/26. Housing advice remains central to supporting independence, safety, dignity, and wellbeing for disabled people across Fife.

In the year ahead, DPHS will continue to strengthen partnership working, improve access to clear information, and support coordinated referrals so that disabled people receive the right help at the right time.

Self-Directed Support (SDS)

During 2025/26, SDS Options continued to provide independent, accessible and person-centred advice to disabled people, families, unpaid carers and Personal Assistants across Fife. The service helped people understand their rights, explore the four Self-Directed Support options and make informed decisions about care and support arrangements that promote independence, choice and control.

A key focus remained supporting people who choose Option 1 direct payments. SDS Options provided practical guidance on recruitment, employment responsibilities, contracts, payroll considerations and access to Human Resources advice. This support helps individual employers create safe, sustainable and outcome-focused arrangements.
The service also supported unpaid carers by helping to promote community-based opportunities that reduce isolation, build peer support and improve wellbeing through creative and social activities.

Partnership working with individuals, families, social work teams, Fife Council, Fife Health and Social Care Partnership and community organisations remained central to effective delivery. By offering clear information, practical support and signposting to local resources, SDS Options contributed to more confident decision-making and stronger community connections.
Although SDS offers significant benefits, people continue to require support to navigate eligibility, budgets, reviews and changing circumstances. Recruitment and retention of Personal Assistants can also be challenging. Maintaining independent advice remains essential to ensuring that people can exercise genuine choice, control and dignity.

- Priorities for the year ahead include raising awareness of SDS Options, supporting informed choice across the four SDS options, strengthening guidance for individual employers, working with partners to reduce complexity, and recognising the valuable contribution of Personal Assistants.
- As CEO I want to acknowledge the dedication of our staff and partners, whose work helps ensure that people are not simply offered services, but are supported to shape arrangements that reflect their own circumstances, aspirations and outcomes. Their commitment has strengthened the delivery of SDS Options and contributed to more confident, informed and empowered decision-making for people across Fife.

CEO Statement

As CEO, I am proud of our continued commitment to delivering Self-directed Support in a way that promotes choice, control, dignity, and positive outcomes for disabled people and their families across Fife.

Other Activity Areas

During 2025/26, the charity continued to provide a valued and much-needed service to the people and communities it supports. Its work helped meet local needs, improve wellbeing, reduce isolation and provide practical, compassionate support. The trustees recognise the positive impact of these services for beneficiaries, partners, volunteers, funders and the wider community.
The trustees are also mindful of increasing pressures, including rising costs, reduced funding, growing demand and the need for long-term resilience. They therefore believe that exploring a merger with a like-minded charity is a responsible step. A suitable merger could help secure services, reduce duplication, strengthen resources and create a more sustainable platform for the future. Any proposal would be carefully considered, with appropriate due diligence, consultation and planning to protect the charity’s mission, service quality and beneficiaries.

Financial review

Total income in the year to 31st March 2026 was £325,765 (2025 - £325,183) of which £110,968 (2025 - £114,339) was restricted grant income from the Scottish Government. Expenditure for the year was £403,923 (2025 - £342,546).

The charity had an overall deficit of £78,158 (2025 - deficit of £17,363) leading to a total fund balance carried forward of £166,779 (2024 - £244,937).

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 considers 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.

Risk

The charity faces significant financial risk due to rising costs, increased demand, and uncertainty in the funding environment. Trustees believe exploring a formal merger is necessary to protect services, beneficiaries, staff, volunteers, and stakeholders. A merger would strengthen governance, financial resilience, and operational stability, helping ensure the charity's purpose and essential work can continue within a more secure structure.

Plans for future periods

For the 2025/26 annual accounts, the Trustees have considered the charity's financial position, principal risks and future sustainability. The charity continues to face rising costs, increasing demand and uncertainty around future funding. The Trustees believe exploring a formal merger with a like-minded charity is a responsible step to strengthen governance, financial resilience and service continuity for beneficiaries and stakeholders.

Structure, governance and management

Disabled Persons Housing Service (Fife) is a charity and company limited by guarantee incorporated in December 2001 and governed by its memorandum and articles of association.

Trustees are appointed at the AGM or from time to time by the board to fill gaps in skills and knowledge. New trustees receive training from Fife Voluntary Action on their roles and responsibilities.

The trustees have overall responsibility for the charity's activities, the charity is run on a day-to-day basis by the charity manager. Subgroups of the board are convened, as necessary.

Disabled Persons Housing Service (Fife) is a member of the Scottish Accessible Housing Network along with other Disabled Persons Housing Services in Scotland.

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:

Irene Guild - Chairperson
Philip Revie (resigned 12 August 2026)
Colin McInnes
Ronald Skirving (appointed 11 December 2025)

Company Secretary Pandora Summerfield (resigned 31 March 2026)

Independent Examiner Fiona Haro CA

Statement of trustees' responsibilities

The trustees, who are also the directors of Disabled Persons Housing Service (Fife) Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with 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 Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 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' report was approved by the Board of Trustees.

Irene Guild

Irene Guild
Trustee

29 September 2026

DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 6 to 18.

Respective responsibilities of trustees and examiner

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

(a) which gives me reasonable cause to believe that in any material respect the requirements:
   (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
   (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

   have not been met or

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

Fiona Haro

Fiona Haro CA
Thomson Cooper
3 Castle Court
Carnegie Campus
Dunfermline
Fife
KY11 8PB

Dated: 29 September 2026

DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED
(A COMPANY LIMITED BY GUARANTEE)
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	**2**	210,797	110,968	321,765	210,844	114,339	325,183
Other income	**3**	4,000	-	4,000	-	-	-
Total income		214,797	110,968	325,765	210,844	114,339	325,183
Expenditure on:							
Charitable activities	**4**	292,506	111,417	403,923	230,471	112,075	342,546
Total expenditure		292,506	111,417	403,923	230,471	112,075	342,546
Net expenditure and movement in funds		(77,709)	(449)	(78,158)	(19,627)	2,264	(17,363)
Reconciliation of funds:							
Fund balances at 1 April 2025		242,673	2,264	244,937	262,300	-	262,300
Fund balances at 31 March 2026		164,964	1,815	166,779	242,673	2,264	244,937

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

DISABLED PERSONS HOUSING SERVICE (FIFE) LIMITED
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**10**		3,730		6,435
Current assets					
Debtors	**11**	2,298		1,535	
Cash at bank and in hand		179,637		285,055	
		181,935		286,590	
Creditors: amounts falling due within one year	**12**	(18,886)		(48,088)	
Net current assets			163,049		238,502
Total assets less current liabilities			166,779		244,937
Income funds					
Restricted funds	**15**		1,815		2,264
Unrestricted funds - general					
Designated funds	**16**	2,401		56,435	
General unrestricted funds		162,563		186,238	
			164,964		242,673
			166,779		244,937

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the Trustees on 29 September 2026

Irene Guild

Irene Guild
Trustee

Company Registration No. SC226571

1 Accounting policies

Charity information

Disabled Persons Housing Service (Fife) Limited is a private company limited by guarantee incorporated in Scotland. The registered office is Caledonia House Pentland Park, Saltire Centre, Glenrothes, Fife, Scotland, KY6 2AQ .

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association , the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) 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)" (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 not to prepare a Statement of Cash Flows.

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

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 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	15% Straight Line
Fixtures and fittings	15% Straight Line
Computers	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.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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.

1.9 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.

1 Accounting policies **(Continued)**

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.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

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

2 Donations and legacies

	Unrestricted funds general 2026 £	**Restricted funds 2026 £**	**Total 2026 £**	Unrestricted funds general 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	77	-	77	5,041	-	5,041
Grants receivable	210,720	110,968	321,688	205,803	114,339	320,142
	210,797	110,968	321,765	210,844	114,339	325,183
Donations and gifts						
Meikle Foundation Grant	-	-	-	5,000	-	5,000
Miscellaneous donation	77	-	77	41	-	41
	77	-	77	5,041	-	5,041
Grants receivable for core activities						
Fife Council Housing	82,512	-	82,512	80,109	-	80,109
Fife Council SDS	109,316	-	109,316	107,172	-	107,172
Scottish Government SDS (SiRD)	-	110,968	110,968	-	114,339	114,339
DPHS Core	18,892	-	18,892	18,522	-	18,522
	210,720	110,968	321,688	205,803	114,339	320,142

3 Other income

	Unrestricted funds 2026 £	**Unrestricted funds 2025 £**
Other income	4,000	-

4 Expenditure on charitable activities

	Total 2026 £	Total 2025 £
Direct costs		
Staff costs	314,219	239,067
Direct expenses	39,254	46,727
Staff Travel	5,254	2,843
Staff Recruitment	-	1,240
Employee benefits	3,512	660
Staff training	1,221	265
	363,460	290,802
Share of support and governance costs (see note 5)		
Support	29,200	31,423
Governance	11,263	20,321
	403,923	342,546
Analysis by fund		
Unrestricted funds	292,506	230,471
Restricted funds	111,417	112,075
	403,923	342,546

5 Support costs allocated to activities

	Total 2026 £	Total 2025 £
Depreciation	4,544	5,837
Administration costs	17,626	17,486
Office costs	7,030	8,099
Governance	11,263	20,322
	40,463	51,744

Governance costs comprise:	2026 £	2025 £
Accountancy	7,487	9,115
Legal and professional	1,976	9,527
Independent examination fee	1,800	1,680
	11,263	20,322

The support and governance costs are apportioned on a direct basis.

6 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	4,544	5,837

7 Trustees

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

8 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	8	6

Employment costs	2026	2025
	£	£
Wages and salaries	264,893	204,577
Social security costs	23,223	15,490
Other pension costs	26,103	19,000
	314,219	239,067

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	50,213	58,325

9 Taxation

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

10 Tangible fixed assets

	Leasehold improvements	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2025	6,600	1,962	33,144	41,706
Additions	-	-	1,889	1,889
Disposals	-	(646)	(8,980)	(9,626)
At 31 March 2026	6,600	1,316	26,053	33,969
Depreciation and impairment				
At 1 April 2025	5,940	1,034	28,297	35,271
Depreciation charged in the year	660	216	3,668	4,544
Eliminated in respect of disposals	-	(596)	(8,980)	(9,576)
At 31 March 2026	6,600	654	22,985	30,239
Carrying amount				
At 31 March 2026	-	662	3,068	3,730
At 31 March 2025	660	928	4,847	6,435

11 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	1,000	-
Other debtors	-	842
Prepayments and accrued income	1,298	693
	2,298	1,535

12 Creditors: amounts falling due within one year

	Notes	2026	2025
		£	£
Deferred income	13	-	32,052
Trade creditors		5,128	10,215
Other creditors		10,412	1,640
Accruals		3,346	4,181
		18,886	48,088

13 Deferred income

	2026	2025
	£	£
Other deferred income	-	32,052

Deferred income is included in the financial statements as follows:

	2026	2025
	£	£
Deferred income is included within:		
Current liabilities	-	32,052
Movements in the year:		
Deferred income at 1 April 2025	32,052	-
Released from previous periods	(32,052)	-
Resources deferred in the year	-	32,052
Deferred income at 31 March 2026	-	32,052

The total amount of deferred income relates to monies received from Fife Council that relates to the year ended 31 March 2026.

14 Retirement benefit schemes

	2026	2025
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	26,103	19,000

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.

15 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.

Year ended 31 March 2026

		Movement in funds		
	Balance at 1 April 2025	Incoming resources	Resources expended	Balance at 31 March 2026
	£	£	£	£
Self Directed Support (SIRD)	2,264	110,968	(111,417)	1,815
	2,264	110,968	(111,417)	1,815

Year ended 31 March 2025

		Movement in funds		
	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£
Self Directed Support (SIRD)	-	114,339	(112,075)	2,264
	-	114,339	(112,075)	2,264

Self Directed Support (SIRD)
This represents a grant from the Scottish Government via Inspiring Scotland for work related to Self-Directed Support, under the Support in the Right Direction programme.

16 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
	£	£	£	£	£
Designated Fixed Assets	6,435	-	-	(4,034)	2,401
Designated Rebranding and Website	50,000	-	-	(50,000)	-
General funds	186,238	214,797	(292,506)	54,034	162,563
	242,673	214,797	(292,506)	-	164,964

16 Unrestricted funds **(Continued)**

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Designated Fixed Assets	7,176	-	-	(741)	6,435
Designated Rebranding and Website	50,000	-	-	-	50,000
General funds	205,124	210,844	(230,471)	741	186,238
	262,300	210,844	(230,471)	-	242,673

With the proposed merger it was not appropriate to invest in rebranding and a new website. Therefore the value of £50,000 was transferred to General Funds.

17 Analysis of net assets between funds

For the year ended 31 March 2026

	Unrestricted funds 2026	Designated funds 2026	Restricted funds 2026	Total 2026
	£	£	£	£
Fund balances at 31 March are represented by:				
Tangible assets	-	2,401	1,329	3,730
Current assets/(liabilities)	106,128	56,435	486	163,049
	106,128	58,836	1,815	166,779

For the year ended 31 March 2025

	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025
	£	£	£	£
Fund balances at 31 March are represented by:				
Tangible assets	-	6,435	-	6,435
Current assets/(liabilities)	186,238	50,000	2,264	238,502
	186,238	56,435	2,264	244,937

18 Related party transactions

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

19 Events After the Reporting Period

Disabled Persons Housing Services (Fife) Limited has entered into a definite agreement to merge with the charity Frontline Fife. Under the agreement, Frontline Fife will acquire 100% of the assets and liabilities of Disabled Persons Housing Services (Fife). The date for the merger to take place is expected to be 1 October 2026.