

WE HELPED CLIENTS WITH

39K
ISSUES

“
THE RELATIONSHIP WE
HAVE WITH D&G CAS IS
ABSOLUTELY
PARAMOUNT FOR OUR
SERVICE USERS.”

FEE, DUMFRIESSHIRE FOODBANK

WE SUPPORTED

8K+
CLIENTS

WE SUPPORTED CLIENTS
WITH **DEBT** TALLING

£8.6
MILLION

DUMFRIES AND GALLOWAY
CITIZENS ADVICE SERVICE

ANNUAL REPORT
2024-25

A HELPING HAND
IN TOUGH TIMES

WE PUT

£9.8
MILLION

BACK INTO THE ECONOMY
OF DUMFRIES AND GALLOWAY

FOR EVERY **£1**
INVESTED WE
RETURN **£50**
OF ECONOMIC AND
SOCIAL VAULE FOR
THE REGION



DUMFRIES & GALLOWAY
CITIZENS ADVICE SERVICE

“
GETTING CITIZENS
ADVICE INVOLVED WAS
LIFE CHANGING!”

HEATHER, CLIENT

“
MOFFAT OUTREACH
WE ARE VERY BLESSED
TO HAVE CITIZENS
ADVICE HERE.”

JOYCE, UPPER ANNANDALE
PARISH CHURCH

OUR ADVICE SERVICE IS

FREE
CONFIDENTIAL
IMPARTIAL
INDEPENDENT

100%
SATISFACTION

AMONG CLIENTS WHO
RESPONDED TO OUR SURVEY

A helping hand in tough times

As an advice service, our primary purpose is to help others. To provide support through tough times and a helping hand to guide the way towards a better future. We don't just offer advice, we also offer hope.

The last few years haven't been easy. The rising cost of living has hit many hard, with rising prices across the board for life's essentials and incomes struggling to keep pace.

Our recently updated 'The Cost of Living in Dumfries and Galloway 2024' report examined the 'poverty premium', with many of those living in more disadvantaged areas, paying more for basic groceries than those in less disadvantaged areas. Research has clearly shown that those on lower incomes tend to pay more for essential goods and services.

We believe in the transformative effect our service brings to the region, delivering change that lasts not just for our clients, but for the communities they live in too. **'Right place, right time, right way'** isn't a meaningless slogan for us, we work with partner organisations across Dumfries and Galloway and funding bodies, to target our services to the places they are needed the most. These include, foodbanks,

the NHS, medical practices, the Carers Centre, local libraries and community groups and churches, bringing outreach services to a range of settings, some in quite rural, difficult to reach areas.

The transformative effect of our service also extends to our staff and volunteers, all of whom are highly dedicated individuals with a passion for helping others. The volunteering landscape is evolving and we find people of all ages and backgrounds come to us to volunteer. Not only is it a great way to stay active during retirement, but more young and working age volunteers are seeking to build their experience and boost their skills.

While we offer a helping hand to others, we mustn't forget that as a charity, we need help too. Years of flat funding and short-term grants have taken their toll.

We need to boost our fundraising in order to continue bringing our service to those in need and to expand into areas to ensure **no one is left behind.**

**Click here to watch
our video and see how
you can help us.**



Welcome to our 2024-25 Annual Report

» Chair's Address

Dumfries and Galloway continues to grapple with deep-rooted challenges that touch every corner of our community:

- A health and social care system under intense strain
- Persistent poverty, rising child hunger and soaring living costs
- A housing crisis driven by dwindling private rentals and lack of affordable, energy-efficient homes

These pressures are pushing more people, many for the first time, toward our Service. In response, we are expanding outreaches and delivering trusted advice guided by our principle: **Right Place, Right Time, Right Way**. No one is left behind.

Our leadership team deserve high praise for steering the organisation with skill, foresight and resilience. Their ability to meet core commitments while planning for future growth has been vital.

At the heart of our success are our dedicated staff and volunteers. Their expertise grows stronger each year and their impact is immeasurable. On behalf of the Board, I extend heartfelt thanks to every one of them.

We are appreciative of Dumfries and Galloway Council for their continued investment, support and recognition. To my fellow Board members: thank you for your commitment, insight and governance. Our strategic role has never been more critical and I'm proud of the balance and breadth of expertise we bring. In the year ahead, we'll focus on strengthening the Board and ensuring robust succession planning.

Together, we remain steadfast in our mission to support the people of Dumfries and Galloway—especially when they need us most.



Marsali Caig
Chair of the Board

» CEO Welcome

Time flies—it's hard to believe another year has passed already. This year's report is themed around **'a helping hand, in tough times'**, a reflection of our unwavering commitment to building a region free from poverty and inequality.

Inside, you'll find stories of impact and progress—thanks to the incredible dedication of our staff and volunteers, who work tirelessly to turn our shared vision into reality. Our Service Transition Project, built on the principle of delivering support in the **Right Place, at the Right Time, in the Right Way**, continues to evolve. It's now firmly embedded in our operations, but we know there's still more to do to ensure no one is left behind. With funding pressures ever present, we're also focused on delivering at the **Right Cost**—balancing compassion with sustainability.

We're thrilled to share that by the time you read this, we will be settled into our new Dumfries premises. This will significantly reduce our running and rental costs, making the service more efficient, better for staff, volunteers and clients, especially those with mobility issues, and directing more financial resource to advice giving.

Beyond our services, we're always on the lookout for passionate volunteers—and occasionally, new team members—who want to make a difference.

None of this would be possible without the strength of our leadership team and the steadfast support of our Board of Directors. Their hard work provides the foundation we build on every day. We're also deeply grateful to our partners and funders, whose collaboration and generosity make our mission achievable. You'll find their names at the end of this report—we thank each one sincerely.



Phil Stewart
Chief Executive Officer

“As the cost of everything continues to increase, our services have never been more needed.”

Marsali Caig
Chair of the Board



A commitment to our communities

There is no doubt, our service changes lives and that is the very reason our directors volunteer to get on board. It is that commitment to their communities that drives them to dedicate so much time and energy in helping to guide Dumfries and Galloway Citizens Advice Service as an organisation.

The advice we offer often transforms the lives of people facing hardship and often means keeping roofs over heads and putting food on tables. We give people the peace of mind to know that their problems are not insurmountable and that hurdles can be overcome.

Our bureaux and outreach projects, try to reach every corner of our region, embedding our service into communities, in both urban and rural locations—sometimes in difficult to reach places.

We are looking for individuals, committed to their communities to come and join our board of directors. If you share our commitment in reaching out across our wide and varied region, if you share our commitment to tackling poverty as well as inequality and if you want to work towards a fairer world for everyone, then maybe you have a place on our board of directors.

You will help us to shape our strategic direction and the future of our services at an exciting time for Dumfries and Galloway Citizens Advice Service, as we move our Dumfries Bureau to new premises. Also helping to extend the reach and scope of our service, embedding our outreaches into local communities and working with partner organisations so we can help even more people in the years ahead.

“Involvement in D&G CAS gives me the opportunity to give something back to the community.”

Maureen Smith
Vice Chair of the Board



“Fairness and equality have been the key pillars by which I have lived my life.”

Norrie McIntosh
Director



“I have always been actively involved in partnership working and have a keen interest in social justice.”

Pat Shearer
Director



“My decision to become a board member stems from a strong desire to give back to the community.”

Jess Benzie
Director



“The trustee role is vital to the survival of the organisation and I have seen the value of the work D&G CAS does first hand.”

Mhairi Ross
Director



“I believe that D&G CAS is a vital service, because it is free, it is confidential and we help clients to move forward.”

Robert Wright
Director



“I am very interested in helping to strengthen communities and crucial organisations throughout our region.”

Brian Johnstone
Director



“I am committed to improving social justice, inclusion and helping to improve peoples' lives.”

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 2024-25 were

£9,800,000

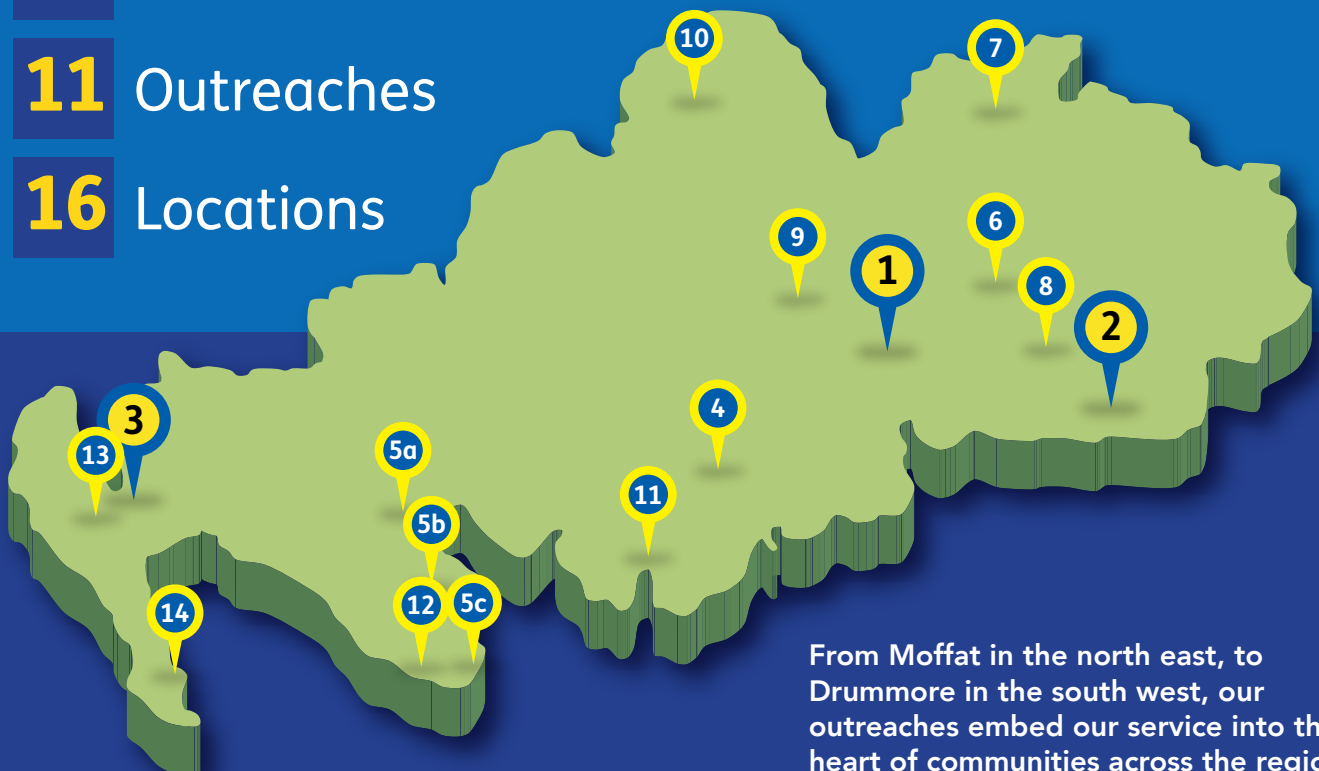
This is money put directly back into the **pockets of our clients** and into the economy of Dumfries and Galloway.

We supported	with	and debt valued at over
8,276 clients	39,071 issues	£8,600,000
	donated	to a value of
35 volunteers	4,958 hours	£311,613

3 Bureaux

11 Outreaches

16 Locations

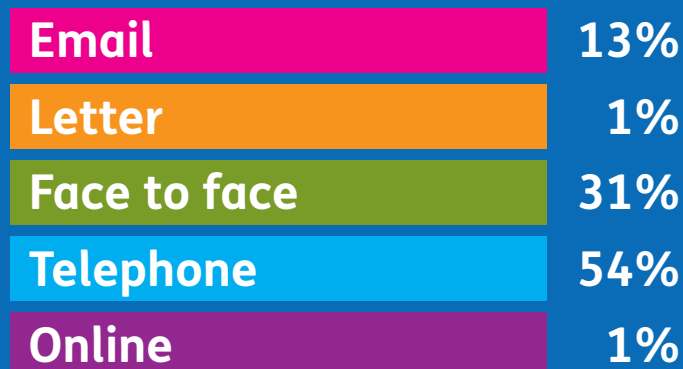


From Moffat in the north east, to Drummore in the south west, our outreaches embed our service into the heart of communities across the region.

» 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: 26,909



» Return on investment



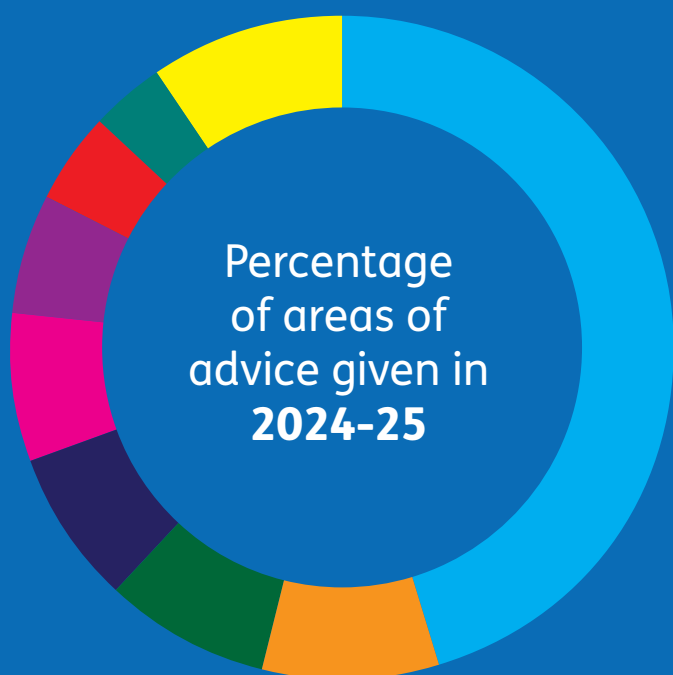
Every **£1** invested into our service, delivers a savings of up to **£50** of economic and social value for the region.

**Institute for Policy and Research, University of Bath - 'Proving the value of Advice: a study of the impact of Citizens Advice Bureau Services' April 2014.*

100%

of clients who responded to our survey were either

SATISFIED or
VERY SATISFIED.



» Areas of advice

Benefits: 45.52%	Work: 5.74%
Debt: 8.53%	Legal: 4.5%
Financial: 7.97%	Tax: 3.54%
Housing: 7.43%	Other: 9.36%
Utilities: 7.43%	

» Where to find us

1. Dumfries Bureau
2. Annan Bureau
3. Stranraer Bureau
4. Castle Douglas Outreach
5. Mid-Galloway Outreach
6. Lockerbie Outreach
7. Moffat Outreach
8. Ecclefechan Surgery
9. NW Dumfries Outreach
10. Kirkconnel & Kelloholm
11. Kirkcudbright Outreach
12. South Machars Practice
13. Oak Tree Family Centre
14. Mull of Galloway Practice

Combating the Cost of Living Crisis!

The Cost of Living Crisis has taken a toll on so many people over the past few years. Not surprisingly, those with the lowest incomes have faced the biggest challenges. We see its effects in our bureaux and outreaches every day.

Our joined-up services work together to help our clients through some of its worst effects, as well as working with partner organisations to deliver advice services to where they are needed most. Be it helping those faced with eviction from their homes, helping with energy advice, debt advice, helping young families pick their way through their problems, working with local foodbanks or working with our region's young people.

Working with Dumfries and Galloway Council we produced an update to our 2017 report on the Cost of Living in Dumfries and Galloway, comparing the cost of a basket of basic groceries then and now.

We also looked at the costs of getting to work around the region. We wanted to see if things had got easier or more difficult for people over time and if it was more expensive to live in some areas than in others. You can read the report and it's findings by clicking the link to the right.

Our clients say...

Heather Warner

Through bad advice from my energy supplier I ended up in quite a bit of debt. Getting Citizens Advice involved was life changing, the lady who helped me sorted everything out very quickly and I know I really don't need to worry anymore, I can contact Citizens Advice again at any point.



Linda Wheatley

We were having problems with our old heating system and we amassed a large bill. Trying to deal with our energy supplier was difficult until we went to Citizens Advice, who then took control. It was such a weight off our minds and the energy saving advice saved us lots of money. I just want to make sure people know how pivotal Citizens Advice service is. They take the burden from you and give you peace of mind.



Click here to read our Cost of Living Report.



Cara Hyles

Youth Engagement

Our Activate Youth Engagement (AYE) project primarily offers advice tailored for people aged 16 to 25 in a safe environment. Our RISE program is all about helping young people make that transition into early adulthood and helping them with their finances and entitlements.



Pauline Kirk & Catherine Grosvenor

Families Project

Our Families Project is designed to help families maximise their income and minimise their expenditure. Allowing them to budget better with the increase in day to day expenses. For some families, that can actually mean the difference between having or not having a hot meal every day.



Julia Murchie

*D&G CAS Adviser,
Stranraer Foodbank*

We attend the Trussell Trust Foodbank at Apex in Stranraer and advise attendees, ensuring they are on the correct benefits, maximising their income, accessing any little add-ons such as the Warm Home Discount, the best energy tariffs and budgeting advice. All with the aim of helping them to reach a point where they don't need food parcels anymore.



Fiona Will

*D&G CAS Adviser,
Dumfriesshire Foodbank*

If people are struggling, then chances are that there's underlying issues as well. We discuss our clients' situations with them and take a holistic approach. It helps clients because it helps them to put food on the table for their families.



Fee Dalglish

Dumfriesshire Foodbank

The relationship we have with D&G CAS is absolutely paramount for our service users. With Fiona here, they get instant access to advice, which is a great help during a crisis, as it means financial issues are resolved much quicker and many people don't need to come back for further assistance.



Georgia Walker

Safe & Warm Project

We focus on those who are at risk of fuel poverty, provide information on carbon monoxide and safety awareness. We support people to understand their bills properly, how to use their energy efficiently at home, which can have a big impact on their costs.



Zoe Graham

D&G HEAT

Our partnership with D&G HandyVan (SCIO), looks to install small energy saving measures into people's homes as well as offering support with other energy issues such as utilities and energy debt. Even just these small measures represent ongoing savings that are really beneficial.



Doreen Beattie

In Court Advice

We work in partnership with the council's Housing Options and Homelessness Teams, as well as our own debt team, to represent individuals facing eviction in court. Our support includes guiding them through the process, helping to maximise their income, clear arrears and ultimately remain in their homes.



Emma Munro

Help to Claim

Help to Claim is a national service, working with bureaux throughout Scotland, helping people with their Universal Credit claims, many migrating from legacy benefits. We help claimants maximise their income and support them through the process.



Carole Benzie

Debt Advice

Our advisers provide support with both financial capability and debt management. They help people take control of their budgets, find better deals on utilities and broadband as well as tackle debt. By working together we help people find solutions, bringing much happier and positive outcomes.



**Click here to
watch our video.**



Delivering our services right **place**, right **time**, right **way**!

Rising demand, as well as the challenges faced in delivering a service across a wide and diverse area such as Dumfries and Galloway, mean we need to ensure access to our service is adaptable.

We've kept this at the forefront of our service redesign to ensure that it is accessible in the **right place, at the right time and in the right way**.

Triage is often our first point of contact with a client. It was piloted in November 2023, then rolled out across the service in April 2024 and has strengthened our frontline services in a number of ways. The aim is to resolve issues at the first contact wherever possible, or if there are more complexities to the enquiry, this would mean allocating the case to a general adviser, a specialist team within the bureau or referring to an external service.

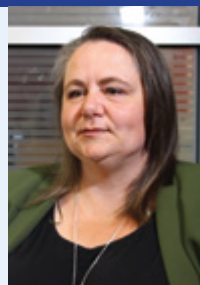
Some people still prefer to come to us for face-to-face advice. Although we have three bureaux, in Dumfries, Stranraer and Annan offering support across a range of issues, we understand how rural the region is and the difficulties there can be with travel. This is why we are constantly increasing the number of outreaches—at present we have about 16 different locations, including our partnership with GP practices.

Our website also offers access to self-help tools for those just looking for a bit of signposting or guidance, including our 'Youth Zone' section, aimed at helping young people in their transition into adulthood. Clients can always come to us for further support and guidance.



"One of the things we are always looking at, is the best way we can deliver our services to ensure that they're accessible to all."

*Christine Sinclair,
Operations Manager*



"Triage means the client gets the right support quickly, ideally by resolving the query immediately, or by allocating them to an adviser or specialist team."

Serena Bree, Triage

"The bureau in Stranraer isn't just a physical presence, it's a strategic investment in our regeneration, in community engagement and economic growth."

*Dan Baillie,
Stranraer Bureau Manager*



"There are fewer services in the community, so people are finding it increasingly difficult to speak to someone face to face."

*Carol Frith, Castle Douglas
Outreach Clinic*

Want to find out more?

Click here to watch our video.





Our Stranraer Bureau team.

On the front line

» Stranraer Bureau

Expanded vital outreach across Wigtownshire: Including new services in rural areas such as Mull of Galloway GP Surgery and Mid Galloway, ensuring access to advice for isolated communities.

Tackled key cost of living challenges: With advisers supporting clients on issues including Universal Credit, Adult Disability Payment, housing rights, energy bills and problem debt.

Launched two major projects: The Safe and Warm Project and the CPAF Families Project, to provide targeted support for those most at risk of fuel poverty and financial hardship.

Celebrated volunteer and staff milestones: Including Norrie's 90th birthday and twenty one years of volunteering in addition to Money Adviser Marie Aitken's twenty years of dedicated service.

Welcomed new leadership: Appointing Dan Baillie as Manager, as we continue to strengthen partnerships, expand services together with providing a helping hand in tough times.

Case study: Unfair dismissal

Our client's world was turned upside down when he was dismissed from his job, on the basis the contract he was working on ended and there was no further work available.

After many years of service he was told he was being made redundant. However, the dismissal was carried out without any consultation or proper redundancy procedure and other employees remained in post, raising concerns about the fairness of the selection process.

Further issues arose with the client's final pay. The client had contacted the employer to resolve these matters but received no response.

We supported him to submit a claim to ACAS on the grounds of unfair dismissal. The claim was successful and the client received a proper financial settlement from his former employer.

Our front line services



The Annan Bureau team.

» Annan Bureau

Resource allocation: Our triage service ensures adviser time and expertise is used effectively to address the most pressing needs.

Client choice: Clients can choose how to access advice in a way that best suits their needs. We offer a drop-in service, pre-arranged appointments, by phone, online via our website and an outreach service.

Community engagement: We work together with organisations in the community to identify issues. This involves communication, involvement and collaboration to achieve positive outcomes.

Practical and supportive: We focus on providing practical advice and guidance, discussing options to assist clients to find a way forward.

Trusted and independent: We are well respected and relied upon by many in Annadale & Eskdale.

Names have been changed in all case studies to protect identities.

» Dumfries Bureau

Integrated triage support: Triage advisers are now available both by telephone and in person to assist with essential services.

Flexible advice delivery: We continue to offer drop-in sessions alongside appointments, enabling clients to receive tailored, face-to-face guidance when they need it most.

Expanded outreach clinics: Due to increasing need, we've increased our outreach clinics. This has significantly reduced transport costs for clients while strengthening our local presence.

Collaborative leadership: A new management structure has been implemented in Dumfries, fostering a culture of communication and inclusivity, helping to shape our direction.

People-powered services: Volunteers supported core functions across the bureau, from front-line triage to volunteer advisers, helping us serve clients more efficiently and empathetically.

We remain deeply thankful to every individual who has given their time, energy and kindness.

Case study: Bad relation

Margaret approached us when a family member took advantage of her generosity, leaving her with a significant debt.

A relative, asked Margaret if they could use her account with an online retailer to buy a few goods for their new flat, totalling about £1,200. At first, there seemed to be little concern as the repayments were made regularly, but over time they became sporadic before stopping completely and her relative became uncontactable.

Statements showed further purchases and now interest was being added on top too. The retailer stated Margaret was responsible and she settled the debt, standing at £1,500 hoping that would end the matter, but her family member continued to use her account.

In desperation Margaret turned to us for help. The matter had been passed on to a debt agency, now standing at a further £800 with interest still being added. We contacted the agency, who dropped the debt, closed the account and gave Margaret a £50 payment as a goodwill gesture.

Margaret said, **"Thank you Citizens Advice, it is such a relief and I'm so grateful for your help."**

» Outreaches

The expansion of our outreach programme has become a crucial lifeline for communities facing high levels of deprivation across Dumfries and Galloway.

In areas ranked among the highest on the Scottish Index of Multiple Deprivation (SIMD), many residents experience financial hardship, isolation and limited access to support services. By embedding assistance directly within these neighbourhoods, we've reshaped how and where help is delivered.

We view our outreaches not simply as a logistical solution, but as a strategic shift in service delivery. Moving towards a people-centred approach, this initiative hasn't just extended our footprint, it has redefined what accessible advice looks like.

» Castle Douglas Outreach

120+ volunteer hours contributed: Volunteers dedicated time to planning, delivering sessions and offering one-to-one support—demonstrating strong ownership and community pride.

Positive client feedback: Service users consistently describe the outreach as a lifeline! Reliable and available when other resources are lacking.

Local presence matters: The physical availability of the service in Castle Douglas means people don't need to travel far or navigate unfamiliar systems to get help.

Future goals: Plans include increasing appointment slots to meet growing demand.

» Mid-Galloway Outreach

301 voices heard, 732 sessions: Mid-Galloway clients received personalised, ongoing support — proving we're there for the long haul.

Over £300,000 secured for struggling locals in Mid-Galloway: Our advice helped clients gain £303,915 in vital income — a lifeline during the cost of living crisis.

876 solutions delivered when it mattered most: Covering a range of issues, our support covered every corner of life's challenges.

Navigating crisis, together: Our multi-issue advice service offered crucial help across benefits, debt, utilities, employment, legal, and tax.

» Kirkconnel and Kelloholm Outreach

Expanded Reach: A consistent presence in rural locations has allowed us to support clients who can not travel to our Dumfries bureau, due to cost and limited public transport. This has increased service uptake among high-need populations.

First-Time Client Engagement: A significant proportion of those engaging through outreach are accessing our services for the first time, by reducing geographic and emotional barriers.

Strengthened Local Partnerships: Our embedded model has facilitated stronger connections with other community organisations, enhancing referrals, collaboration and coordinated care.

Increased Community Trust: We have fostered stronger relationships within the community, positioning our service as an approachable and reliable resource. This trust has driven repeat engagement and positive word-of-mouth.

» Glenkens Outreach

Ceasing in January 2025 due to reaching the end of its funding, we are currently looking into other ways to deliver our service in the Glenkens.

Case study: Attendance Allowance

Colin is retired and lives with his adult son and family. He has severe arthritis in his hands and feet which impacts on his ability to look after himself and perform everyday tasks.

We helped Colin apply for Attendance Allowance and carried out a benefit check which showed that he was entitled to a small amount of Pension Credit so we helped him apply for that as well.

Colin's applications for Attendance Allowance and Pension Credit were successful and he was awarded the enhanced rate of Attendance Allowance and an increase in Pension Credit.

Colin was delighted by the outcome particularly as he did not think he was entitled to anything, **"Thank you so much for all your help and patience filling the forms in!"** he said.

"This is what the job is all about", said Caroline, "helping people to help themselves".

Our front line services

» Triage

We've refined our approach to client services by introducing a dynamic **Triage system**, designed to streamline enquiries and enhance service delivery.

Accelerated Client Support: Enquiries are handled faster, with clear pathways to appointments, referrals or self-service information.

Optimised Adviser Capacity: Adviser time is preserved for complex cases, as Triage handles a wide variety of general enquiries.

Empowered Self-Service: Clients confident in navigating resources independently are supported via tailored email links and our self-help portal.

Inclusive and Personalised Support: We provide tailored, hands-on assistance for those who need it most, ensuring every member of our community can access fair, equitable and responsive service.

Strategic Efficiency: The Triage system exemplifies a smarter, more flexible model—delivering the right support, in the right way, at the right time.

» Lockerbie Outreach

Improved access: Our presence has made it easier for those facing financial or transport barriers to receive support, without needing to go to Dumfries.

Building relationships: Collaboration with local organisations has enhanced referrals and coordinated support.

Crisis response: On-the-spot support has helped residents manage urgent issues like benefit delays and debt emergencies.

» Moffat Outreach

Reaching underserved populations: Crucial for connecting with individuals with specific needs like disabilities, mental health challenges or experience with domestic abuse.

Community development: We strengthen the community by connecting individuals with resources and fostering social inclusion.

Overcoming barriers: Helped people overcome barriers to accessing mainstream services, such as lack of transportation or lack of awareness.

Strengthening support: It is not just about attracting new clients, it is equally about building stronger relationships with those we already serve.

» Welfare Advice and Health Partnership

The Welfare Advice and Health Partnership (WAHP), between Dumfries and Galloway Health and Social Care Partnership, Dumfries and Galloway Council, D&G CAS and local doctors' surgeries launched last year, forging a new way of partnership working in the region, embedding welfare rights and money advice clinics into GP Practices.

Grecy Bell, Deputy Medical Director for Dumfries and Galloway Health and Social Care Partnership, said, "We know that poverty and financial worry is a fundamental cause of persisting health inequality. Early access to advice can make a dramatic difference to people's financial situation and prevent issues escalating. More financial security can offer more choice, more control and more hope."

Our Drummore clinic began in September and has been followed by outreaches at other practices.



Partnership in practice: (left to right) Mull of Galloway Practice Manager Tracy Hose, Adviser Janet McCulloch, Dan Baillie (Stranraer Bureau Manager).

"Drummore is in a very rural location, it is a great benefit to our patients to have the opportunity to use the advice service within our Practice area."

Tracy Hose, Practice Manager

Dumfries and Galloway Citizens Advice Service

FREE, confidential, impartial
and independent advice.

- Benefits
- Debt
- Work Problems
- Consumer Issues
- Relationships
- Housing
- Energy



**D&G HEAT Adviser Zoe Graham (left) and
Safe & Warm Adviser Georgia Walker (right)
engaging with clients at an event in Wigtown.**

A **light** in the darkness...

£84,637 back into clients' pockets

£354 the average gain per client

239 clients

893 total contacts

£113,884 back into clients' pockets

£662 the average gain per client

172 clients

312 total contacts

» Safe & Warm Project

- Biggest back billing adjustment was **£26,641**
- Largest Safe and Warm training session audience – **60** people!
- Partnership working with Loreburn Housing supporting their tenants and Housing Officers, Machars Churches Food Bank and Change Mental Health providing training and support to vulnerable people across Dumfries and Galloway.
- **270+** clients supported either face to face or remotely.
- Attendance at community events such as the first Stranraer Pride event and ADS Summer event building our profile and letting the public know what support we can offer.

» D&G HEAT

- The project offers support with energy issues, energy efficiency advice and tangible improvements for the home, with products such as LED bulbs, thermal curtain liners and radiator reflector panels, to homeowners, private tenants and those over 60 or with ongoing health issues.
- We offer group sessions aimed at consumer groups as well as frontline workers who can then support people who are at risk of fuel poverty and refer into the project when they identify someone who would benefit.
- There have been **111** referrals through to DG HandyVan, for the small energy saving measures and **52** referrals from DG HandyVan to our energy adviser for further energy advice.

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

Around D&G CAS

» Debt Advice

- Played a key role in the successful redesign of front-line services, ensuring they were more responsive, accessible and client-focused.
- Improvements resulted in reduced waiting times for clients accessing support via phone or email, while maintaining quality of face-to-face services.
- Contributed to Citizens Advice Scotland's Financial Health Reference Group, supporting research into the impact on clients of who do not have access to a bank account.
- Participated in the Scottish Government's consultation on statutory debt solutions, helping shape future policy direction in debt management and client support.
- We are collaborating with Citizens Advice Scotland and Dumfries and Galloway Council on a targeted initiative to help reduce council tax debt, using proactive engagement and tailored advice to improve client outcomes.

£333,858 back into clients' pockets

435 clients

1,884 total contacts

£8,601,274 total debt dealt with

Case study: A new beginning

When Sarah walked into our bureau, she wasn't looking for advice, she was looking for a way out.

The £7,000 of debt she had built up over time across credit cards, catalogue accounts and unsecured loans had started to feel like a wall she couldn't climb. She had applied for a consolidation loan in hopes of simplifying her repayments. When the bank declined her application, they referred her to our service for debt advice.

At first, she felt hesitant, ashamed even. She was a homeowner. She and her husband both worked, but the rising cost of living had eroded their budget and left little room for error. Debt repayments were stretching them too far.

The first step was simple: we listened. After reviewing their household finances, we completed a financial statement to understand exactly what they could afford.

"We didn't think we were the kind of people who needed help. But we were at the point where we didn't know what else to do."

From there, the adviser explained all the options available. Sarah and her husband chose to apply for a Debt Payment Plan (DPP) through the Debt Arrangement Scheme (DAS)—a solution that would allow them to repay what they owed at a pace that worked for them, without the risk of increasing charges or interest.

Our team contacted every creditor, gathered the latest balances, and submitted a full DAS application on

Sarah's behalf. Soon after, the DPP was approved. The couple's monthly repayments dropped by £500, and the road ahead became clear: they would be debt-free in less than three years.

This story is just one example of the real, human change that can happen when financial support is delivered with empathy and expertise. For Sarah and her family, a future that once felt uncertain is now one of stability and hope.

» Money Talk Team +

- Our Money Talk Plus advisers have provided assistance and advice via many of our outreaches throughout the region to help those most vulnerable within their own communities.
- Provided holistic financial support covering benefit maximisation, bills and debt solutions.
- We have particularly supported lone parents, disabled people, low income households and older adults.
- We have used responsive non judgemental approach providing confidential advice ensuring dignity and trust.
- Evidence-based outcomes—thousands helped, over **£800,000** gained, clear positive outcomes.

£827,276 back into clients' pockets

1,517 clients **2,695** total contacts

» In Court Advice

- **150** tenancies secured through effective negotiation and court representation, preventing homelessness and safeguarding housing stability.
- **242** families supported with benefit maximisation, budgeting advice and tailored debt management solutions.
- Clients equipped with the tools and encouragement to confidently engage with Housing Officers, Benefit Agencies and other support services.
- **762** successful multi-agency contacts, demonstrating robust collaboration with Homeless Teams, Welfare and Housing Options Team and Registered Social Landlords to streamline support.
- Presence in Civil Court proceedings, ensuring fair outcomes in Summary Cause cases through negotiation of payment arrangements and tenancy continuations.

£6,453 back into clients' pockets

242 clients **150** clients helped to remain in their homes

D&G CAS Round up

» Displaced Persons Project

- **105** clients from resettled communities (refugees from Syria, Afghanistan and displaced persons from Ukraine) supported throughout the year, with **150** cases resolved, covering all areas of advice.
- In 2024, the Home Office moved to a fully digital immigration system. This led **106** resettled clients to seek help to create their UKVI account and link their eVisa.
- Social policy: Thanks to our expertise on advising resettled communities and wider migrant groups in the region, we were invited to contribute to a Migration Policy Scotland research project on tackling financial disadvantage in migrant households.

£127,978 back into clients' pockets

105 clients **247** total contacts

» Foodbanks

- More than just food: building community support through working in partnership.
- Beyond the emergency: we offer practical help and a listening ear.
- Our presence enables either on the spot advice and referral onward if necessary, speeding up the process for more urgent issues.
- Many clients have their income increased following benefit checks and are provided with help including assistance in claiming relevant benefits, in what can be a daunting process.
- Financial advice has been a key success area, helping clients improve their financial awareness and explore available options during times of financial crisis.

£139,867 back into clients' pockets

310 clients **728** total contacts

£4,297,078 back into clients' pockets

1,746 clients **3943** total contacts

» Support4Life

- This year marks two decades of our dedicated outreach clinic at Dumfries and Galloway Infirmary, where we have proudly assisted oncology patients and their families in navigating the benefits system.
- We are proud of an Upper Tribunal success achieved by one of our dedicated benefit specialists, after Social Security Scotland appealed a previous tribunal decision.
- Our outreach clinic at the Carers Centre has been an outstanding success, supporting a growing number of unpaid carers across the region. Due to the overwhelming demand we are now able to provide advice and support two days a week instead of one, doubling our capacity to help those who need it most.
- The S4L Team has come together with the rest of the Dumfries Operations Team with a strong “can-do” attitude, playing a vital role in helping shape improvements across our service.

Case study: A long time coming

When Julie applied for Adult Disability Payment (ADP) in December 2022, she could not have suspected what a long, hard battle awaited her. When her application was refused in July 2023, she turned to us for help, but this was just the beginning.

Supported by our Welfare Benefits Specialist, Jill Hunter, we asked Social Security Scotland (SSS) to reconsider their refusal. A few months later, Julie was awarded the Daily Living Component, but not the Mobility Component. We then supported her to appeal this decision.

The hearing took place in March 2024 and the Mobility Component was awarded at the Standard Rate from the initial date of the claim (Dec 2022) and at the enhanced rate from October 2023, despite SSS's argument against the appeal.

The decision of the tribunal was a superb result as the award reflected exactly what we had asked for. However, in April 2024, SSS requested permission to appeal the decision, which was granted and a period of preparing comprehensive written submissions began. The Upper Tier hearing took place in September 2024 and after an anxious wait, SSS's appeal was refused.

After nearly two years, which took a toll on our client, Julie's ADP claim was finally secure and the decision sets a precedent which will benefit other ADP claimants. The client gained **£13,500**.



There are many ways to contact us...

Call us on

0300 303 4321

Email us on

info@dagcas.org

Website self-help

www.dagcas.org

Visit one of our **bureaux** or **outreaches** in your area
(see back page for details)

Follow us on **social media** to keep in touch

A final route to justice

A spotlight on the work of our Tribunals Advisers

*Tribunal Advisers Jill Hunter and Elaine Forrest.
Inset: Ramsay Norman.*

We work on behalf of those who feel they haven't been treated fairly when making a claim for benefits. We help them to prepare and submit appeals to an independent panel, who oversee decisions made by either the Department of Works and Pensions or Social Security Scotland.

Our work is important because benefit departments don't always make the right decisions. We offer people a route to justice, when they feel they have been treated unfairly.

A great many of our clients are among some of the most vulnerable people, in need of support during difficult times. We help them to build their cases, ensuring that all of the correct information is made available. We guide clients through the process and represent their case at tribunal, a stage many find stressful and intimidating.

The outcomes we achieve help our clients to live fulfilling lives, ensure they receive their dues and see that justice is done.

Case study: Zero points for cancer patient

435 clients

1,884 total contacts

Our client was a young woman, a cancer patient who contacted us through our partnership with the Cancer Centre at Dumfries and Galloway Royal Infirmary.

It was clear from the moment she approached D&G CAS that Social Security Scotland had not understood her condition or the impact it had on her life. She had applied for Adult Disability Payment and been awarded no points at all.

Our client's cancer was of an extremely rare kind, the only place she could get treatment was in Basingstoke but Social Security Scotland told her that as she was expected to make a full recovery, she wasn't entitled to the benefit.

"It shows that challenging these decisions with our support, can have a transformative effect on the lives of our clients."

Client gained **£12,150**

Following complex and extensive surgery, it was obvious that she was never going to be fully fit again and would have to live with the impact of her illness and treatment, both physically and mentally.

Our adviser spent a lot of time gathering evidence, medical information from her specialist nurse, information about her condition and treatment from the manager of the Cancer Information Centre and building her case.

On the day of the hearing she was incredibly nervous, but the tribunal was over in a matter of minutes and she was awarded enhanced Daily Living Standard rate mobility for three years.

“Thank you so much for all your help and support, I couldn’t have done it without you. Never mind getting the outcome we have achieved. I appreciate what you done to support me through the employment tribunal process.”

ERAS Client

» Employment Rights Advice Service

- We have created the ‘Employer Toolkit’ – a significant resource for employers, providing information on 12 areas of employment legislation based on the most frequently received employer enquiries since the start of the project.
- Client Financial Gains have hit **£1,000,000** since the project’s inception in January 2022. (This is for across all CABs in the project).
- We launched the new ERAS volunteer support forum, called **‘AsKERAS’**, to enable volunteers to bring queries and cases to the ERAS team for support in dealing with these cases themselves and to provide volunteers with an overview and insight into current employment trends and changes in legislation.
- Increase in the number of redundancy cases and the length of time spent dealing with these cases (likely due to increased employer costs).
- We have attended numerous educational institutions to share our work and supplement the project’s own knowledge base. Including Queen Margaret University, Strathclyde University Law Clinic and Scottish Borders College.

£211,458 back into clients’ pockets

344 clients

1,346 total contacts

» Youth Engagement

- We were proud to extend our RISE programme to new groups across the region, including the Better Lives Partnership and students on Dumfries and Galloway College’s STAR (Sustained Transitions and Routes) programme.
- Partnership working has been at the heart of the Activating Youth Engagement Project, enabling us to significantly extend the reach of Citizens Advice support for young people across the region.
- As part of our Activating Youth Engagement (AYE) Project, we launched the ‘Youth Zone’ section of the D&G CAS website – a key milestone in our aim to provide young people with the information they need, in a way that truly works for them.
- ‘Youth Zone’ was developed on our website in response to young people’s voices, ensuring that the content is relevant, accessible and focused on the issues that matter most to them. This online hub empowers young people to find trusted, up-to-date information in one dedicated space.
- We have provided individual advice sessions to **142** young people and engaged with a further **1,089** young people under the age of 25 through community events, school visits, college workshops and group sessions. These interactions have helped raise awareness of the support available through Citizens Advice.

£65,669 back into clients’ pockets

142 clients

239 total contacts

“Losing my dad was the hardest thing I’ve ever faced. I had no family support, no idea what to do, where to turn and no money to cover funeral costs. It all felt very overwhelming, and I didn’t know where to start. I was struggling, not just emotionally, but financially too.

“When I reached out to D&G CAS, they helped me every step of the way. Without their support, I don’t know what I would have done.”

Youth Engagement Project client

» Families Project

- Established clinics in Penninghame Primary School and Oak Tree Family Centre and built on partnerships with Health Visitors, Social Services, Quarriers and Home-Start Wigtownshire.
- Attending family events in schools across the region and ran awareness raising sessions within the local community to promote the project.
- A translation device helps advisers communicate with Bulgarian, Ukrainian, Hungarian and Turkish clients
- Five clients with debts totalling **£40,000** all got practical, achievable, judgement-free budgeting advice.
- We join the dots between clients, the council, housing officers, debt collection agencies and energy companies.

£269,912 back into clients' pockets

221 clients

362 total contacts

» Patient Advice and Support Service

- The Patient Advice and Support Service is an independent service providing free, confidential information and advice to anyone who uses NHS services in Dumfries & Galloway.
- It aims to support patients, carers and families in their dealings with the NHS and any other matters that affect health and well-being.
- They also provide support to patients to raise concerns, give feedback or comments or make a complaint about NHS treatment in Dumfries and Galloway.
- Our Patient Adviser dealt with **511** clients both locally and nationally covering a wide range of issues.

511 clients

413 total contacts

422 cases closed (client enabled to action)

D&G CAS Round up

» 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.
- Advisers play a vital role in helping clients understand their migration notices, assess their eligibility and transition smoothly from legacy benefits to Universal Credit.
- HTC advisers support claimants in setting up Digital ID, uploading required documentation and meeting deadlines — reducing errors, delays and the risk of income disruption.
- Advisers help clients secure transitional protection, safeguarding their income during the migration and preventing financial hardship.
- We contribute to wider awareness by attending events, delivering information sessions and ensuring as many people as possible are aware of and able to access the HTC service.

£761,321 back into clients' pockets

1,025 clients

1,703 total contacts

» Health & Social Care Partnership

- The project provides not just financial support but emotional support to its clients.
- Client Financial Gains of **£102,377**.
- 53 clients have been provided with advice.
- Top 3 areas of advice are Benefits at **65%**, Tax **10%** and Employment **9%**.
- Delivered online presentations to NHS and care staff as well as attending several work premises to promote the project across the region.

£102,377 back into clients' pockets

53 clients

102 total contacts



“Citizens Advice helped me in so many ways. Help filling in forms was invaluable and it made reaching a resolution far quicker.”

Garry (carer)

Working together

Craig Dickson (left) Adult Carers Support Worker and carer Garry (right).

£1,027,222 gained for carers

D&G CAS doesn't exist in isolation. We are part of a network of organisations all over Dumfries and Galloway, helping their communities through hard times.

Partnership working makes sense at the best of times, but in a landscape of declining funding, it ensures we make the best of the resources available to us and means we can be sure we are offering our clients the best service we can.

Our outreach clinics allow us to embed our advice service into communities around the region and see us striking up mutually beneficial partnerships with a wide variety of organisations, two of which feature here.

Our existing partnership with the Carers' Centre in Dumfries is already an established success and we hear what is behind that accomplishment, as well as one of our newer outreaches, at the Upper Annandale Parish Church in Moffat helping them to fulfil a wider community need.

Dumfries Carers Centre

“When carers are referred through to the Carers Centre it's a whole new situation for them. They're anxious, scared of the unknown and finance is usually one of those fears because they have no idea what to apply for or what they're entitled to.

“It's reassuring for us to be able to refer them through to Citizens Advice Service. It gives them that peace of mind that they're getting the support they need and gives staff peace of mind that carers are receiving the correct advice. It's a win-win for both the carers and for the staff.”

Graham Cross Benefits Adviser

“With over 1,000 referrals in the last two and a half years, the success of this partnership is easy to see.”





“I think it’s actually been really great, we’re looking at how the church can help the community more.”

Reverend Elsie Macrae



Upper Annandale Parish Church

Born in Malawi, Reverend Elsie Macrae moved to Scotland in 1997 and has been the minister since 2020. She sees the value that the outreach brings and how it benefits both the church and the local community, ensuring the church is placed in the heart of the area for not only religious purposes, but for secular uses too.

The outreach is just one of a number of activities using the church hall, which includes exercise classes, a toddlers group and a men’s breakfast club.

“So I think, when this opportunity came to be it was absolutely fantastic for us. It has helped us to offer a service to the community and not just those who come to church but on a wider scale.”

Elsie continues, “despite Moffat appearing to be an affluent area, there are a lot of people with issues, who need help. I think people don’t often realise what as a whole, Citizens Advice does, but I see people coming in and getting help for problems with their housing, their health, their money and they don’t have to travel to Dumfries. For example, a young Mum can drop the kids off at school and just walk in. It is a safe space too, where no one is judging you.”

Click here to watch our video.



Viv Edwards Volunteer Adviser

“My clients tell me that the availability of an accessible local advice service is absolutely essential.”



Joyce Smith Church Volunteer

“In a world of online things, how lovely that you get to come and have a friendly face-to-face chat with volunteers that care.”



Our Volunteers

“One of the most rewarding parts of my job is watching volunteers grow in confidence, build new skills and thrive as they help others.”

35 volunteers

4,958 hours donated

To a value of **£311,613**

*Sonya Fitzsimon, D&G CAS
Volunteer Development Officer*

Volunteering changes lives

Imagine stepping into a role where every hour you give lifts someone else's future and transforms your own.

People volunteer for all sorts of reasons, each one unique and deeply personal. Whatever the motivation, the impact can be life-changing. One of the most rewarding parts of my job is witnessing those transformations firsthand. Watching volunteers grow in confidence, build new skills, and thrive as they help others.

These changes often ripple far beyond the volunteering experience itself. Boosted employability, new career paths and a renewed sense of purpose, volunteering offers rewards that go far deeper than most imagine.

It's not just the volunteers who benefit but

the clients they support and the communities they serve, also feel that same powerful uplift. Volunteering can be the spark that lights up entire neighbourhoods with hope, opportunity and empowerment.

Our volunteers come from a wide range of backgrounds. Many have never worked in an office before. Thanks to our extensive training programme, we help them gain invaluable experience and practical skills that can open doors to employment or inspire new career paths. Whatever the motivation, we're here to find a role that fits and empower every step of the journey.

Meet our volunteers



» Norrie

D&G CAS Volunteer aged 90

After a long career as a draughtsman, trade union rep and twenty five years as a trade union official, I retired in 1996.

My wife sadly contracted leukemia. She was a very courageous woman and she said to me, "you've got a brilliant mind, but you're not using it since you retired." She made me promise that when she was gone, I would volunteer for the Citizens Advice Service. She died in the November and I began my volunteering career in the December, twenty four years ago now.

I started off as a generalist adviser, then progressed to employment adviser. If you enjoy helping people, volunteering for D&G CAS is a very, very satisfying thing to do. The training is quite rigorous because as an adviser, you've got to meet certain standards, but once you've completed the training, you can really get a lot of benefits for the client and for yourself.

I would encourage people who are thinking about volunteering to give it a go. It may suit them and it may not but if they don't give it a go, they'll never know!



» Georgia

D&G CAS Volunteer aged 17

I started volunteering for D&G before going to university to study law. I thought it would be good work experience and would help to build my confidence a little.

I enjoy working with the people here. It is just really nice to come in and have friendly faces to speak to and of course, try to help out the public as much as possible too.

Volunteering at D&G CAS has certainly helped me with my confidence and gaining some extra, practical knowledge in the field I'll be studying. Many of the training modules were relevant to my course, covering aspects of law.

Volunteering at D&G CAS gives you a good grounding in work experience, builds confidence and builds relationships with people. I think it gives you a rounded experience that you will need for your next steps.

Click here to watch our Volunteers' video.



Volunteer with us
and help us to **change lives**

Find out more
click or scan here.



Corporate Services: the D&G CAS engine room

The Corporate Services team continues to provide back room support to enable our staff and volunteers to deliver advice and support to our many clients.

The Team covers areas such as finance, human resources, Health & Safety and property. They also ensure that our Board is fully supported.

Our Finance Administrator ensures that salaries and expenses are always paid on time working in conjunction with our Payroll Services contractors. Paying our suppliers is also an important part of her role. The Finance Administrator has responsibility for ensuring that our financial accounts are properly maintained and so can satisfy the demands of the annual statutory financial audit.

The Office Manager and his team support our Board of Directors not only through minute taking, but also by researching and providing them with advice on the good governance of the Service. Human Resources are also an important part of their role as is the maintenance of our three Bureaux. By supporting people and maintaining the properties, our obligations under Health & Safety can also be met thus ensuring that we all have a healthy environment within which to work.

Our team is small but essential and it makes sure that the whole of the Service runs as smoothly as possible.

Click here to read our Audited Accounts



Click here to find out more on how you can help us...



» Training

Board Development Day – 4th March 2025

The D&G CAS Board convened at the Cally Palace to redefine its Vision and Strategic Objectives and conduct an Environmental Scan to assess emerging challenges and opportunities.

The day began with two thought-provoking guest speakers. Dr. David Clelland, lecturer in Rural Regeneration at the University of Glasgow, highlighted the persistent child poverty in Dumfries and Galloway, accounting for 25% of Scotland's total.

Karen Nailen, CEO of West Lothian CAB, presented the West Lothian Project's success in delivering flexible, tutor-led online training.

The Board agreed on a vision guided by the principle: **“the right place, at the right time, in the right way and at the right cost”**, alongside four Strategic Objectives focused on impact, sustainability and growth.

Stakeholder consultations followed in July and August, with final presentation scheduled for the Staff and Volunteer Conference.

» Communications

- Continued to ensure vital messages about our service were communicated in a clear and timely manner, via social media, our website and regional news media.
- Provided on-going support for our growing outreach service and numerous projects.
- Maintained our Communications Plan Calendar via rolling updates and on-going development.
- Improved internal communications via use of our intranet and occasional newsletters.
- Created campaigns for a number of our services, including our 'Winter Campaign', advertising Warm Home Discounts, D&G HEAT, general energy advice, 'Right Place, Right Time, Right Way' and 'Youth Zone', as well as fundraising and volunteer recruitment.

» Fundraising

D&G CAS has had a long-term ambition of diversifying our income from sources other than our Core income received from Dumfries & Galloway Council. In 2024-25 this aim was achieved, with 53% of funds being raised from other sources. It is hoped that the long-term increase in the diversity of our income will help maintain the financial stability of the Service in the years to come.

Funds other than those for delivery of Core services are classified as those given for charitable activities; funds from donations; income from savings; and funds from other income sources.

In 2024-25 funds for charitable activities were received as grants from charitable trusts, statutory bodies (such as the Scottish Government and Department of Work & Pensions) and from local sources (such as Windfarm trusts). They accounted for an income of £1.09m. Grants given are generally for a specific project delivering extra services for clients in a specialist area such as Housing or Employment or for an outreach in a local area distant from our main offices. In addition, capital funds were received from the Department of Business & Trade, via our partnership at Citizens Advice Scotland, to contribute towards the costs of the refurbishment of our new premises in Dumfries. £125k was raised for this purposes of the refurbishment during the year. Income sources from charitable grants are shown below.

Income from interest on savings was also significant during the year as a result of higher interest rates and prudent management of reserves and totalled £30.3k.

Over the course of 2024-25 we were fortunate to receive donations from both individuals and an anonymous trust fund together these totalled £15.2k. All donations are accepted with gratitude and enable us to further serve the communities of Dumfries & Galloway.

D&G CAS remains committed to the continued broadening of our income base. In the coming year we intend to implement some new fundraising ideas to work alongside our already successful strategies, thus providing financially so that the charity can continue to meet its charitable aims.

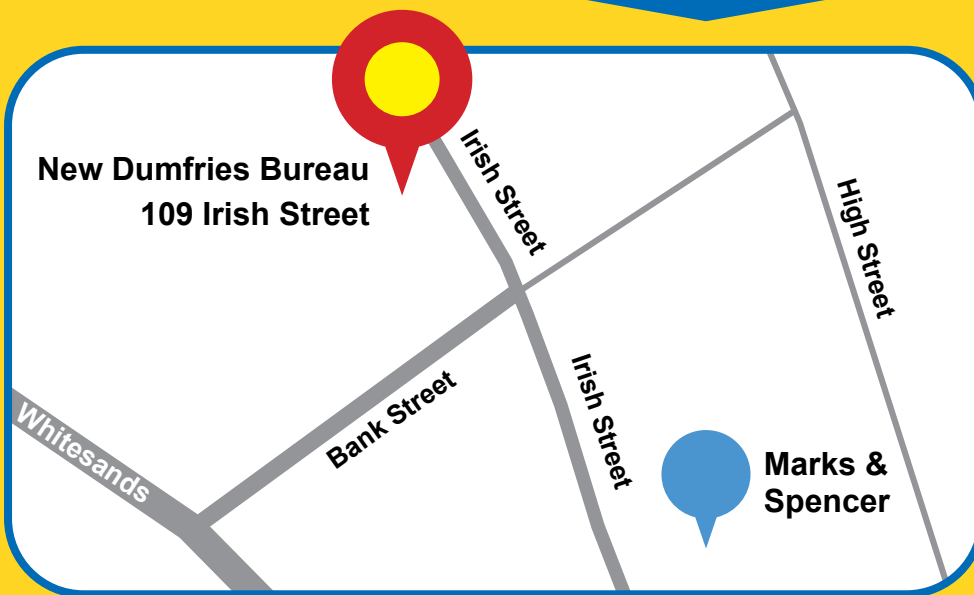


- Funding: £1.09M
- Bank Interest: £30.3K
- Other: £3.4K
- Grants: £905.6K
- Donations: £15.2K

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

Click here to find out how you could help.

Where to find us



We are moving!
to 109 Irish Street

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

109 Irish Street
Dumfries DG1 2NP

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

Kirkconnel & Kelloholm

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

Lochside Outreach

YM Cafe, Lochside Road YMCA
Centre, DG2 0NF

Lockerbie Outreach

Lockerbie Library, High Street,
DG11 2JL

Kirkcudbright Outreach

The Johnston, St Mary Street,
Kirkcudbright DG6 4EG

Mid-Galloway Outreach

Newton Stewart Library,
Church Street DG8 6ER
**South Machars Community
Centre**, Whithorn DG8 8PN
Wigtown Library,
County Buildings DG8 9JH

Moffat Outreach

**Upper Annandale Parish
Church**, Church Place DG10 9ES

Ecclefechan Outreach

Ecclefechan Surgery, Main
Road, Ecclefechan DG11 3BT

Mull of Galloway

Mull of Galloway Practice,
Drummore DG9 9QQ

Southern Machars Practice

Southern Machars Practice,
3 John St, Whothorn DG8 8PS

Oak Tree Family Centre

Oak Tree Centre, Dalrymple
Street, Stranraer DG9 7DQ

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