




citizens advice bureau

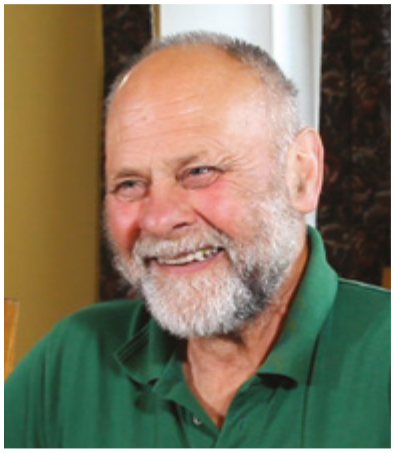



REAL PEOPLE REAL LIVES

Dumfries and Galloway Citizens Advice Service

Annual Report 2025-26









DUMFRIES & GALLOWAY CITIZENS ADVICE SERVICE



The difference hope can make

For almost 90 years, the Citizens Advice Service has been the UK's most trusted, respected and valued advice service. Over the course of our history, we've brought those values of free, impartial, confidential and independent advice to our communities across both urban and rural areas.

Dumfries and Galloway Citizens Advice Service in all its guises during this time has been here for the region. Throughout this report you will read case studies of real people as clients suffering in real life, who we have assisted to negotiate the most challenging and complex situations that have life changing consequences and how we helped them to turn their situation around. You will see the financial value and worth involved in this, money re-invested in the circular economy of Dumfries and Galloway, providing a positive impact on our small rural shopkeepers and wider rural economy. The work of D&G CAS has been proven to reduce demand on our statutory services. More than that, you can't put a price on well-being!

Funding continues to be a challenge for us with a reduction of 20% in our core funding for 2027 by Dumfries and Galloway Council that spans two financial years as well as flat and short term funding by other funders. We have already said goodbye to a number of colleagues and reduced our outreaches whilst we search for other funding to replace what has been lost.

Despite this, we will continue to do what we always do by rising to the challenge and exploring new and innovative ways to tackle poverty, deliver much needed support and protect vulnerable people across the region. Doing all we can to help the people of Dumfries and Galloway to not only get by, but to thrive through our delivery of a unique, multi-channel service that has in person, face to face support at its heart. We work in partnership with other organisations, taking our service out across the region and embedding it into areas it is needed most.

We really appreciate the continued support of volunteers as advisers, as Board members, helping us raise funds or a whole host of other support functions.

"I really liked the face to face meetings. I don't like talking to someone over the phone. It's definitely more personal meeting someone."

Anonymous Client

"Only D&G CAS can help me, as I have faith in them."

Anonymous Client

"This service is like our 5th emergency service!"

Anonymous Client

"Where else is there such a wealth of expertise and sound advice? "

Anonymous Client

"Let me see wood from the trees and really see there is hope."

Anonymous Client

"A dark cloud has now gone and all thanks to you! All your help and support has been very much appreciated."

Anonymous Client

Welcome to our **2025-26 Annual Report**

Chair's Address

It is with mixed emotions that I present our annual report for 2025-26. The report brings to life the incredible work that is undertaken by our volunteers and staff who support thousands of people across our region in the most effective of ways, across a number of personal challenges.

Our region is facing an ongoing and potent mix of issues which impact our fellow citizens lives across many fronts and against that stark backdrop, demand for our service remains consistently high and on a par with recent years. This is the case despite our ability to source funding becoming ever more challenging and in the context of the savings that the Council has to make to deliver their statutory requirement of a balanced budget.

We have worked closely with Dumfries and Galloway Council on fulfilling our current core contract which will end on 31 December 2026. They have openly shown their gratitude and support for the considerable value we deliver to every corner of the region.

The reduction in our Council funding will have a major impact on the service we are able to deliver. It means we need to find savings right across our service. We are already reducing our workforce to ensure we live within our means and cannot provide the same level of support to our clients.

We can only hope that this is a temporary situation and the Board remains appreciative of Dumfries and Galloway Council's ongoing recognition and support. Finally, I'd like to recognise the incredible leadership of our Chief Executive, Phil Stewart over the past year, and pay my thanks to fellow Board members and our brilliant and committed volunteers and staff always going above and beyond.



Marsali Caig
Chair of the Board

CEO Welcome



2025 -2026 was a year of bittersweet contrasts. The positives being that we achieved a clean bill of health in our Scottish Association of Citizens Advice Bureau Membership Standards Audit. This demonstrated that our advice giving and governance were delivered to the very highest of standards.

We also moved into our new Dumfries premises on 1 December 2025. These provide a better location for our staff and volunteers to deliver the very best service to our clients in a great working environment and increased opportunities for those with accessibility needs.

Our principle of delivering a service in the Right Place, Right Time, Right Way built around a face to face in person approach continues through our outreaches and other projects that span the region. It now includes innovative service delivery through the use of video conferencing.

Our challenges have come from securing sufficient funding to deliver as wide a service as we possibly can to support those most in need. This took a massive dent in October 2025 when Dumfries and Galloway Council Officers proposed the removal of our core funding to deliver advice and information services. Eventually leading to us losing 20% of our Council funding in the budget agreed by elected members in February 2026. Flat funding from other funders exacerbates this issue but we continue to try to secure other funding streams and ways of generating income.

There is no doubt that less funding will have a marked effect on our service delivery but one thing is for sure – D&G CAS will continue to deliver a high quality of service to as many people as we can.

Phil Stewart
Chief Executive Officer



Giving something back to our communities

Volunteering with us doesn't end with working in our bureaux, our Board of Directors are also composed of volunteers. Helping to guide our organisation through these challenging times, being a Board Member is an important job. They offer a strategic direction, supporting our management, staff and volunteers to deliver the best advice, in the right place, right time, right way.

We are seeking new volunteers to come and join our Board to bring a fresh impetus to our direction, bringing help to those desperately in need across Dumfries and Galloway.

Chair of the Board, Marsali Caig explains, "We are an organisation which is all about social justice, we don't want to see people left behind because of poverty. We want to help people overcome inequalities and get a fair crack at the whip, regardless of their circumstances.

"We don't focus on the day-to-day, it's not our job to get involved in operations. It's our job to make sure we're doing the big stuff, that we commit to doing at the start of every year and to deliver on our strategic objectives. The Board is also a really friendly, engaged space, with some great people and we have a laugh sometimes too."

New Board member, Sudeep Chatterjee is delighted to be joining us at D&G CAS, "When I first came to the UK, nearly 30 years ago, the first support I received was from Citizens Advice and when this opportunity arose to join the Board at D&G CAS, it struck me as the right time to apply. The organisation resonates with the values I hold and is a trusted independent and community focussed service. This is an opportunity for me now to give back to Citizens Advice what I received almost 30 years ago and to learn about the wider needs of the local community and the challenges they face.

"I would definitely encourage anyone thinking of joining our Board to take the plunge. The reward of seeing vulnerable people receiving the help they need amounts to much more than just words. It is a positive feeling that brings an inner satisfaction. Working with Citizens Advice is an honour and it's a privilege to be a part of that."

Click here to watch our video.

“When you look at the number of people we support, being a board member at D&G CAS gives you a sense of really making a difference to people’s lives. There is no better feeling than being a part of that.”



Marsali Caig
Chair



Maureen Smith
Vice Chair



Sudeep Chatterjee
Director



Patrick Shearer
Director



Norrie McIntosh
Director



Mhairi Ross
Director



Robert Wright
Director



Brian Johnstone
Director



Anne Laird
Director



Claire Holmes
Director

Our values

The core beliefs that guide our services and organisational culture are not only for us—but everyone who uses our service.

Trust
A firm belief in someone to do the right thing first time.

Respect
Recognising each other’s rights, feelings and abilities.

Inclusion
Welcoming participation in all aspects of D&G CAS business.

Our principles

Our six main principles guide the work we do and ensure we deliver the best possible service to those who need us.

- **Free**
- **Confidential**
- **Impartial**
- **Independent**
- **Client’s right to decide**
- **Empowerment**

Our twin aims are:

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively.

And equally:

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

To achieve our aims our vision is rooted in the strength of our communities. We strive to be where we are needed most delivering support in the Right Place, at the Right Time, in the Right Way and at the Right Cost. Together, we create a future where every voice is heard and every need is met.

Our service **at a glance**

Our total **Client Financial Gains** for 2025-26 were

£6,967,000

This is money put directly back into the **pockets of our clients** and into the economy of Dumfries and Galloway.

We supported **8,022** clients

with **35,387** issues

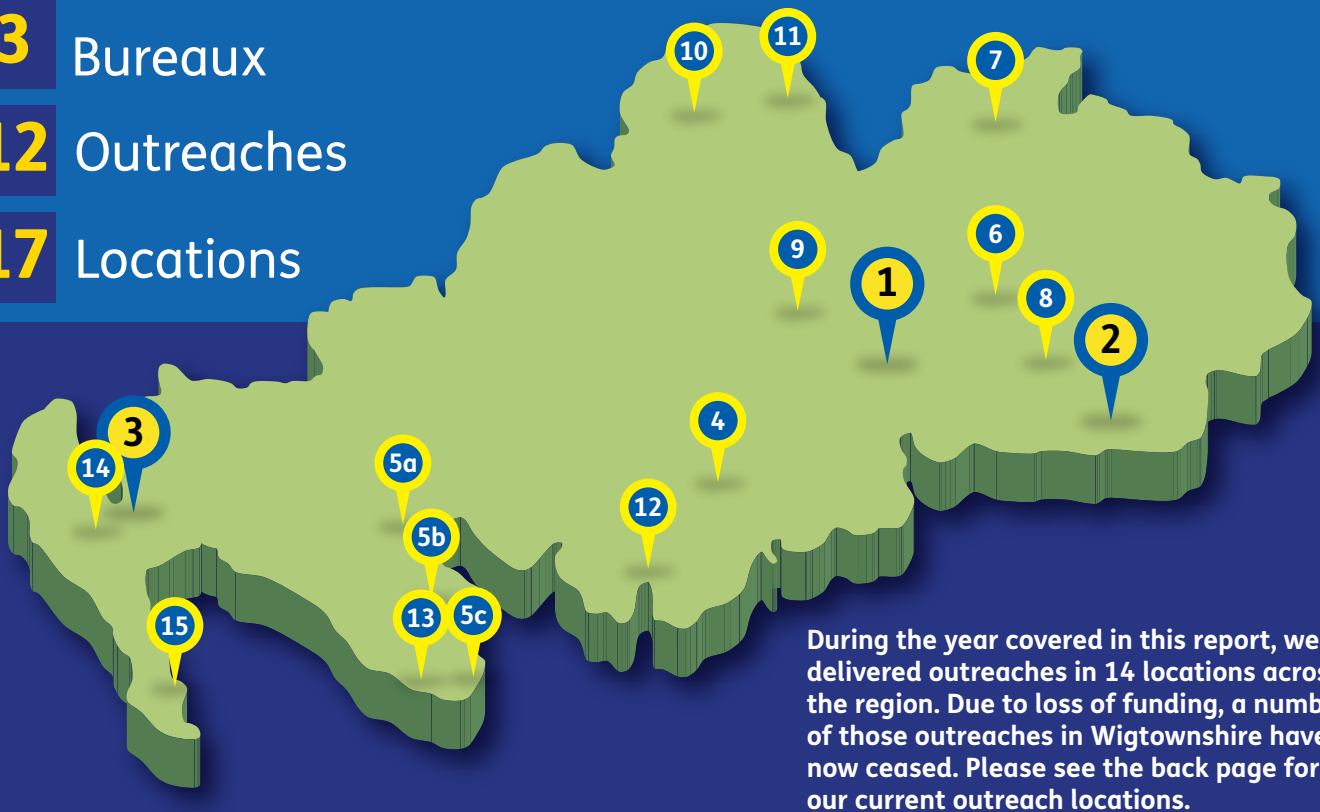
and addressed **£8.85m** worth of debt

40 volunteers donated **4,717** hours to a value of **£361,861**

3 Bureaux

12 Outreaches

17 Locations



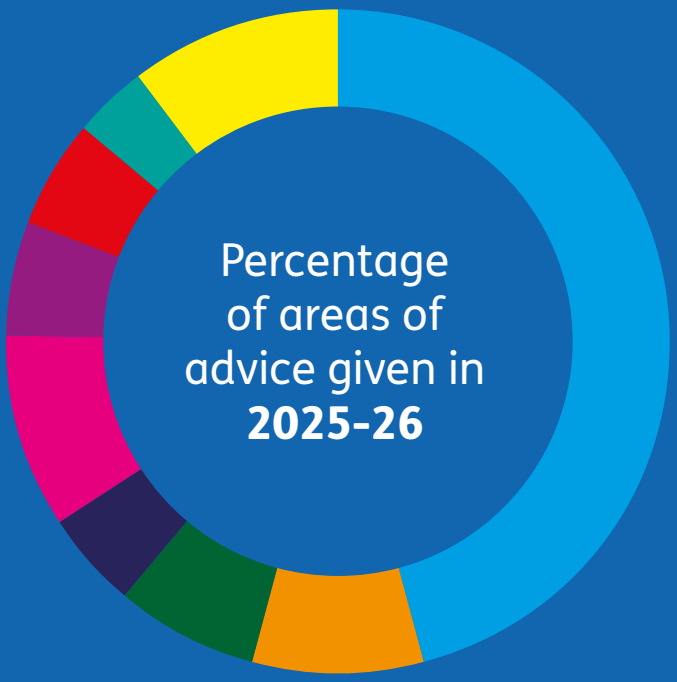
During the year covered in this report, we delivered outreaches in 14 locations across the region. Due to loss of funding, a number of those outreaches in Wigtownshire have now ceased. Please see the back page for our current outreach locations.

Multi channel service

We are committed to continually adapting our service to meet the needs of our clients. Supporting our objective of increasing our reach throughout the region, ensuring that no one is left behind.

Total contacts: 31,247

Email	14%
Letter	1%
Face to face	25%
Telephone	58%
Online (video, webchat, etc)	2%



A client's journey

When a client seeks help from us their journey to a solution can vary.

A client may initially contact us by telephone or email.

Due to the complexity of their enquiry, the client will have an initial face to face appointment with an adviser.

After this it can be possible for follow up contacts to be by telephone, email or face to face, depending on individual situations and the best outcome possible for the client.

Client satisfaction

100%

of clients who responded to our survey were either

VERY SATISFIED (97%)
SOMEWHAT SATISFIED (3%)

Areas of advice

- Benefits: **45.94%**
- Debt: **8.24%**
- Financial: **7.01%**
- Housing: **4.85%**
- Utilities: **9.5%**
- Work: **5.32%**
- Legal: **5.32%**
- Tax: **3.75%**
- Other: **10.07%**

Where to find us

1. **Dumfries Bureau**
2. **Annan Bureau**
3. **Stranraer Bureau**
4. **Castle Douglas Outreach**
5. **Mid-Galloway Outreach**
   a. **Newton Stewart**
   b. **Wigtown***
   c. **Whithorn**
6. **Lockerbie Outreach**
7. **Moffat Outreach**
8. **Ecclefechan Surgery**
9. **NW Dumfries Outreach**
10. **Upper Nithsdale**
11. **Wanlockhead (video only)**
12. **Kirkcudbright Outreach**
13. **South Machars Practice***
14. **Oak Tree Family Centre***
15. **Mull of Galloway Practice***

*Ceased March 2026



Moving for the Future

Moving in: our staff and volunteers take a break from moving items from our old premises.

"Our new premises underline our commitment to delivering our services and to supporting Dumfries Town Centre."

Phil Stewart
D&G CAS Chief Executive





"The staff were brilliant, they all mucked in, got involved and were really helpful."

Martin Bertram
Office Manager

On 1st December 2025, we opened the doors to our new Dumfries Bureau, moving just a short way along Irish Street, but streets ahead in how we can offer a better, more modern and accessible service.

We believe in investing in people rather than bricks and mortar, as it is the hard work and dedication of our staff and volunteers that delivers our high quality services, in an environment that is much more welcoming for our clients.

The high cost of rent and maintenance of our old premises means the savings can be put straight back into our services. In our new premises, letting out space to other organisations and working in a more efficient building means we are close to being cost neutral in terms of our Dumfries premises.

Split across three floors, our old premises weren't conducive to accessibility, for both staff and for clients. Now with easy wheelchair access, two accessible toilets and a wheelchair friendly lift, clients, staff and volunteers can use the building in comfort and be confident in the knowledge their needs are catered for.

109 Irish Street had previously been the home of a training company, the potential of which was spotted by Office Manager Martin Bertram.
An extensive programme of refitting, decorating and making the premises suitable for our purposes was undertaken by a number of local suppliers, in order for us to make the move quickly.

Our new home leaves us in a position to better face many of the challenges that lay ahead, not only in terms of funding, but meeting the demand placed on our service as many Dumfries and Galloway residents struggle with rising costs.

Click here to watch our video.



August 2025



August 2026



Dumfries Bureau, reception desk and interview pods.



Moving day November 2025



Reception under construction November 2025



Watch our video.

D&G CAS to the rescue!

"The reassurance of having Citizens Advice on our side has been invaluable."

Joyce and Alistair Hall

Joyce and Alistair Hall first approached Citizens Advice after experiencing billing problems with their energy supplier, "We were always in credit, never in debt, but the problems began when we had a new smart meter installed, we began to receive the most horrendous bills. Despite being given a dedicated 'Team Manager', our debt was increasing month on month.

"We weren't getting anywhere with them on our own, we couldn't get any answers, every time we called we spoke to a different adviser, the amount we owed kept growing, reaching £1500 and the stress of it all was becoming intolerable, it was keeping us awake at night and was affecting our health. We needed help."

It was at this point Joyce and Alistair contacted us and were passed over to our Safe and Warm Adviser, "It transpired our smart meter was faulty and had not been calculating evening usage on our storage heaters correctly. Georgia has been in our corner from day one. Her tenacity, her knowledge, her expertise has been second to none. Without her help, we wouldn't have known what to do. She has been in constant contact with us, updating us on progress and helping us to find a way forward. The reassurance of having Citizens Advice on our side has been invaluable. The issue is now well on the way towards being resolved and we should be debt free by the end of September 2026.

"There are so many people out there that really do need the help of Citizens Advice and they should receive all of the support they need and more. So all I could do is ask everyone to please get behind the Citizens Advice Bureau."



Jean Robison

After years of working as a teacher, Jean developed macular degeneration, followed by a stroke.

"I had multiple problems and was struggling to see well enough to read and fill in forms to renew my Attendance Allowance. A friend recommended I go to Citizens Advice. I was a little hesitant at first, but they take the time to listen to you and help. The face to face service is invaluable. I came out thinking, 'there's somebody looking after me'."

Andrew Pearson

Suffering from terminal cancer, Andrew was referred to us by his Hospital Support Team when he wanted to change to a smart meter and standard tariff.

"I'm undergoing chemotherapy which affects my memory and causes fatigue and brain fog. I wanted to change my tariff and have a smart meter installed, as my mobility was poor and the existing prepayment meter needed constant topping up. This was a big issue, as I was struggling to cope with the stairs. My adviser completely understood the situation I was facing and kept me up to date regularly with progress.

"I would like to reiterate how grateful I am for the support I was given in resolving my issue. It was very reassuring and has made a big difference. D&G CAS are a very valuable asset to the community."



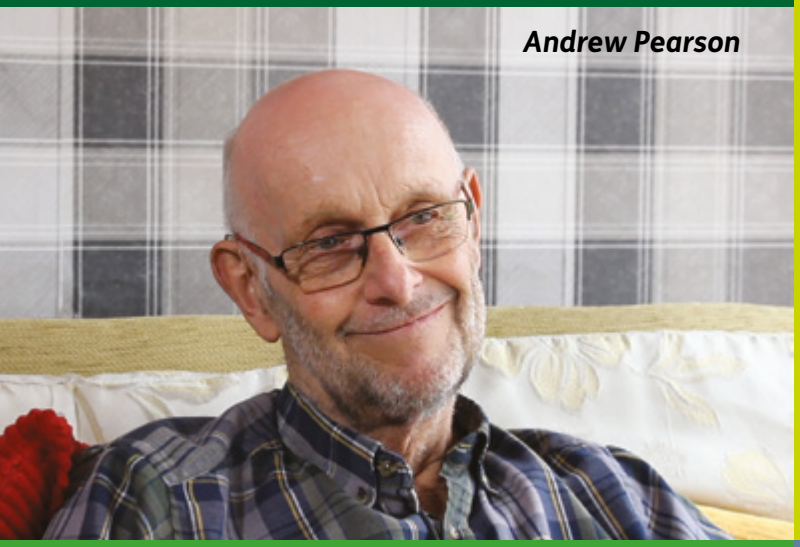
Scott Bonner

Scott and Sandra Bonner

When Sandra was diagnosed with encephalitis, she spent four months in hospital. When she was given a discharge date, she and her husband Scott were advised to apply for Adult Disability Payment (ADP).

"When we received the forms, I wasn't in the best place. I made a start, but it was too much for me to deal with at the time. The Carers' Centre put us in touch with Citizens Advice and Graham helped us to fill the forms in. We sent it off and didn't hear anything after three months, so we contacted them and the paperwork had been lost. Graham helped us to fill it all in again and eventually the claim was processed and she was awarded the payment.

"Without D&G CAS's help, I would have given up long ago. At first we didn't realise how much her illness would affect her life, but the payments have made things easier for us at a very difficult time."



Andrew Pearson

Hamish Waugh

After receiving a bill out of the blue for £9000 from his energy supplier, Eskdalemuir Sheep Farmer Hamish Waugh and his partner Fiona, jumped in the car and sped off to their nearest bureau in Annan.

"The stress of receiving something like this was incredible, but our D&G CAS adviser took all of the worry away and just dealt with it for us. I'm not the most confident person when it comes to computers, but it gave us confidence to know that someone was battling on our behalf.

"Dumfries and Galloway should be proud of the service D&G CAS provide for people in the region and it is a service I don't think can be replicated elsewhere."



Hamish Waugh



Staff and volunteers from our bureaux across the region. Above: Dumfries, right: Annan, inset: Stranraer

Our **face to face** service

We continue to deliver on our commitment of offering our services using a multi-channel approach, which means clients can choose the method of obtaining advice that best suits their needs. We deliver outreach clinics in 12 different locations, which give clients access to face to face advice without the need to travel long distances. It is important that our services are accessible to everyone who needs them.

Triage has improved our service delivery by resolving many issues at the first contact and means that clients are receiving help more quickly. This also means that advisers and specialists are able to provide the most vulnerable clients with the increased assistance and support which they require to resolve their often complex problems.

We provide self-help guides and links to information on our website for clients who, with a bit of guidance are able to deal with their issues themselves.

Call us on 0300 303 4321 or visit www.dagcas.org

Dumfries Bureau

We provide practical support, information and guidance to individuals and families in our communities. Using a personal approach, we help people access services, improve wellbeing and overcome challenges that may affect their daily lives. Working closely with partners and stakeholders, we aim to deliver accessible, responsive and effective support that promotes independence, resilience, and positive outcomes for those who use our services.

We have maintained strong levels of engagement and support despite continuous heavy demand with ever increasing complexity and ongoing resource pressures. Key achievements included strengthening partnership working, improving accessibility and delivering positive outcomes for service users. Challenges included managing growing caseloads, responding to complex needs, and adapting to changing circumstances and funding pressures. Despite these difficulties, staff and volunteers showed commitment, flexibility, and resilience, ensuring the continued delivery of high-quality support.



Annan Bureau

Our Annan Office is committed to delivering an accessible and inclusive service for all.
Our achievements would not have been possible without the dedication of our volunteers and staff their commitment has enabled us to improve the lives and change lives of so many people in our community and beyond.

Stranraer Bureau

We introduced a dedicated service to support individuals experiencing council tax debt. This targeted provision offers advice and practical assistance two days per week and operates on an appointment basis, ensuring clients receive focused, tailored support.

Over the past twelve months, the bureau has also strengthened its team by welcoming two new trainee advisers. Both bring enthusiasm and a strong commitment to supporting their local community, as they begin their journey in delivering high-quality advice services.

Triage

Our Triage Team continues to go from strength to strength helping us streamline enquiries and improve how we support clients by directing enquiries efficiently. We ensure clients get the right help while enabling advisers to focus on more complex work.

These improvements are helping us deliver a more responsive, flexible and user-friendly service reaching our clients through many methods including face to face, telephone, email, webforms and Near Me video appointments.

Case study:
Digital proof

A client contacted us after receiving a letter from NHS National Services Scotland Counter Fraud Services demanding payment for the cost of glasses and associated charges.
The letter stated that she either needed to repay the amount or provide evidence that she had been entitled to an exemption at the time. Already worried by the prospect of unexpected costs, the client faced another challenge: she had limited digital skills and was unsure how to access and send the evidence being requested.
We contacted Counter Fraud Services on her behalf to clarify exactly what information was required and the dates that needed to be covered. We then arranged a follow-up appointment and supported the client to access her online benefit records, take screenshots of her entitlement, and gather the necessary evidence. Once everything was in place, we submitted the information directly to Counter Fraud Services for her.
The outcome brought immediate relief. After reviewing the evidence, Counter Fraud Services closed the case with no further action required. What seemed like a daunting and potentially costly situation was resolved through practical support, ensuring the client received a fair outcome and avoided unnecessary financial hardship.

Outreaches

Castle Douglas Outreach

Castle Douglas Outreach has two new volunteers who have joined the team in Stewartry, Heather Nisbet and Charles Keal. Both have a variety of skills to bring from legal and teaching backgrounds

The Parish Church venue for the outreach has undergone a few changes, the gardens have been transformed over the last few seasons by gardeners Rob and Lynda Mawson and clients have commented on how calming and uplifting it feels. We have also had new doors and windows which has improved the energy efficiency.

Kirkcudbright Outreach

Held every second and fourth Monday, Kirkcudbright outreach continues to provide vital, accessible support to residents ensuring access to our advice services in rural communities.

Demand remains steady with clients seeking advice on a range of issues including benefits, debt, housing and energy. The Outreach delivered measurable outcomes in both financial gains and client satisfaction.

Mid-Galloway Outreach

Mid Galloway Outreach provides free, confidential advice to people living in rural areas, in Newton Stewart, Wigtown and Whithorn. We support clients with benefits, debt, housing, utilities and employment issues, helping people access vital services closer to home.

Throughout the year, we continued supporting individuals and families facing financial hardship during the cost of living crisis. Unfortunately, due to loss of funding, our clinics in Wigtown, Mull of Galloway Practice, Southern Machars Practice and Oak Tree Family Centre ceased in March.

Lockerbie Outreach

We deliver advice within the community, removing some of the barriers faced by clients in more rural locations, by offering a local access point.

The outreach has provided a consistent presence in the area, helping clients access timely support and address issues before they escalate. It has also strengthened relationships with local partners and ensured that services remain responsive to the needs of the community.

NW Dumfries Outreach

In June 2025, we launched a new weekly outreach drop-in service in partnership with Aberlour at the North West Resource Centre in Dumfries. The service provides accessible advice, information, and practical support within the local community. By offering regular drop-in sessions in a familiar and convenient location, we have reduced barriers to support and increased opportunities for early intervention. The outreach also helps clients save on travel costs, ensuring support is more accessible and affordable for those who may otherwise struggle to attend appointments.

Moffat Outreach

Based at Upper Annandale Parish Church in Moffat, is now an established and much appreciated local service. Bringing a much needed advice service into Moffat, provides vital access to advice on the doorstep for local residents, removing the need for long journeys to the bureaux in Annan and Dumfries.

Ecclefechan Outreach

Our Ecclefechan Outreach operates out of the local medical practice on the first Friday of each month.

Case study:

Giving our clients peace of mind.

A client suffering from neurological anxiety, a number of long-term health conditions and who struggles to communicate, approached us at our North West Dumfries Outreach (accompanied on her visit by a friend who often helps her), when she received a migration notice for Universal Credit (changing from Income-Related Employment and Support Allowance) and did not understand what to do.

On her next visit, we assisted her to call the numbers on the letters and accompanied her on a visit to her local JobCentre Plus, to verify her identity. As she has communication difficulties, this saved her an awful lot of distress and helped her claim to be processed more efficiently. Her migration has now been completed and the client's anxiety has eased. This demonstrates how our service isn't always about financial gains, but also about our client's wellbeing.

Good advice at the Foodshare

Outreach Adviser Simon Ashton at the Goodshare Foodshare, in Kelloholm.



"I welcome D&G CAS with open arms for your efforts and the difference you're making here."
Jim Cooper
Development Officer KKDT

Watch our video.

Upper Nithsdale Outreach

Across the length and breadth of Dumfries and Galloway, Citizens Advice seeks to ensure everyone has access to our advice services. Our motto is, 'no one left behind'.

Telephone appointments, emails, self-help advice via our website and video appointments all help to make our services accessible in the right place, right time, right way. But it is our face to face advice service where our true value lies and is most valued by our clients.

Our Upper Nithsdale Outreach, based at the Goodshare Foodshare, bring our advice service into the former mining communities of Kelloholm, Kirkconnel and Sanquhar.

Outreach Adviser Simon Ashton explains, "It is considered to be quite a remote area and struggles with problems relating back to the loss of its mining industry, such as pockets of real deprivation, an older generation struggling with health issues and young people growing up on quite isolated estates. There is an obvious need for our services here and the outreach has made a huge difference."

Jim Cooper, Development Officer at Kirkconnel and Kelloholm Development Trust (KKDT) understands the benefits the outreach has brought to the area, "From what I understand, local people have benefitted to the tune of £150,000, which is a lot of money for a community of this size and will be spent within the community. I welcome D&G CAS with open arms for your efforts and the difference you're making here".

Our Upper Nithsdale Outreach is held at the Good Share Food Share in the Nith Buildings every Thursday from 10am to 3pm, with a drop-in service in the morning and appointments in the afternoon.

We continue to work with funders and communities to resource outreaches throughout the region.

"The help I received gave me reassurance and peace of mind. I really valued their face to face approach and assurance of confidentiality."
D&G CAS Client, Upper Nithsdale



Volunteers' Week 2025 *(main image) Stranraer staff and volunteers get creative with clay. (Inset left) Annan volunteers painting their pottery creations (right) Stewartry volunteers meet for lunch.*

Volunteering: helping others while helping yourself

Volunteering is changing. Our volunteers come from a range of ages and backgrounds, all working towards a common goal.

The common perception of volunteers as retired people with time on their hands, is no longer a true representation. Retirees looking to stay active still form the backbone of our volunteer intake, but it is a changing landscape. As the pension age rises and many are forced to continue working into retirement, the profiles of our volunteers are changing.

Younger people find volunteering useful as a way of gaining experience in a workplace and often as a complement to further education. Those looking to re-enter the world of work after a period away find volunteering with us in our bureaux and outreaches a great springboard back into employment.

Since 1st January 2025, our Adviser Training Programme is accredited to a Scottish Credit and Qualifications Framework (SCQF) Level 6 nationally recognised qualification.

We have fun too! Our Volunteers' Week outings are legendary and it is a great way to meet other people. Not only do you gain a great sense of satisfaction from giving something back to your community, helping people often at the lowest point in their lives, but you help yourself too. Volunteering with us changes lives and that includes your own.

Meet our **volunteers**



Terry Cullen
Volunteer, Dumfries

"I would recommend volunteering to people of all ages. It isn't about money, it's about the satisfaction of helping people in your local area."



Alanda Foreman
Volunteer, Stranraer

"I volunteered because I had just relocated to the area and I wanted to keep busy while job searching. It enabled me to mix with other people too. "



Antoinette French Chapman
Volunteer, Stranraer

"I'm a retired NHS worker and felt like I wanted a challenge. At D&G CAS I'm learning new things as well as giving back to those in need, in my community."



Carrie Findlay
Volunteer, Dumfries

"I'm currently studying social work at the University of the West of Scotland and I wanted to do something that allowed me to directly support people."

Creating better lives together



Click here to watch our video.

Better Lives Partnership (BLP), based at The Crichton in Dumfries, works with young people, aged 16-25, with autism and additional barriers.

"We are an educational setting, where young adults can come for additional support, bridging the gap between leaving school and their next positive destination," explains Service Lead, Debbie Templeton.

Andy Irving D&G CAS Youth Engagement Officer, explains how working with BLP made perfect sense, "Our R.I.S.E. programme (Resilience, Inspiration, Support and Empowerment), is a six week course, which not only introduces our services, but we also cover practical skills such as opening a bank account, savings, getting your first home, advice about the cost of living and more. So it was the perfect fit alongside what BLP do."

"Andy did some workshops for us which were very interactive and the young people had a great time doing them."

Debbie Templeton
Service Lead





"It's helped me become more open about myself and much more social. I learned new stuff while having fun."

Connor
Service User

"I think by everybody working together, we can create a more enhanced support network for young people."

Andy Irving
D&G CAS Youth Engagement Officer





Turning up the D&G HEAT!

Jonathan Tarbitt, D&G HEAT Fitter, Rachel Reekie, D&G HandyVan Manager and Zoe Graham, D&G CAS Energy Adviser.

"The way things are at the moment with the cost of living, crisis, it's important that we all try to work together."

Zoe Graham, D&G HEAT Adviser

£55,448 back into clients' pockets

153 clients | **358** total contacts

As fuel prices continue to rise, increasing numbers of Dumfries and Galloway residents find themselves facing fuel poverty.

Our D&G HEAT project in partnership with D&G HandyVan (SCIO), offers support in fitting small energy saving measures into their homes, as well as offering support with other energy issues such as utilities and energy debt.

Funded by the Energy Redress Scheme, the project has gone from strength to strength in the two years since it began and has just been awarded funding for a further two years.

Rachel Reekie, D&G HandyVan (SCIO) Manager is delighted by how the partnership is working, "The main aim obviously is to help clients keep their homes warm. Bringing the two organisations together has been a really good thing, we are able to refer to each other and work together."

D&G HEAT Fitter, Jonathan Tarbitt covers the whole of the region, visiting clients in their homes, "A typical day for me will often be a combination of assessments and return visits. I mostly fit small energy saving devices such as radiator reflector foil, thermal liners for their curtains, LED bulbs, door brushes, window seals, anything we can do that will help stop drafts and keep their home warmer.

"Besides helping clients to not only save and make the best of the money they spend on keeping their homes warm, I can also see if there are any other little jobs I can do around their home and in some cases, I suppose that we just have a decent chat, because many of the people I visit live in isolated areas in the back of beyond. So that's a good thing too,
as hopefully they realised that they are not alone. It's a lovely job from that point of view."

"Because this project is so different, it really complements all the other services that we both offer." Explains D&G HEAT Adviser Zoe Graham, "Because we want to try to help as many people as we can, it's important that we try to tie in with as many organisations as possible. Be that local authorities, health organisations and other third sector organisations. The way things are at the moment with the cost of living crisis, it's important that we all try to work together."

Click here to watch our video.

Around D&G CAS

Our service is composed of a number of departments and projects covering specialist subjects. Here is a round-up of the last year.

Employment Rights Advice Service

The ERAS project runs in collaboration with Roxburgh and Berwickshire Citizens Advice, which has run for several years, provides two caseworkers that provide a wide range of employment advice to clients across the South of Scotland.

This advice includes second-tier advice to colleagues across bureaux and lay representation at employment tribunals for clients (Claimants).

Over the last year there has been a renewed focus on supporting colleagues across the consortium bureaux. This has involved caseworkers providing training to advisers particularly as the Employment Rights Bill 2025 has been passed.

£182,705 back into clients' pockets

258 clients | **1,158** total contacts

Help to Claim

As part of the National Service our advisers provide personalised, confidential support to individuals navigating the Universal Credit application process, from creating an account to completing and submitting their claim.

Our advisers play a vital role in helping clients understand their migration notices, assess their eligibility and transition smoothly from legacy benefits to Universal Credit.

We also contribute to wider awareness by attending events, delivering information sessions.

£662,929 back into clients' pockets

1,289 clients | **2,059** total contacts

Money Talk Team +

The Money Talk Team provides money, debt and welfare benefits advice to help people maximise their income and other associated general advice to improve their financial wellbeing. Support is delivered through a multi-channel approach, including bureau appointments, outreach locations, telephone and email advice, ensuring services remain accessible to those who need them.

During the year, we helped clients secure significant financial gains. The service supports some of the most vulnerable members of our community, helping to reduce financial hardship, improve confidence and provide greater financial stability.

£937,388 back into clients' pockets

1,754 clients | **3,255** total contacts

In Court Advice

Our advisers help individuals and their families dealing with the worry of legal issues and attending court. We will assist in civil cases, particularly in respect of rent arrears and mortgage arrears cases. Our advisers are authorised to speak, conduct, and prepare a case on your behalf in the Sheriff Court or at Housing and Property Tribunals. They can perform most duties a solicitor would, including:

- Assisting with paperwork, claim forms, and drafting legal arguments.
- Preparing evidence and building a case file.
- Speaking on your behalf in court, including presenting the facts and cross-examining witnesses (if approved by the Sheriff).

£4,895 back into clients' pockets

121 clients | **39** clients helped to remain in their homes

Tribunals

The benefit appeals team assists individuals in challenging unfavourable decisions made by government bodies like the Department for Work and Pensions and Social Security Scotland. The team helps clients navigate complex processes and represents them at independent tribunals to overturn incorrect rulings.

Our core responsibilities include evaluating the original decision, advising clients on the strength of their case, potential risks, drafting comprehensive legal submissions and representing during oral hearings. Tribunal decisions have a high success rate, so the work of the team is critical in recovering backdated payments and securing long-term financial support for clients.

£833,866 back into clients' pockets

616 clients | **1,692** total contacts

Debt Advice

The Debt & Financial Capability service supports clients to manage debt while building the knowledge and skills needed for longer term financial stability. This includes guidance on options, support with creditor contact and tailored money advice.

Over the year, the service has helped clients address immediate debt issues while improving confidence in budgeting and financial decision making. By combining debt advice with financial capability support, the service promotes more sustainable outcomes for clients.

£299,010 back into clients' pockets

545 clients | **2,164** total contacts

£8,851,349 total debt dealt with

Case study:
Maximising income and quality of life

A 68-year-old woman contacted our **Money Advice Plus** Service for support with completing a Pension Age Disability Payment (PADP) application following the deterioration of her health. Having recently retired, she was living on her State Pension and had modest savings. Although she had previously sought benefit advice elsewhere and had been told she was not entitled to any additional financial support, she was struggling with the impact of her health conditions on her daily life.

An adviser met with the client and helped her with the PADP application. She had kept a detailed diary recording her fatigue, pain and the effects of her condition on everyday activities, which provided valuable evidence to support the application. During the appointment, the client declined a full benefit check, believing she was not entitled to anything further.

Following the appointment, the adviser contacted the client to explain that if PADP was awarded, this could potentially increase her entitlement to other benefits. After completing a benefit check, we identified entitlement to Council Tax Reduction and further entitlement to Pension Credit Guarantee Credit.

The Pension Credit award also opened access to additional support, including the Winter Fuel Payment, Warm Home Discount, free NHS dental treatment, and assistance towards the cost of glasses.

Overall, the client achieved an annual financial gain of over £10,000, in addition to receiving a backdated Pension Age Disability Payment of over £1,000.

This case highlights the importance of reviewing benefit entitlement following a change in circumstances and demonstrates how specialist advice can significantly improve both financial security and wellbeing.

"I would like to thank you for all your support and kindness over the recent months. Your advice has and will make a huge difference to my day to day life both mentally and financially."

£11,000+ client financial gain

Patient Advice and Support Service

The Patient Advice and Support Service aims to support patients, carers and families in their dealings with the NHS and any other matters that affect health and well-being.

These can involve Family health services, Hospital Acute services, community health and maternity as well as psychiatric and disability services.

906 clients | **1315** total contacts

764 cases closed (client enabled to action)

"There are so many people who need the advice and all the help citizens advice gives. I personally have used them to help fill in benefits forms as I get totally confused with some of the questions and how to put the answers to them and you are treated with dignity and respect."

Anonymous Client

Families Project

Providing support for families with money and budgeting, benefits, dealing with debts, energy support and advice and support with many other issues.

Unfortunately, this project ceased at the end of March 2026, due to the end of funding.

£322,891 back into clients' pockets

382 clients | **749** total contacts

Displaced Persons Project

Under the Resettlement Programme Board, we work in close partnership with a number of partner organisations to support displaced people resettling in the area under various government schemes.

Advice is provided to individuals and families fleeing Syria, Afghanistan and Ukraine, helping them to understand their rights and supporting them to access their entitlements, thus enabling them to settle into their new homes and communities.

Unfortunately, this project ceased at the end of March 2026, due to the end of funding.

£101,479 back into clients' pockets

53 clients | **142** total contacts

Health & Social Care Partnership

Working in partnership with Health & Social Care services, this project provided financial and emotional support to clients alongside training and resources for NHS, social care and independent care staff. It helped strengthen links between advice and health services.

£46,049 back into clients' pockets

52 clients | **115** total contacts

Youth Engagement

We raise awareness among young people aged 16-25 of the support D&G CAS can offer. We work in partnership with other youth organisations across the region, promoting financial guidance, accessing support services, inclusion, volunteering , employability skills and confidence building.

In the last year, we attended seventy seven events and workshops, delivered four Resilience Inspire Support Empower (RISE) sessions and attended the Youth Beatz festival.

£54,781 back into clients' pockets

98 clients | **149** total contacts

"I have been asked by my colleague to collate some feedback for you, from the people that we work with and the community that have accessed your service at North West Resource Centre.

One word - Fantastic!

CAB staff have always been friendly, accommodating and non-judgemental, nothing has ever been a problem.

This is such a valuable, wonderful service and I know many people we support in the community would be lost without it.

Maureen Armstrong
Aberlour

Support4Life

Our Support4Life Team provides specialist welfare benefits advice and support to people living with long-term health conditions, mental health issues and terminal illness. The service helps clients understand and access their benefit entitlements, reducing financial hardship and providing reassurance during difficult times.

Partnership working remains central to the service. Advisers provide two days of outreach each week at the Carers Centre, improving access to support for unpaid carers and strengthening links with partner organisations. The team also delivers a weekly outreach morning clinic within the Oncology Department and ward visits in the afternoon at Dumfries and Galloway Royal Infirmary, working closely with oncology and ward staff to ensure patients and their families receive timely advice and support.

£2,722,471 back into clients' pockets

1,461 clients | **3,346** total contacts

Case study:
Helping a family through a daunting transition

When the mother of a teenage daughter with multiple health conditions reached out to us, she was overwhelmed caring full-time for her teenage daughter, as well as suffering from her own serious health challenges.

Both were receiving disability benefits, but changes were on the horizon; her daughter was about to turn 18 and letters had been received about moving from Child Disability Payments to Adult Disability Payments.

She dreaded the thought of tackling long, complicated forms, but that's where we stepped in and instead of facing the process alone, we encouraged her to gather medical evidence in advance, and reassured her that we would be there to help.

When the form finally arrived, panic set in again, but this time, she had us to help her. Together with our adviser, she worked through the form, step by step until it was complete and ready to be sent back.

When the client received a decision, she rang the adviser with tears of joy. Her daughter's award had been significantly increased, with over £14,000 in annual support and a backdated payment of £4,700. They were also now eligible for free road tax, making daily life more manageable.

This case shows the difference a benefits adviser can make — turning fear and uncertainty into security and hope, and ensuring families receive the support they're entitled to.

"It's changed our lives. We can afford to heat the house properly, fill up the car and most importantly, I don't feel alone anymore. I know there's support if we need it."

£18,700 client financial gain

Safe & Warm Project

We support consumers in vulnerable situations, with their energy issues, using energy efficiently, affordably, and safely. Addressing energy bills and debt, advocate on their behalf with energy companies, and address any metering issues. We also advise on Carbon Monoxide safety.

We support community groups and organisations and have developed working partnerships with local support agencies who now refer their own clients to the project.

£119,923 back into clients' pockets

345 clients | **1592** total contacts

Foodbanks

Held in partnership with Apex Scotland and the Trussell Trust, we embedded our advisers in foodbanks in both Dumfries and Stranraer.

Helping clients with financial advice and income maximisation, visitors to the foodbank were able to access quick, clear and accurate advice. Building connections with partner organisations helped to strengthen community resilience.

Apex made the difficult decision to discontinue the foodbanks, ceasing at the end of March 2026.

£131,064 back into clients' pockets

305 clients | **871** total contacts

"My life has been totally changed for the better and my spirits have been lifted all because I got the help I needed when I was at really low point in my life. The CAB team lifted the pressure on me, I was drowning! My life has been much improved." *Anonymous Client*

Case study:
Working together to tackle homelessness issues

The client came to us via a referral to Apex, from his support worker at Turning Point. He had formerly lived and worked in the north of England before moving to Scotland where he believed he would be provided with accommodation.

He had used his savings to live on and pay for hostel and hotel accommodation, but this had run out. He had been allocated a temporary flat and housing support by Dumfries & Galloway Council but was having trouble coping with other issues. Although our client didn't initially appear vulnerable, many years of homelessness, moving between 'sofa-surfing' with friends, living in hostels or being out on the streets, had left him in a fragile state of mind.

The adviser quickly realised that he didn't possess a working knowledge of his benefits entitlements and had debts to an energy supplier and for council tax.

We supported him to increase his income by claiming Universal Credit with limited capability for work. We also liaised with his energy supplier to negotiate affordable payments, secured energy vouchers to assist with his ongoing usage, and liaised with the council to set up a Council Tax payment plan.

Once he was allocated a permanent home, we helped him to start a claim for Adult Disability Payment and to apply for a grant to assist with essential appliances and basic furnishings for his new accommodation.

By working closely with both Apex and Turning Point this client was able to receive the support which he needed when he was at his most vulnerable. We were also able to overcome some of the wider issues which people who are homeless experience.

Corporate Services

The Corporate Services Team continues to support staff and volunteers who deliver our frontline services to clients by ensuring finances are managed soundly; employment laws are adhered to; staff & volunteers are recruited and trained; property is managed; good governance is maintained and our carbon footprint is reduced.

During 2025-26 much of our work focused on the relocation of the Dumfries CAB to newly refurbished premises. This relocation has allowed us to reduce expenditure on rent and energy, cut our carbon footprint, with the added benefit of a more pleasant working environment.

Our reserves have reduced over 2025-26 as a result of this relocation, but are now on a much sounder footing for the coming years, a time when we anticipate a significant reduction in our core funding from the local authority. It is our people who deliver advice rather than our buildings and so it is only right that expenditure on office space should be reduced in the first instance.

We will continue to look to raise funds to broaden our reach to ensure we get to those most in need.

Click here to read our Audited Accounts

Our first Carbon Audit

D&G CAS is committed to reducing our impact on the environment whilst maintaining and improving the delivery of advice.

During the summer of 2025 we carried out our first carbon audit to create a starting point from which we will journey towards Net Zero. In accordance with Scottish Government policy we are aiming to achieve Net Zero by 2045.

Our Carbon Audit demonstrated the great steps we have made already by allowing most staff to work part time from home, thus reducing our carbon output from commuting. It also focuses on reducing our carbon footprint by moving to more energy efficient premises in Dumfries, matching advisers to outreaches so that those who live close by deliver them wherever possible, exploring using solar panels in Dumfries and delivering advice by telephone, video or email where this is appropriate.

Click here to read our Carbon Audit



Adviser Training Program (SCQF) graduates.

Training

Our advisers are the backbone of client support at D&G CAS and the training required to make sure you have the breadth and depth of knowledge to enable you to provide the support required, can take on average 95 hours to complete the full programme.

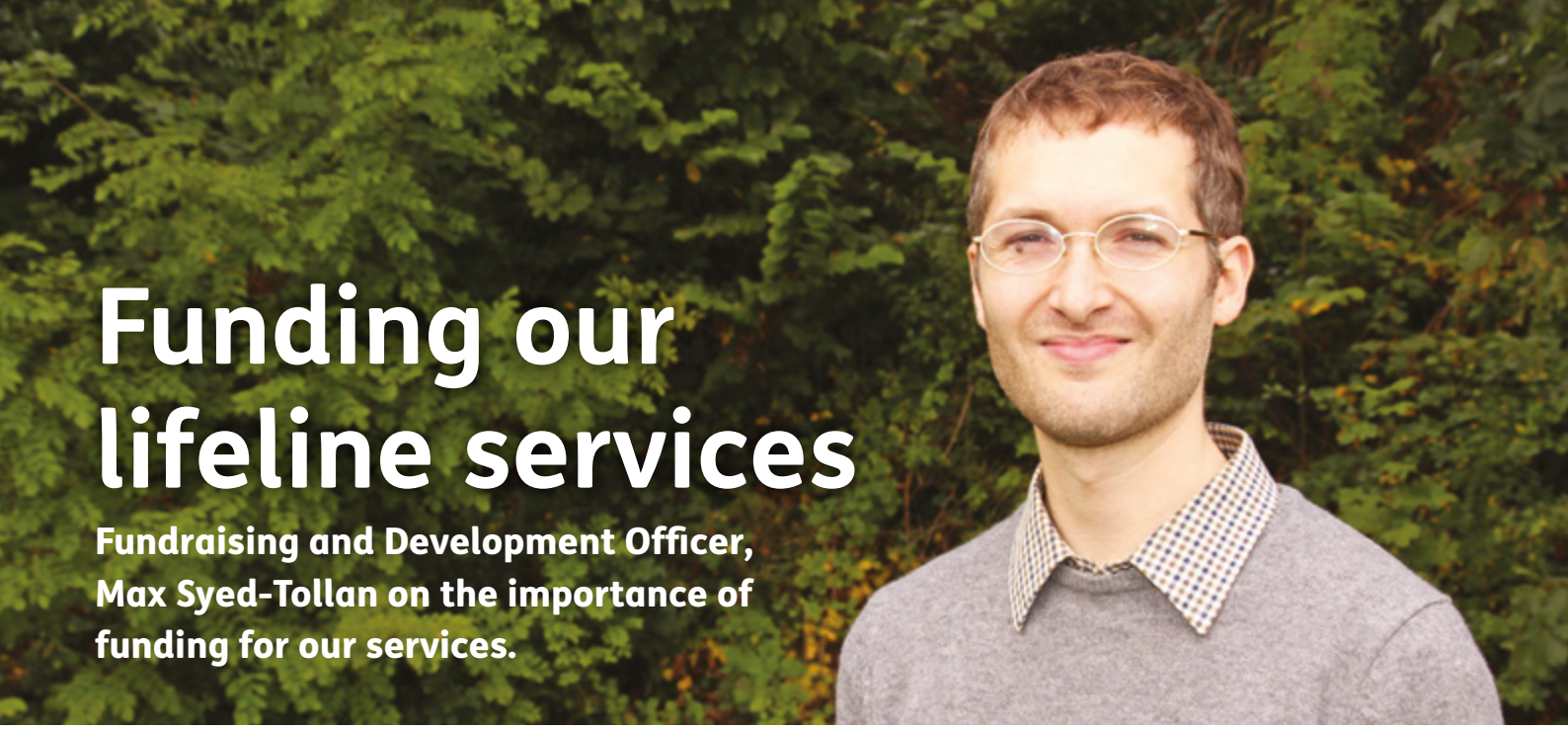
In recognition of this effort, as of 1st January 2025, the Adviser Training Programme (ATP) was accredited to a Level 6 Scottish Credit and Qualifications Framework (SCQF), a Scottish Higher Equivalent.

We are delighted that 13 /14 of our new advisers have since received their Level 6 SCQF certificates during the course of 2025-26.

Communications

The last twelve months have seen our communications promote not just the details of how to access our services, but the value our service delivers to our communities and the region as a whole. This was evidenced by the many supportive comments we received during our campaign to avoid defunding, under the D&G Council Budget Consultation exercise.

Our communications are about putting our service in front of as many people across the region as possible, so that anyone who needs to access the service is aware of how to contact us. Also to encourage potential staff, volunteers, funders, supporters and partners to come and get involved, shouting about all the good we do!



Funding our lifeline services

Fundraising and Development Officer, Max Syed-Tollan on the importance of funding for our services.

D&G CAS continues to secure funding from a wide range of sources, utilising our experience and strong funder relationships to continue making the case that investing in D&G CAS benefits the whole region.

As a result, this year saw many of our projects renewed thanks to funding from the likes of local windfarm community benefit funds, the national Energy Redress scheme and central Citizens Advice Scotland. Meanwhile, revised CAS funding regulations mean we are now able to accept donations via our website in addition to in bureau, widening the avenues through which members of the public can support our work. These positive developments should be cause for cautious optimism regarding the future of our funding model: they demonstrate untapped financial potential still exists, from which our clients can benefit if the fundraising team are able to identify and pursue opportunities as they arise.

Despite these successes, the funding landscape is increasingly competitive, creating pressure on us to craft bids that stand out from the crowd. We have found this is best achieved by clearly explaining the importance of D&G CAS's work, backed up by client case studies and recent data.

Funders always want to see where their money goes: they want concrete examples, clear figures and a solid narrative that conveys what we want to do and why we want to do it. Even with all of the above, applications still often benefit from the 'X Factor': whether that is a notable detail of the project being proposed, or a particularly powerful case study. Ultimately more organisations are applying for less available cash: we must be agile and innovative to continue delivering the same high-quality service we always have done.

As well as consolidating our approach to trusts, foundations and the like, we also continue to keep an ear to the ground with regards to new sources of funding. This means sometimes thinking 'outside the box' and keeping informed about fresh ideas in the third sector - amongst, for example, other CABs nationally. The CAB Business Development network remains a reliable source of peer support and knowledge sharing, enabling us to collaboratively draw on the successes of other bureaux and apply them within our own context. This touches on a key operating principle for the fundraising department: applying reliable, tried and tested approaches to an expanding range of untapped areas, continuously adapting those approaches as we learn from the successes that we are confident will continue.

You can help us!

By donating to D&G CAS you are giving a gift to your whole community. A gift of hope and support in difficult times.

Click here to find out more about supporting our services.



A day in the life

Our staff and volunteers form the bedrock of our service, they bring their commitment, understanding and tremendous knowledge to the front lines in our bureaux and outreaches.

Welfare Benefits Adviser Ann Kulyk shares a typical day in our Cancer Drop-in Outreach at Dumfries and Galloway Royal Infirmary's Oncology Department. Offering advice here makes our services more accessible to those who need them most, particularly those with limited mobility or severe health conditions.

Fridays are always a meaningful part of my week in my role with the Support4Life team. Every Friday morning, from 10am until 12 noon, I run a Cancer Drop-in Service at the hospital, where I work closely with staff at the Cancer Information Centre and with Cancer Nurse Specialists (CNS). My presence on location also offers opportunities for hospital staff/ palliative-care team to contact me and refer inpatients for CAB assistance that day. On average I see three clients per outreach and two inpatient clients in the day.

My day really takes off around 9.30am when I catch up with Cancer Information Manager Claire about any patients who may need support either through the drop in service or on the wards.

After this I meet with clients seeking advice on benefits and financial support. Throughout the morning I work closely with Cancer Nurse Specialists and Cancer Information Centre staff who often identify patients that could benefit from advice and refer them directly to the service. This flexibility means we can respond quickly to changing needs and ensure people receive support when they need it most.

In the afternoon my focus shifts to supporting patients on hospital wards. Working alongside clinical staff, I visit patients who may be unable to attend appointments themselves, helping them access benefits, understand their entitlements and navigate often complex processes at an already difficult time.

The afternoon is a balance of ward visits, follow up discussions with healthcare professionals and recording the advice provided during the day.

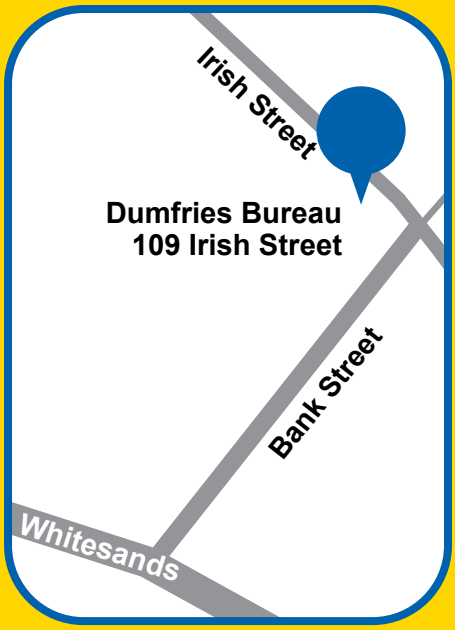
As the day comes to an end, I reflect on the varied nature of the work, the support given to clients and links strengthened with healthcare partners. No two Fridays are ever quite the same, but each one is centred on the same goal: providing practical support, reassurance and guidance to people affected by cancer when they need it most.

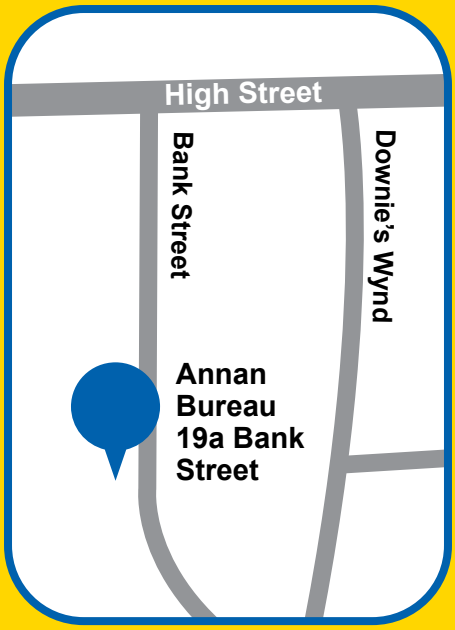
We gratefully acknowledge the ongoing commitment of funders and their contributions to supporting the delivery of our services.

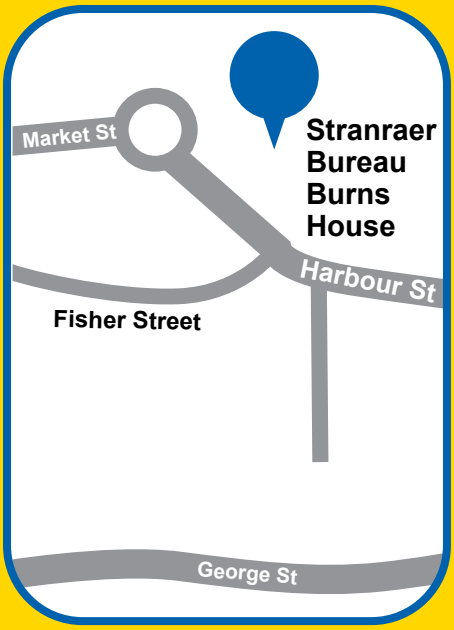
Carers centre Dumfries & Galloway · The Robertson Trust · Foundation Scotland · citizens advice scotland · Dumfries & Galloway Council · The Scottish Government · Kilgallioch Community Fund · SGN · Endowment Fund · UK Government · Department for Work & Pensions · Home Office · Energy Redress Scheme · SP Energy Networks · the trussell trust · The Hollywood Trust · Scottish Legal Aid Board · Money & Pensions Service · youngstart · The National Lottery Community Fund · Robin Rigg Offshore Wind

Click here to find out how you could help.

Where to find us







Dumfries Bureau

109 Irish Street
Dumfries DG1 2NP

Castle Douglas Outreach

Parish Church, Lower Church Hall, Queen Street DG7 1EG

Lockerbie Outreach

Lockerbie Library, High Street, DG11 2JL

Moffat Outreach

Upper Annandale Parish Church, Church Place DG10 9ES

NW Dumfries Outreach

North West Resource Centre, College Drive, Dumfries, DG2 0BX

Annan Bureau

19a Bank Street
Annan DG12 6AA

Upper Nithsdale Outreach

KKDT, Good Share Food Share, Nith Buildings DG4 6RX

Kirkcudbright Outreach

The Johnston, St Mary Street, Kirkcudbright DG6 4EG

Ecclefechan Outreach

Ecclefechan Surgery, Main Road, Ecclefechan DG11 3BT

Visit our website, or follow us on social media to keep up to date with our latest news.

Stranraer Bureau

Burns House, 32 Harbour Street
Stranraer DG9 7RD

Mid-Galloway Outreach

Newton Stewart Library, Church Street DG8 6ER

South Machars Community Centre, Whithorn DG8 8PN

Opening Hours

Monday:	*9.00am to 5.00pm*
Tuesday:	*9.00am to 5.00pm*
Annan:	*1.00pm to 5.00pm*
Wednesday:	*9.00am to 5.00pm*
Stranraer:	*9.00am to 1.00pm*
Thursday:	*9.00am to 5.00pm*
Dumfries:	*9.00am to 1.00pm*
Friday:	*9.00am to 4.30pm*

www.dagcas.org

0300 303 4321

info@dagcas.org

Dumfries and Galloway Citizens Advice Service

dgcitizensadvice

Scottish National Standards for Information & Advice Type III accredited

Scottish Charity No: SC027107

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citizens advice bureau

DUMFRIES & GALLOWAY CITIZENS ADVICE SERVICE