



Dumfries and Galloway
Citizens Advice Service

WECHANGELIVES

Annual Report **2023-24**



DUMFRIES & GALLOWAY
CITIZENS ADVICE SERVICE



We CHANGE lives!

Our advice service is needed now more than ever and offers vital support to those in need around the region. We have three bureaux in Dumfries and Galloway, in Dumfries, Annan and Stranraer, but our commitment to offering our service in the right place, at the right time and in the right way means there are multiple ways in which advice can be accessed.

We understand that the region is largely rural with many remote locations. It can be difficult to travel to a bureau during normal office hours and with this in mind, advice can be sought by phone, email or on our website. We are also rapidly expanding our outreach clinics across the region and working in partnership with a breadth of local organisations to deliver advice where and when it is needed most.

Times are hard for everyone and with less disposable income for donations to go around, we face growing demand and rising costs against a background of falling funding in real terms.

Despite all of this, during 2023-24 we put **£9.9M** back into our clients' pockets and into the local economy, helping **8,165** clients deal with **38,624** issues. These figures may look impressive, but it is important to remember behind them are real people, with real issues and the support we offer makes a real, positive difference to their lives. This report contains just a few examples of the stories we encounter every day.

If you value the work we do, or if we have helped you in the past, even small donations or fundraising efforts can go a long way to helping us to continue and expand the vital service we offer. **Please see page 24 for ways you can help us.**

What would our region look like without Dumfries and Galloway Citizens Advice Service?

After being established for more than a quarter of a century, that may seem like a shocking question, but like all charities, we rely on funding, fundraising, donations and volunteering to survive.



Chair's foreword

2023-24 has been an incredibly busy year for D&G CAS. Ours is an independent charity that makes a difference every single day. Our staff and volunteers have delivered some life changing support to so many clients. In this report, you'll be able to read some of those stories and I'd like to thank the clients who were willing to share their stories with us.

The thing that makes D&G CAS so successful is the knowledge, skills and compassion of our incredible staff and volunteers. Their dedication to helping other folk who need it is palpable. I know I speak on behalf of the Board of Directors when I say that we are all incredibly proud of the work you do; thank you.

During 2023-24 we have started to deliver more outreach services in locations across the county. We want our services to be as accessible as possible and working with partners to make that happen is an approach that has started to make a difference in our more isolated communities.

Our ongoing challenge as an organisation is about having enough money to continue to provide the volume and quality of advice and support that we offer. Our income has come under pressure from flat funding for a number of years, and we are impacted by the cost of living crisis too. So that's why the work of our Fundraising Officer, featured in this report, is critical. Without that focused work to bring in additional income, we wouldn't be able to offer the geographical and specialist breadth of service that we currently do.

I'd like to thank my Board for their expertise during another challenging and busy year. I'd also like to pay tribute to our Chief Executive, Phil, for his outstanding values-based leadership and vision.

Marsali Caig
Chair of the Board



CEO's welcome

I am delighted to welcome you to our 2023-24 annual report. I cannot believe that another year has passed by so quickly!

Reading through our annual report from last year, I referenced our Service transition project about achieving our vision and aims by delivering our service in the Right Place, at the Right Time, in the Right Way in support of all our communities, especially the hardest to reach. Funding challenges could undermine this, so we need to ensure that we also deliver at the Right Cost.

Our annual report this year is how 'we change lives' for the better. The report focusses on the transformative aspects of our role. It references the hard facts and figures about what we achieve but we wanted to share with you the personal stories and testimonials that our clients feedback to us about what it means to them. These stories are very powerful indeed. This would not be possible without the commitment, wisdom and skill of our dedicated advisers whether paid or voluntary.

I am also grateful to the support we have received from our Board members who have all worked incredibly hard to provide us with the tools to get the job done. I am also grateful to the many partners, working together for better outcomes and to our many funders listed at the end of this report. This wouldn't be possible without them.

Looking ahead to next year. We will be moving to more suitable premises in Dumfries. One that supports the town centre, that is accessible and welcoming to all as a client, a volunteer or a member of staff. We will also continue to develop our outreach services to ensure that no communities across the region are forgotten. We strive to deliver these in partnership in locations where our communities meet.

I hope that you will be as inspired as I was when I first read this report and that some of you will consider joining us in one of our many volunteering roles or as a paid member of staff.

Phil Stewart
Chief Executive Officer



Meet our **Board**

Our Board of Directors oversee governance, bringing their varied skills, knowledge and experience to the role. They are independent and give their time voluntarily, in the interests of the service.

Above: Mhairi Ross.
Right: Robert Wright.



» Mhairi Ross

With 21 years of experience working for a local charity and being on the boards of other organisations, Mhairi was already familiar with the work of D&G CAS. Being a big supporter of the western side of Dumfries and Galloway, she joined the D&G CAS Board in 2022 and currently sits on the People and Policy Subcommittee.

"The work of D&G CAS is important because it gives people a voice and an opportunity to access advice they may normally not be able to afford. I'm passionate that everyone should be treated fairly."

» Robert Wright

Robert is a volunteer adviser at our Castle Douglas Outreach Clinic and is currently the chair of our Finance Subcommittee. He and his wife moved to Kirkcudbright in 2018, following his retirement after working for forty years in his family's electrical retail business.

Wishing to remain active, Robert joined D&G CAS as a volunteer adviser, qualifying in 2020 and joining the Board the following year in 2021. "I had previous experience as a volunteer in the management of quite a large charitable organisation and wanted to continue to use those skills. The Board have always looked for quite wide representation, so they can make the best decisions and they were looking to recruit a volunteer adviser for the Board.

"The work of D&G CAS is important as there are lots of people throughout the region who just need some help. Often because of unexpected circumstances, things happen to people and they don't know how to deal with it. So, they come to us and we help people to find a way forward."

**Click here to
watch our Meet
the Board video.**



» Maureen Smith

Originally from Ayrshire, our Vice Chair Maureen graduated with a Bachelor of Education Honours Degree, leading to a thirty-five-year career which included posts in Perth, Glasgow, Ayrshire and Dumfries and Galloway. She worked as Head Teacher in Dumfries and as an Education Officer in Dumfries and Galloway Education Services until her retirement in 2019.

“When I was asked to consider joining the Board, I spent a little time getting to know the organisation and the people within it. I was blown away by the impact D&G CAS has on the people of Dumfries and Galloway! It left me in no doubt this was an organisation I wanted to be part of, support their vision and give something back to the region.”

Maureen currently sits as chair of our People and Policy Subcommittee and attends the Volunteer and Staff Forum, “Both of these groups feed into the discussions and decisions we make at Board level. I feel it is important to speak with staff and volunteers across the organisation, as this helps us to make more informed decisions.”

On the subject of the importance of the work we do and the future of the organisation, Maureen is clear, “The reality is that there will always be people in our communities who require advice and support, to help them navigate through life’s challenges. Without D&G CAS, there would be many people, within our communities whose quality of life would deteriorate, maybe even with devastating consequences for some of them. It is important D&G CAS continues to be a values driven organisation, providing support and advice in the right place, at the right time and in the right way.”



*Maureen Smith,
D&G CAS Vice Chair,*



Marsali Caig
Chair



Maureen Smith
Vice Chair



Pat Shearer
Director



Norrie McIntosh
Director



Mhairi Ross
Director



Robert Wright
Director



Brian Johnstone
Director



Jessica Benzie
Director



Claire Holmes
Director

Our service **at a glance**

Our total **Client Financial Gains** for 2023-24 were

£9,900,000

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

We supported **8,165** clients with **38,624** issues and debt valued at **£7,500,000**

Patient Advice and Support Service

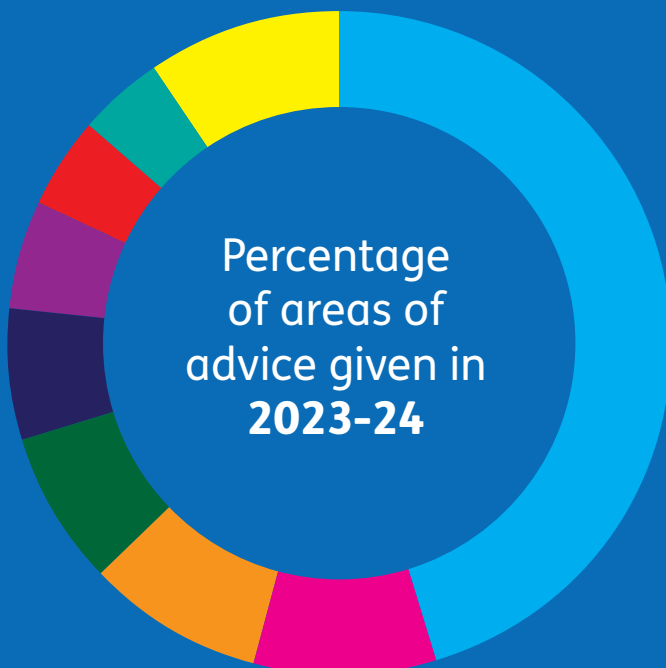
£42,830

Help to Claim

£56,671

Our capability goes beyond dealing with quantity. We ensure a high quality of service is delivered to our clients, that includes feedback in quality of service surveys, case studies

and accreditation for Type III of the Scottish National Standards for Information and Advice Providers, as well as passing Citizens Advice Scotland membership standards audit.

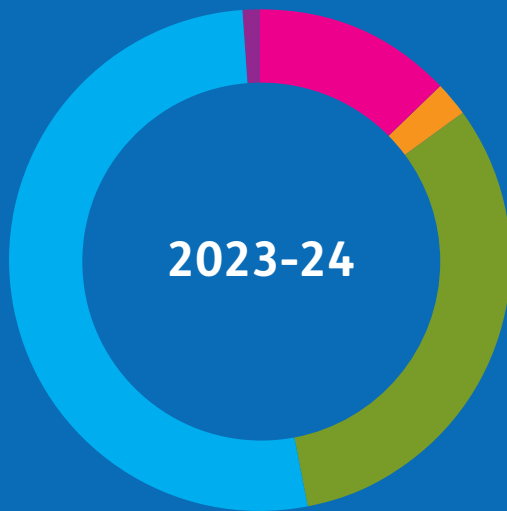
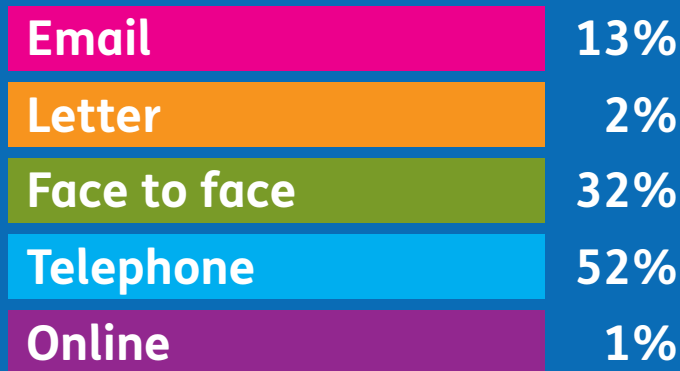


» Areas of advice

- Benefits: 45.39%
- Utilities: 8.97%
- Debt: 8.68%
- Financial: 7.39%
- Housing: 6.41%
- Employment: 5.34%
- Legal: 4.22%
- Tax: 4.22%
- Other: 9.38%

» Multi channel service

We are committed to continually adapting our service to meet the needs of our clients. Pre-COVID, 65% of clients were seen face to face. Now 52% prefer to engage with us by telephone or other means. This has supported our objective of increasing our reach throughout the region, ensuring that no one is left behind.



Total contacts: **19,896**

» 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 we are working towards a vision of delivering our service in a way and where our communities need us most - in the Right Place, at the Right Time, in the Right Way and at the Right Cost.

EVALINE'S STORY

Following her divorce, Evaline was living alone in a rented property in Galloway, when she began experiencing trouble with her landlord. After a year of what she describes as a 'nightmare', she turned to D&G CAS for help.

"My landlord wanted to put my rent up by sixty percent and the mistreatment that followed was a full year of nightmares. He wasn't allowing mail to come to my door, he wasn't allowing food deliveries, he was making it as awkward as possible for me, because it was a single-track road. I was suicidal and that's where D&G CAS comes in."

It was at this point Evaline reached out to the Citizens Advice Service. Our specialist housing adviser Doreen took up her case, "Evaline is a very independent lady who had always coped well with any obstacles that came her way and she tried to cope with this issue by herself at first.

Things soon spiralled out of control when faced with a landlord that did not seem to care. Being so mistreated by her landlord really effected both her physical health and mental wellbeing. It took some time for her to open up to me, but through persistence her trust in me grew."

Evaline continues, "Asking for help isn't easy when you've not done it before, but Doreen was a godsend. If it wasn't for her, I wouldn't be sitting here today. She was there for me, I could phone at anytime and there was someone there to give me the support I needed."

"Evaline was suffering at the hands of a very unscrupulous landlord," explains Doreen, "I spent many hours on the phone with her. There were lots of tears, but I listened to her, I supported her

and I acted to protect her. The priority was to make sure she was safe. I tried to take as much of the pressure from her as I could, guided her through the support we could offer and represented her through her tribunal. I also liaised with housing providers to get her rehoused and settled in her new home."

"Doreen helped me through all of the different stages, going through the tribunal, I couldn't have done it without her. She was a

lifeline for me and didn't take any nonsense. People can't get away with intimidating others and he would have walked away scot free if it hadn't been for her. I would definitely support D&G CAS with all my heart, one hundred and fifty percent. They need all the funding they can get to carry on saving lives. They saved my life and I will never be able to repay them."

“ D&G CAS saved my life, I will never be able to repay them! ”

Click here to watch our Clients' Stories video.





“Being so mistreated by her landlord really effected both her physical health and mental wellbeing. It took some time for her to open up to me, but through persistence her trust in me grew.”

Doreen Beattie: In Court Advice Coordinator

Our client Evaline now lives a more peaceful life.

Putting our clients **FIRST**

» **Castle Douglas Outreach**

Our outreach located in the Parish Church Hall on Queen Street continues to be well used and we are regularly told how valuable the service is.

We have three volunteers along with one staff member, who deliver the service and have a wide variety of skills, knowledge and experience.

There is a high retirement demographic in the Stewartry and we find clients prefer to speak to someone face to face, as they are discouraged by the internet and lengthy waiting times on phone lines.

The outreach also provides options to the community, with drop-ins on a Wednesday or we have appointment slots available on Fridays.



“Outreaches are important, because they are a place where you can discuss your problems face to face.”

Carol Frith: Castle Douglas Outreach

» **Lockerbie Outreach**

A new outreach clinic, initially trialled at the Lockerbie Customer Service Centre and Library, continuing since every first and third Tuesday of the month.

Building slowly, we now see a steady stream of clients attending the clinic with a range of issues. One of the main ones being homelessness, as there is a hotel nearby used as temporary accommodation for people without a fixed address. Had it not been for the outreach, many people there would not have access to advice as they are often left without money for travel to a bureau or to contact us by phone.

The outreach has also proven to be a lifeline for elderly people in the remote areas around Lockerbie due to the sporadic nature of public transport.

Our bureaux and outreach clinics, delivering our services in the **right place**, at the **right time** and in the **right way**.

» **Glenkens Outreach**

The outreach clinics run weekly, alternating between The Catstrand in New Galloway and the Glenkens Community Hall in Dalry.

Rural areas often have specific issues and needs such as employment, housing, access to services, transport, isolation and infrastructure. By definition they are often remote isolated areas, where people have to travel significant distances to access services.

The outreach is essential. Its key role is to be available and accessible to everyone and is a fundamental part of the community. People often attend on the recommendation of others, showing how valued and trusted the service is and has busted the myth we are only here for benefits and debt.

» **Mid-Galloway Outreach**

Funded by the Kilgallioch Community Fund, holding regular advice clinics in Newton Stewart, Whithorn and Wigtown, delivering predominantly face-to-face appointments to clients.

The project has been incredibly successful at enabling clients access to information and advice from an adviser living and working in the region. Attending a clinic in the location of their choice, most do not need to travel more than ten miles.

For those who are unable to attend a clinic, telephone and email appointments are offered instead thereby making it easier for clients to receive the help and support they need, when they need it.



“Outreaches are essential as people don’t need to travel long distances to access our advice service.”

Caroline Cameron: Mid-Galloway Outreach

» Triage

Following a successful pilot, triaging has been introduced to assist and improve the service with the time, volume and journey of the client at the first point of contact. Previously admin staff took all enquiries, the volume of which meant it could take a couple of weeks for clients to have any contact from advisers.

This serves to enhance the current experience and skills of admin staff, so they can deal with clients at the first point of contact, thus reducing waiting times and the volume of enquiries taken forward.

Triagers are now dealing with a mixture of energy vouchers, food parcels, general debt, consumer and emergencies, which has improved the client journey and reduced waiting times.

» Stranraer Bureau

The cost of living crisis has been a common theme underlying almost everything in our Stranraer Bureau this year. So many of our clients have been severely impacted by rising costs, with no corresponding increase in income.

Our staff and volunteers have worked tirelessly to try to increase the income of as many people as possible by carrying out benefit checks, identifying entitlements, applying for financial help with crippling energy costs, as well as facilitating food parcels and other practical assistance. But that is not all that we do. We also challenge unfairness and poor treatment wherever we come across it and do all we can to help change lives.

» Dumfries Bureau

Located on Irish Street in the town centre, we deal with a mix of enquiries on a daily basis, never knowing what clients will present us with and as such we have to be ready to offer holistic advice to all who walk through our doors.

We have a dedicated team of highly experienced advisers, both volunteers and paid staff with their own skillsets, all sharing the same values of helping people get the right information, at the right time and in the best way.

The typical enquiries for this period of time have been cost of living issues, with costs rising more people are struggling to make ends meet and turn to us for advice.

» Annan Bureau

Our Annan Bureau is situated just off the High Street and offers a pleasant, friendly and welcoming environment for both our clients and our advisers.

Our team are a blend of the most dedicated and committed staff and volunteers you'll find. They use their remarkable knowledge, skill and understanding to assist people in our community to become aware of their rights and responsibilities.

“When clients come back and tell us how much our service has improved their quality of life, it speaks volumes.”

Malcolm Harper: Money Talk Plus Adviser, Dumfries Bureau



This year, we have seen a significant increase in the clients who drop-in to the office without an appointment, many can be seen at the first point of contact which greatly improves our service.

Changing lives is not always achieved by financial gain alone. We listen, then by explaining the situation, by empowering, by reassuring and enabling a client to understand the reasons behind an action or a decision, we can motivate and encourage a client deal with the issue on their own.

One person can make a difference, collectively or by a combination of talents, enthusiasm, abilities and quick-wittedness, our volunteers and staff are an inspiration and really do change lives.

“Our service changes lives. Some clients don't know where to turn, but we can help them to see the way ahead.”

Brenda Waugh: Annan Bureau Manager



Our volunteers contributed **7,900** hours
to a financial value of over **£163,500**



D&G CAS volunteers and staff at Iain Jardine Racing Stables (top left), Dumfries House (bottom left) and (above) the Crichton Crypt Tour. Image: Mostly Ghostly

Volunteering with D&G CAS

Volunteers are the lifeblood of our service delivering front line triaging, administration and holistic advice services at our various bureaux and outreaches across the region.

Our **42 volunteers** come from a real cross-section of our communities bringing with them a multitude of experiences and backgrounds as well as a real understanding of the challenges they, their friends, neighbours and communities face on a day to day basis. This helps us to shape our priorities and objectives to enable us to deliver our service in the right place, at the right time and in the right way.

We have seen an evolution in volunteering from one who is likely retired, with time available and a desire to help their communities to also include those who wish to re-train, up their skill level or gain valuable experience in a dynamic, complex environment. As such we continue to develop our offer for those that wish to volunteer to include roles

in triage and reception being created. This allows us to offer more opportunities and utilise the skills of new volunteers.

Over the year we have promoted volunteering opportunities here at D&G CAS at lots of different events all over Dumfries and Galloway, some of the highlights were Youth Beatz, where we attended for the weekend, careers conferences and Freshers Week.

We also found time to celebrate our existing volunteers. During volunteers week our Dumfries volunteers attended Mostly Ghostly's Crichton Crypt Tour, Stranraer volunteers had a day out at Dumfries House and our Annan volunteers visited Iain Jardine Racing Stables at Carrutherstown, where they were shown around the stables and met the horses.

“I like the fact that I’m doing something completely different to what I would do on a normal day to day basis and meet people I wouldn’t otherwise meet. Some people come to us because they just need to talk to someone about their problem and for someone to help them take control of the problem they’ve been struggling with.”



Elizabeth Hitschmann,
D&G CAS Volunteer

“I chose to volunteer at D&G CAS as I wanted to gain skills, experience and most importantly, improve my confidence, as I’ve been out of work for ten years. Aside from helping the public with their problems, it allows you to give back to your community, going home at the end of the day knowing you’ve made a big difference to people’s lives. It’s a very welcoming environment and everyone is so friendly and pleasant, no two days are the same.”

Erin Duffy, D&G CAS Volunteer

“I was working in a job that was quite mind-numbing and thought that volunteering would start stretching me a bit. I was looking to make my life a bit more interesting, then saw that D&G CAS were advertising for volunteers.

“There is a huge amount to learn but the training is very comprehensive. People don’t realise how much Citizens Advice does and the support they can give. I have found I’ve become more socially aware and have learned about a huge range of subjects. I find it stimulating and I’m looking forward to helping other people.”



Sarah Goodwin,
D&G CAS Volunteer

Want to find out more?

See more of our volunteers’ stories over page. If you feel inspired to take the next step, you can find our **application form** here.



D&G CAS Volunteer Coordinator Sonya Fitzsimon (centre) with volunteers Terry Cullen (left) and Nureni Fashina (right).

Click here to watch our Volunteers’ video.



KATERYNA'S STORY

Kateryna isn't one of our typical volunteers. From a peaceful life with her husband and children in Northern Ukraine, through the upheaval of war, to building a new life in Dumfries, her journey has taken her from relying on the kindness of others, to a place where she herself now helps those in need.

Living with her family in Zhytomyr, a town about 100km from Kyiv, close to the Belarusian border, Kateryna enjoyed her job, working as an administrator at her local university. Surrounded by young people, there was a lively atmosphere and she got on well with the other staff. That was until one morning she woke to the sound of bombing.

"Our town was quite quiet at first. I remember it was a Thursday when I first heard the sound of bombs. My daughter's school was just opposite our house, on the other side of the street, normally it is busy in the morning, but there weren't any children. My daughter went to school as usual that day. She returned several minutes later and told me our neighbours said the war had started."

Kateryna continued, "There were big queues for bread and other products, everybody was trying to buy food in case of shortages. We asked our friends what they were doing, but communications and travel were a struggle."

After several days, the family went to stay with her mother in Lviv, where Kateryna is originally from, "we decided to leave Ukraine for the safety of our children. We had tickets to go to Poland, but when we arrived at the train station, we found the train had been cancelled, with no information when they would start again for the crowds of people waiting to leave the country.

For several days, we returned to the train station each day, but still the train didn't arrive, so my husband asked a friend to drive us to the customs border for only cars. From there, we still

had to walk 10km along the highway to the nearest village. I was worried that the children would find it difficult, especially as it was winter and very cold.

When we arrived at the village, we found everything was very well organised. A bus took us to the Polish border, where tents and hot food were available and lots of very kind people there trying to help others. We then travelled on to Kraków, to stay with my friend for some time, it was difficult for her in a two-bedroom apartment with me, three children and my niece."

“ It was a Thursday when I first heard the sound of bombs. ”

While in Kraków, Kateryna met a volunteer from the UK, who told her about the opportunities there and helped with her application. After travelling to the Welcome Hub in Edinburgh, she was sent to Dumfries where she has settled and begun to build a new life for herself and her children.

"When I first arrived in Dumfries, I received a lot of help from Lucile, D&G CAS's Displaced Persons Project Adviser. She told me a lot about Citizens Advice and how it helps people in different situations and she asked me if I'd like to volunteer, which I decided to try. The most exciting thing for me is helping people find solutions to their problems. The staff are very supportive and I have learned you are not alone, you just need to ask if you need help."

Since volunteering with us, Kateryna has now joined our staff as a Displaced Persons Project Adviser herself, using her experiences to help those who unfortunately find themselves in the same difficult circumstances she recently endured herself.



*Kateryna in her new home of Dumfries
Inset: Our volunteer Rosalyn.*

ROSALYN'S STORY

D&G CAS is mostly associated with helping people in need through advice, support and signposting. However, sometimes volunteering with us can be as much of a help, by finding a route back into employment, or improving wellbeing through a feeling of achievement by helping others.

"Where do I start? I hadn't worked for years, due to ill health. I felt isolated during lockdown and felt like I needed to get out of the house, do something, start being more productive with my time." Rosalyn suffers from a medical condition called Cyclothymia, a milder version of bipolar disorder meaning she struggles with consistency and often needs time off work.

"I went to the Jobcentre and asked them what I could do, as I didn't want to be labelled as ill forever. My work coach recommended giving volunteering a try and suggested approaching Citizens Advice Stranraer Bureau. As I've had personal experience of approaching D&G CAS for help as a client, they helped me with

"D&G CAS supports people through some of the toughest times in their lives and has helped me a lot."

a huge amount of problems I've had in the past, so I thought it would be nice to pay that back and give it a try."

Due to her previous work experience, Rosalyn initially volunteered as an administrator, but soon found she wanted to challenge herself more and help clients, so began to train to become a Volunteer Generalist Adviser, "I'd been managing OK with my health and D&G CAS was flexible enough to give me the time I needed to do my training. There is a huge amount

to learn, but the team in this office is absolutely brilliant. They support each other and are very knowledgeable, so there is always someone who can help."

Rosalyn strongly recommends volunteering with D&G CAS, "It has helped me to build my workplace confidence and allows me to find and recognise the triggers for my condition. I'm learning to become a consistent employee again, in a non-judgemental and supportive environment. I can gain qualifications, build my CV, take pride in my achievements and feel that my life has a purpose again.

"D&G CAS supports people through some of the toughest times in their lives and has helped me a lot. My life was in tatters when I came here as a client, but they helped me to move forward and now I am in the position where I can offer that help to other people. It's a nice, wee, warm, fuzzy feeling to know that you've helped to change someone's life."

Around **D&G CAS**

Alongside our bureaux and outreach clinics, our service is composed of a number of departments and projects covering specialist subjects. Here is a round-up of the last year.

£685,275 back into clients' pockets

1,139 clients | **3,058** total contacts

£7,535,434 total debt dealt with

» Debt Advice

Unmanageable debt can create significant stress, leading to various negative outcomes such as anxiety, depression and even physical health issues. The mental burden of debt can affect a person's ability to make sound decisions, potentially leading to a cycle of poor financial choices and worsening debt.

Debt advice serves as a critical intervention in these situations. Debt clients often come with multiple issues. Our professional debt advisers use a combination of tools and strategies tailored to each client's unique circumstances. Their goal is not only to help resolve the immediate financial problems but also to empower the client with knowledge and resources to prevent future issues. By prioritising our clients' best interests and maximising income, debt and financial capability advisers aim to reduce stress, improve overall wellbeing and promote more informed financial decision-making.

In summary, the role of debt advice is twofold: addressing the immediate crisis and building the client's capacity to manage their finances sustainably in the long term, thereby mitigating the impact of debt on their health and overall quality of life.

Our advisers actively influence policy by engaging with Dumfries & Galloway Council, Citizens Advice Scotland (CAS), and Money Advice Scotland (MAS) through consultations and forums.

» Money Talk Team +

Another successful year has seen the Money Talk Team again rising to various challenges and motivating low-income families to ensure they are getting all the welfare benefits, grants and exemptions (ie; council tax, energy) to which they are entitled.

The project has seven target groups and relies heavily on the client being profiled:

- Single parent families.
- Families which include a disabled child.
- Larger families.
- Minority ethnic families.
- Families with a child under one year old.
- Families where the mother is under 25.
- Older people and those approaching retirement age.

£793,000 back into clients' pockets

520 clients

"When my husband died, I was left in difficult circumstances. The help I received from the Debt Advice Team was just so informative, helpful and non-intrusive. The service that I received in a way saved my life and helped me to carry on along a very difficult pathway, to get my feet on the ground again."

Anonymous, Dumfriesshire

» Foodbanks

Working in partnership with APEX Scotland and the Trussell Trust, through the Financial Inclusion Project, our adviser Fiona is based in Dumfriesshire Foodbank in Dumfries.

The Foodbank is run by volunteers, staff and supporters and we help provide practical, emergency support and advice to people facing financial hardship.

We support clients from all walks of life, no one is immune to falling on difficult times. In some cases, clients have lost paid employment and found that they couldn't cope with their household bills or afford to buy food for their families.

Foodbank Adviser Fiona Will finds great job satisfaction, "seeing clients who have received support come full circle, get back on their feet and into employment, then come back and start making donations as a thank you for the support they received during their most difficult times."

"I have encouraged colleagues to visit the Foodbank to see the bigger picture of what happens when they issue a referral."

Fiona Will: Foodbank Adviser



In March, we began advice clinics at Stranraer Foodbank, on Tuesdays and Thursdays with our Advice Worker Julia Murchie, which have also proven to be a great success. Our work with the region's Foodbanks aims to not just help users through an immediate crisis, but look at their whole circumstances and work to maximise their incomes to the point where they no longer need to receive food parcels.

See page 25 to find out more how our partnership working is achieving results, as our advisers become embedded into their roles, not just for service users, but our partners too.

Of course, the Foodbanks always appreciate donations of tinned food and toiletries for the food parcels, but our ultimate goal is to create a future where no one needs to go to a Foodbank.



The Debt Advice Team, Pauline, Carole, Kieren and Ben, with Cheryl (inset).

» Safe & Warm Project

The most common issues are energy related, such as prepayment meters, billing, meter reading and supporting clients in dealing with complaints. Other topics included carbon monoxide awareness training and supplying monitors, energy efficiency advice, housing issues, finance and charitable support and referrals to other agencies and charities.

We hosted a number of group sessions, aimed at consumer groups and frontline workers who support people at risk of experiencing fuel poverty and those who would benefit from carbon monoxide training. Group sessions were held at large organisations such as Alzheimer Scotland, as well as smaller support groups, such as day centres, toddler groups and local charities.

Clients are given surveys to complete to find out their thoughts about the service, and the impact that it had on their lives. The results from these surveys show clearly the positive effects that the support they are given from the project has, with a large percentage recording an improved ability to manage their energy bills better, take energy efficiency measures around the home, and better understand the dangers around carbon monoxide.

£58,292 back into clients' pockets

£297 the average gain per client

196 clients

541 total contacts

£86,086 back into clients' pockets

510 clients

52 clients helped to remain in their homes

» In Court Advice

Due to the court representation offered by our team last year a number of tenants were able to remain in their own homes after an eviction notice had been served.

Affordable agreed payment plans were set up with landlords to pay off rent arrears. We work alongside the Council Welfare and Housing Options Team and our Debt Team explore the client's whole financial status, looking at benefit maximisation and give further advice and guidance on the client's finances.

In the last year, we offered:

- Eviction representation for rent arrears with social landlords, private landlords and mortgage repossession and debt matters.
- Dispute resolution.
- Simple procedure advice.
- Ordinary cause procedure advice.
- Lay representation for matters relating to repossession of a mortgaged property and action for sequestration (bankruptcy).
- Property Chamber First Tier Tribunal case management meetings to represent private tenants in eviction / repairs cases.
- Provision of court procedures, fees and exemptions and legal information.
- Advice on housing options, support and guidance.

» 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 in to their new homes and communities.

Many clients returned to use the service for a variety of issues, once a relationship of trust had been established with the service. Adjusting to the clients' needs, we offered face to face appointments in our bureaux and outreaches throughout the region, or telephone and video conference when clients were in isolated areas, but able to manage the technology for such appointments.

In addition, we delivered group sessions and advice on a range of topics to partner organisations supporting the same client group.

118 clients

281 enquiries resolved

» EU Settlement Scheme

The EUSS project started in 2019-20 to support EU citizens living in Southern Scotland to obtain pre-settled and settled status in the UK before, during and after Brexit.

Its final months were April to June 2023 during which time our part-time adviser prepared to exit the project, providing training for generalist staff and information for partner agencies. The final months of the project were busy, as clients who had previously been helped to get pre-settled status, approached the project for help in obtaining settled status, whilst assistance was still available. In total a further 25 clients were assisted most of whom struggled to grasp the overall immigration system and the post-Brexit changes as a result of difficulties using IT, language barriers and the complexity of the system.

More limited help with this is now delivered by our Generalist Advisers, with the support of those who gained specialist knowledge during the project.

Lucile Gariat, Displaced Persons Adviser



» Employment Rights Advice Service

The ERAS project is delighted to have secured its second year of funding during 2024, comprising of a consortium of four Citizens Advice Bureaux – Dumfries and Galloway, Central Borders, Peebles and District and Roxburgh and Berwickshire.

The team consists of two paid employment specialist caseworkers and one co-ordinator, assisted by several of our volunteer advisers who specialise in employment advice and together we deliver a consistent, high quality employment rights advice service to our clients who are both employees and employers. Our aim is to enhance the knowledge and skills of our volunteers and staff, whilst, reducing the number of claims being made to Employment Tribunals by trying to find early remedies for our clients.

As well as providing advice and representation at Employment Tribunals, our work includes the promotion of Fair Work Scotland Conventions, we have been busy delivering training workshops and webinars across the regions. We lobby government for change when we find injustice with industry sector legislation.

During the period of this report we have assisted 40 employers on a one to one basis who had no access to Human Resources support. As well as advice, we offer employers up to date tools and resources particularly in light of all the current employment law legislation changes as well as Policy and Procedure health checks. We have also been raising awareness of this service through our partners, social media, B2B events and Chambers of Commerce.

Our small business employer clients tell us that this free service has been invaluable to them, not only has it saved them a lot of money but has alleviated their headaches and saved them a few sleepless nights.

£304,564 back into clients' pockets

515 clients | **2,393** pieces of advice

100% client satisfaction rating

I am profoundly grateful to the Citizens Advice Bureau in Dumfries for helping me stand against unfair dismissal and discrimination by my employer, which left me in a state of emotional and mental distress.

We finally reached a positive agreement that made me feel like justice had been served. This would not have been possible without the unwavering support of CAB and the ERAS team. Had I attempted to navigate the system on my own, I would have quickly become overwhelmed.

Anonymous Client

The way my redundancy was handled made me feel like I was good for nothing, but you guys saved my life!

Anonymous Client

» Patient Advice and Support Service

PASS is a part of the Citizen Advice Network supporting anyone who uses the NHS to understand their rights and responsibilities as a patient, to give feedback or comments, or to raise any concerns or complaints about NHS treatment in Scotland.

We help clients understand their rights and responsibilities as patients. Provide information, advice and support for those wishing to give feedback or comments, raise any concerns or make complaints about health care provision delivered by NHS Scotland. We ensure clients feel listened to, supported and respected when raising concerns about difficult experiences.

This year, we experienced a significant, 44% increase in clients, including signposting to relevant agencies, providing information on the rights of patients and complex case work covering both primary and secondary care.

£42,830 back into clients' pockets

687 clients | **1,057** contacts



[Click here to watch our Support4Life video.](#)



*Emma Munro,
Support4Life Coordinator
at Dumfries and Galloway
Royal Infirmary.*

SUPPORT4LIFE

Our Support4Life Team and Appeals Representatives have a profound impact on the lives of the people we serve, especially those facing significant health challenges like long-term conditions, mental health issues and those facing a terminal illness.

Our comprehensive advice service spans from identifying benefit entitlements to representing clients at tribunals, providing essential assistance in navigating the often complex and daunting benefits system. For many, understanding and accessing their entitled benefits is overwhelming, particularly when compounded by serious health conditions. We guide clients through the entire process, ensuring they receive the financial support they need. This security alleviates the stress of managing daily expenses, allowing clients to focus on their health and wellbeing rather than financial instability.

Our team empowers clients by breaking down the benefits process into manageable steps, offering guidance and ensuring they understand their rights. This approach fosters a sense of control and confidence, which is invaluable for individuals who may feel vulnerable or isolated due to their circumstances.

Our appeals tribunals staff represent clients in tribunal hearings to ensure they receive the benefits they are entitled to. This not only secures financial aid but also reinforces their dignity and right to fair treatment within the system. The benefits we help

secure often have a long-lasting impact, providing ongoing financial stability. Our ongoing support throughout the application and tribunal process ensures that clients are not left to navigate the complexities of the benefits system alone. This assistance helps them manage their conditions with dignity and security.

Our work goes beyond securing financial aid; it transforms lives. Through compassionate, expert support, we enable our clients to face their challenges with greater confidence, security, and hope for the future, significantly improving their quality of life and overall wellbeing.

“ Our work transforms lives through compassionate, expert support. ”

We provide advice at various outreach locations, including the Carers Centre and Dumfries and Galloway Infirmary's Oncology department, including the wards. Offering advice in these settings makes our services more accessible to those who need them most, particularly those with limited mobility or severe health conditions. These trusted, familiar environments encourage open communication and allow us to offer personalised, effective advice.

Our outreach efforts complement the holistic care provided by these centres, contributing to a more comprehensive approach to client wellbeing. By engaging with individuals early in their journey, we help prevent financial difficulties from escalating, reduce stress and ensure clients are better equipped to manage their circumstances from the outset. This proactive, collaborative approach ensures that more people receive the help they need, when they need it, improving their financial stability and quality of life.

£6,088,907 back to our clients

3,398 clients **4,124** total contacts

£76,132 back into clients' pockets

141 clients

» Health & Social Care Partnership

Starting in September 2022, the project is aimed at providing educational resources and one to one support for NHS, Adult Social Services and independent care staff.

As with any new project, it takes time and effort to get the project up and running, but we are beginning to see the benefits that this project is making to its clients.

“The service has been an absolute god send during my change in circumstances. The adviser was so helpful, kind and knowledgeable. I will be forever grateful for her assistance.”

Anonymous Client

Although financial benefits can be demonstrated through facts and figures, real success is measured in terms of emotional wellbeing, which for an individual, can far outweigh the financial gain.

For clients, it is the peace of mind that comes from not only additional income, but the knowledge that there is help available, that there is someone who they can talk to who may be the only person they have discussed their situation with.

We cannot ignore the positive impact that this has, not only in the person's life and that of their family, but in their employment, which is an integral part of the reason why this project has been established. If our clients are in a better place personally and emotionally, then they are also in a better place to work.

» Corporate Services

Based in Dumfries, the Corporate Services Team are responsible for managing finance, human resources, data protection, property maintenance and fundraising. By providing this essential backroom support, we enable our various teams of advisers to deliver their vital services across the region.

The hard work and diligence of our finance and governance sub-team ensures that all income received from statutory bodies, charities, utility companies and the public is spent prudently whilst ensuring we meet all of our statutory requirements.

In 2023-24 delivering our service cost **£1.71 million**. We are, as ever, grateful to our funders including Dumfries & Galloway Council. Much of the income received in addition to this can be credited to the work of our Fundraising and Development Officer Jane Flanagan, who is tasked with seeking appropriate funding that enables us to deliver a holistic service. Her successes in this area are detailed in a separate report on page 24.

The Human Resources sub-team has continued to care for the welfare of all our staff and volunteers supporting line managers to oversee their teams and ensuring that the service can be employers of choice. We also work hard so that the service can continue to meet all statutory requirements with regard to data protection thus giving clients, staff and volunteers assurances that we treat their personal data with the utmost of care.

With three full-time bureaux in Dumfries and Galloway our property sub-team are kept busy maintaining our buildings to adequate standards, against the challenging backdrop of increasingly limited resources.

The Corporate Services Team is small with staff members being part of more than one sub-team. Their enthusiasm, skills and professionalism ensures the smooth running of the service and the successful delivery of advice to the people of Dumfries and Galloway.



“Whether a volunteer or employee, the organisation invests in its people, we are all provided with the same comprehensive, relevant and up to date training opportunities, which in turn helps us to provide the best advice service possible to our clients.”

Janice Reid: ERAS Coordinator

» Training

Learning and development is a priority for all staff and volunteers at D&G CAS and is an ongoing cycle.

Good leadership is important to the success of the organisation and our management team participate in regular leadership training building their skills in communication, decision making, problem solving, change management and team building to create a positive working culture, develop their teams, embrace change and to deliver a high performing service to our clients and meet our operational objectives.

Advisers are trained to national standards in advice giving. We offer advice on a multitude of topics and our advisers need to keep up to date with constantly changing information and legislation. We provide holistic advice, looking at a clients' entire situation rather than just the presenting issue and deliver a positive experience to our clients. In addition to adviser training, we also undertake regular compliance training.

Volunteers training session.



A full copy of our **Audited Accounts** can be found here



» Youth Engagement

The Activating Youth Engagement (AYE) Project began in September 2023, funded by the National Lottery Community Fund, Young Start and The Holywood Trust. The core aim of the project is to engage young people aged 16 to 25 across the region with our service.

It is structured around two main strands. The first focuses on promoting and providing a generalist advice service to young people aged 16 to 25. As part of this, we delivered the RISE (Resilience, Inspire, Support, Empower) group in partnership with Young Adult Carers at the Carers Centre. Designed to equip young people with essential skills needed for adulthood, centred on key life skills, such as housing, benefits, budgeting, employment and debt management.

The second strand focuses on promoting volunteering, training and employment opportunities to improve young peoples' skills, social connectedness and employability. For example, we supported a young person from a care experienced background during their first work placement with us.

Additionally, the project collaborated with Dumfries and Galloway College's Prince's Trust Programme and the STAR project to deliver vital life skills workshops. These workshops were interactive and addressed issues relevant to young people, such as housing, budgeting, benefits, employment, savings and debt. Assisting the transition into independent adulthood and moving out of their family homes.

The AYE Project has made a significant impact, providing the young people involved with essential life skills, work experience and opportunities for personal growth. By engaging through innovative approaches and tailored programs, the project has helped them build confidence, resilience, and a clearer path toward a successful future. The positive feedback from participants and partners demonstrates the vital role this initiative plays in supporting young people as they navigate the challenges of transitioning to adulthood.

£88,823 back into clients' pockets

701 Young people 16-25 engaged



A particularly inspiring outcome was when the young person remarked, "To begin with, I thought I was going to spend my life on benefits, but now I want to get a job to better myself." This shows the critical importance of providing young people with tailored opportunities for valuable work experience.

Cara Hyles: Youth Engagement Officer

» Communications

We have worked on developing our internal and external communications to face the challenges and changes that lie ahead.

Our social media channels now feature more regular posts, highlighting a number of our projects, outreaches and campaigns, as well as operational messages such as opening times, reinforcing our corporate identity and ensuring information reaches the right people at the right time.

We have established a Communications Consultation Group, composed of staff members, volunteers and board members, meeting occasionally to discuss on how to improve both internal and external communications, such as consulting on our Communications Strategy and making better use of our intranet to distribute news around the organisation.

Positive feedback from participants in our Activating Youth Engagement Program highlighted its significant impact:

"I learnt essential life skills that high school did not teach."

"It was fun and informative and got me out of the house."

"I don't know why we aren't taught this stuff in school, but it was very helpful."



Our Fundraising and Development Officer, Jane Flanagan.

FUNDING for the future

As a charity, fundraising is essential. Without it, we wouldn't be able to offer the range of help we give to the people of our region.

Click here to watch our Funding video.



2023-24 saw Dumfries and Galloway Council provide **52.9%** of our funding to ensure continued provision of our generalist core service. The other **47.1%** was obtained via a wide range of sources: public sector; other charities; trusts and foundations; corporate organisations; and individual giving.

This additional funding has been crucial to 'changing lives' in two main ways:

To help D&G CAS deliver specialist projects for which there is clear client need. Specialist projects enabled by additional funding in 2023-24 include both project extensions and new projects.

Extensions: in-court advice (Scottish Legal Aid Board auto-renews); employment rights and advice for both employees and employers (Citizens Advice Scotland (CAS), Robertson Trust); the Patient Advice and Support Service (NHS Scotland auto-renews); help for health and social care workers (NHS D&G); help for carers (Dumfries Carers' Centre); advice for Apex Foodbank users, now in Stranraer as well as Dumfries (Trussell Trust); specialist energy advice (Citizens Advice Scotland, Scottish Gas Network); work helping displaced people to resettle in the area (D&G Council).

New projects: youth engagement work (Holywood Trust, National Lottery Young Start, Dumfries Lions Club); specialist energy saving measures and advice for older and/or disabled residents in partnership with D&G HandyVan (Energy Savings Trust).

To support D&G CAS in transforming into a service that delivers advice to local residents in the right place, at the right time and in the right way via the enhancement of self-help materials, multichannel access and outreach clinics, again through project extensions and new projects.

Extensions: outreach advice clinics in Mid-Galloway, the Machars and Glenkens, areas distant from existing bureaux (windfarm funding).

New projects: outreach advice clinics in some of the more deprived areas of Dumfries and Galloway (CAS, Scottish Gas Network).

In addition, we have continued to work hard to raise awareness of our charitable status, find funding to plug gaps in our service and encourage individual giving, while reinforcing the free and impartial nature of our service. To that end, during 2023-24, D&G CAS became a member of a fundraising working group established by CAS with a view to developing a new network-wide Funding Framework. Watch this space!

You can help us!

There are a number of ways you can help us to continue to help others.

Click here to find out more.



» D&G Carers Centre

The Dumfries and Galloway Carers Centre provides information, advice and support to anyone who cares for a relative or friend.

"Our partnership with D&G CAS has been mutually beneficial, increasing awareness among both parties of the services each offer.

"I think the facts speak for themselves. Over 700 individual carers have accessed the service since it started and we've brought well over one million pounds into the region. For the little bit of expense it has cost, the benefits to the region and to the carers of Dumfries and Galloway have been immense. Working with D&G CAS has been really easy, it's probably one of the simplest things we've done and has been so effective."



"The benefits to the region and to the carers of Dumfries and Galloway has been immense."

Claudine Brindle, Chief Officer

» Home-Start Wigtownshire

A family support charity based in Stranraer covering the whole of Wigtownshire, helping families with at least one child under five with a range of issues.

"We work closely with a lot of organisations across Dumfries and Galloway and this new partnership with D&G CAS is working really well already, because we can identify families that we know need that extra support, especially around financial hardship and combatting child poverty."

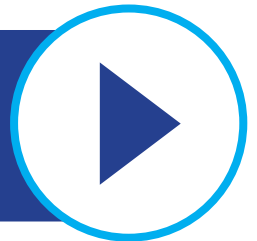


"Not all families are particularly confident in accessing support, but we know we can go directly to D&G CAS to access the information our clients need."

Claire McKie, Senior Co-ordinator

Ask our partners

Click here to watch our Partnership Working video.



» Apex Scotland

A national charity working with some of the most vulnerable people in our communities.

Stranraer Foodbank

"Julia, the D&G CAS Adviser is based here two days a week and she helps to reduce peoples' debts and increase their incomes by ensuring they are on the right benefits, often removing the need for people to continue receiving food parcels.

"She's been a great help to our staff too, helping with queries which we struggle to fix, Julia has been able to point us in the right direction and save us time. That support has made such a difference to the lives of our clients and to our staff."



"Many of the people who walk through our door are marginalised and vulnerable, having a D&G CAS Adviser here removes barriers."

Mhairi Ross, Service Development Manager

Dumfriesshire Foodbank

"Working in partnership with D&G CAS is extremely important. We can exchange information, bounce ideas off each other and know that our clients are receiving the correct information from knowledgeable staff.

"Having Fiona, the D&G CAS Adviser here has made an immense change to peoples' lives. When people are desperate and don't know what to do, Fiona can talk it over and often achieve instant results for them. It makes a real difference."



"The relationship we have with D&G CAS is really, really working, the results are phenomenal."

Fiona Dalgleish, Centre Co-ordinator



Our client Peter.

» Peter's Story

Peter suffers from fibromyalgia, a chronic condition causing pain in muscles and soft tissues, fatigue and severe sleep disorders, resulting in memory and cognitive issues. This caused him to lose control of his finances, sending his life spiralling out of control.

"Part of living with chronic pain is depression and anxiety. The influx of letters and phone calls from debtors drives you further into that cycle. I didn't know where to turn, I was suicidal until a friend suggested approaching D&G CAS.

"I remember coming out of the office after the first meeting and the weight just lifted off of me. I wouldn't be overstating the issue when I say D&G CAS saved my life. I've been completely protected by them, it's like having a big sister looking after you!"

“ I wouldn't be overstating the issue when I say D&G CAS saved my life. ”

Peter is now being supported by D&G CAS and his creditors to pay off his debts, "They've been dealing with my creditors and keeping them off my back. As well as working out a full and final settlement, they've actually been able to reduce the total amount I need to pay back, which is wonderful.

"The staff are universally friendly, helpful and supportive. It is just a wonderful organisation and I'll never be able to thank them enough for what they've done for me."

The last word

We believe in giving our clients the final word, so here is what they say about our service.



"I contacted D&G CAS because I needed more information about benefits, my pension and the whole system. The advice I received was invaluable. Without the service I would still be stressed out and worrying about everything. I was just really impressed by the service and the lady I spoke to."

Shirley, Dumfriesshire



"The council condemned the property I rented and I was issued with an eviction notice, it was really stressful as I was going to be made homeless. My landlady was being extremely unhelpful and without D&G CAS' help, I just wouldn't have coped to be honest."

Barbara, Stewartry

"I would particularly recommend using the outreach service, because people in rural areas are very isolated. It's not so easy to access services out here."

Anonymous, Wigtownshire

Click here to watch our Clients' Stories video.



Acknowledgements

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



Click here to find out how you could help.



Where to find us



Scan this QR code with your smart phone to visit our website.



Opening Hours

Monday: 9:00am to 5.00pm
Tuesday: 9:00am to 5.00pm
Wednesday: 9:00am to 5.00pm
Thursday: 9.00am to 5.00pm
Friday: 9.00am to 4.30pm

Dumfries Bureau

81-85 Irish Street
Dumfries DG1 2PQ

Annan Bureau

19a Bank Street
Annan DG12 6AA

Stranraer Bureau

Burns House, 32 Harbour Street
Stranraer DG9 7RD

Castle Douglas Outreach

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

Kirkcannel & Kelloholm

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

Lochside Outreach

YM Cafe, Lochside Road YMCA Centre, DG2 ONF

Lockerbie Outreach

Lockerbie Library, High Street, DG11 2JL

Glenkens Outreach

Glenkens Community Centre, St John's Town Of Dalry DG7 3UX

Mid-Galloway Outreach

Newton Stewart Library, Church Street DG8 6ER

Moffat Outreach

Upper Annandale Parish Church, Church Place DG10 9ES

CatStrand, High Street, New Galloway DG7 3RN

The Riverside Centre, Newton Stewart DG8 6NG

South Machars Community Centre, Whithorn DG8 8PN

Wigtown Library, County Buildings DG8 9JH

Please visit our website, or follow us on social media to keep up to date with the times, dates and locations of all our outreach clinics.



www.dagcas.org



0300 303 4321



info@dagcas.org



Dumfries and Galloway Citizens Advice Service



[dgcitizensadvice](https://www.instagram.com/dgcitizensadvice)

Scottish National Standards for Information & Advice Type III accredited

Scottish Charity No: SC027107

Dumfries & Galloway Citizens Advice Service is a Company Limited by Guarantee No: SC179254

Registered by the Financial Conduct Authority to carry out regulated activities FRN 617449

Registered Office at 81-85 Irish Street, Dumfries, DG1 2PQ



DUMFRIES & GALLOWAY CITIZENS ADVICE SERVICE