

Registered Charity number
SC043384

The HUB Dumfries and Galloway
(a Scottish Charitable Incorporated Organisation)

Trustees' Report and Financial Statements

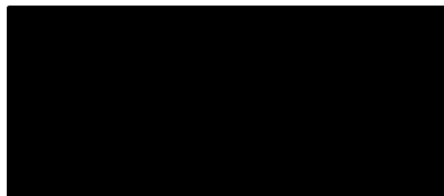
31 March 2025

**The HUB Dumfries and Galloway
Report and accounts
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**The HUB Dumfries and Galloway
Charity Information**

Scottish charity number
SC043384



Independent Examiners

Carson & Trotter
123 Irish Street
Dumfries
DG1 2PE



The HUB Dumfries and Galloway Trustees' Report

The Trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102).

Objectives and activities

The Charity's purposes are :

- 1 To advance education social welfare and the furtherance of health and well-being;
- 2 The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage;
- 3 To advance other non-profit distributing organisations in Dumfries and Galloway in furtherance of their own purposes of advancement of education, social welfare and relief of disadvantage;
- 4 The advancement of community development and citizenship to build social capital and resilience in disadvantaged communities; and
- 5 To promote and organise co-operation in the achievement of the above purposes and bring together representatives of communities, statutory agencies and non-profit distributing organisations engaged in the furtherance of the above purposes.

The HUB Dumfries and Galloway is a community anchor organisation that provides a resource base as well as "wrap around" development support for non-profit distributing organisations based at the HUB to deliver their social inclusion projects and services across Dumfries and Galloway.

The HUB Dumfries and Galloway also develops and delivers its own projects and services using a community development and asset based approach. These projects and services are developed to address an identified unmet community need and involve multi-agency partnership working. The projects and services progress the Scottish Government National Priorities and the local authority Local Outcomes Improvement Plan by developing with capacity of individuals, voluntary organisations and communities.

Achievements and performance

Having successfully completed a large number of significant community welfare projects in the preceding year, the organisation carried out a re-assessment of how it should operate and support the local community in the future. Its Plans for the Future are noted below.

The HUB Dumfries and Galloway Trustees' Report

Financial Review

The overall financial position is satisfactory. There was a deficit for the year of £5,190 (Prior year deficit: £38,037). Total unrestricted closing reserves are £213,341 of which the General Fund balance is £29,418.

Risk management

The Trustees have assessed the major risks to which the charity is exposed and confirm that the necessary steps have been taken to mitigate those risks, particularly those related to financial sustainability.

Reserves policy

The Trustees have reviewed the reserves policy and are confident that the current level of reserves is appropriate in the context of the charity's risk profile and future plans.

Plans for future periods

Looking ahead, the charity has decided to focus on its role as a Community Action Hub, providing high quality serviced office accommodation at its premises at the HUB on Friars Vennel in Dumfries for the use of local community organisations, building close and supportive partnerships with its users.

The Trustees remain committed to ensuring that the charity continues to deliver high-quality services and responds effectively to emerging needs within the community.

Reference and administrative details

Charity number:	SC022925
Principal office:	
Independent examiners	Carson & Trotter, Chartered Accountants 123 Irish Street, Dumfries DG1 2PE

Structure, Governance and Management

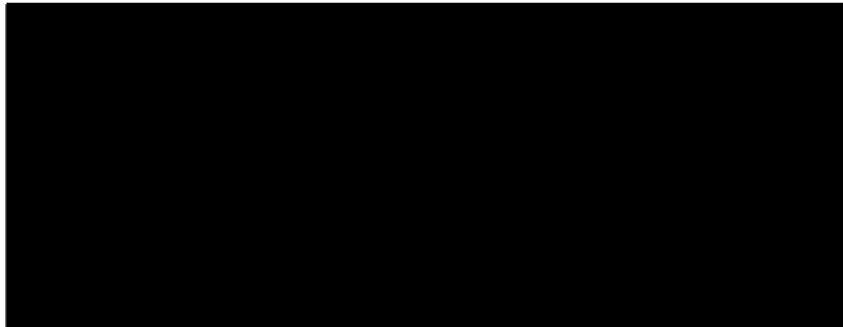
Governing document

The HUB Dumfries and Galloway is a Scottish Charitable Incorporated Organisation (SCIO) and the purposes and administration arrangements are set out in its constitution. The SCIO was incorporated on 29 August 2012.

The HUB Dumfries and Galloway Trustees' Report

Appointment of trustees

Any person, nominated individual or body who/which wishes to become a charity trustee must complete and sign a written application for charity trusteeship; and for a corporate body, that application must be signed by an appropriately authorised officer of that body who will remain as the representative of that corporate body until such time as the corporate body informs the Board otherwise. Applications will then be considered by the Board of Trustees at its next Board meeting. All trustees retire from office at the Annual General Meeting but are eligible for re-election.



Statement of Trustees' Responsibilities

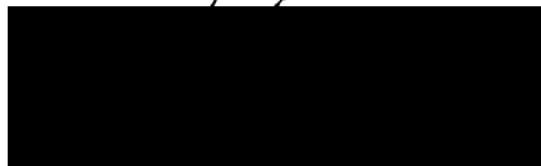
The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Standards (Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources for that year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (2019)(FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. The directors are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the board on 18 December 2025 and signed on its behalf.

Trustee



The HUB Dumfries and Galloway

Independent examiner's report to the Trustees of The HUB Dumfries and Galloway

I report on the accounts for the year ended 31 March 2025 set out on pages 6 to 17.

Respective responsibilities of directors and examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

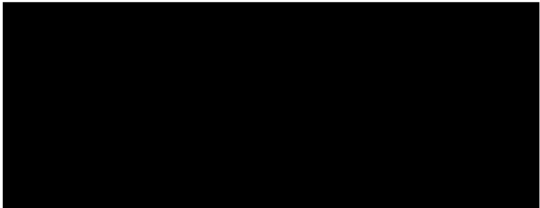
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Carson and Trotter
Chartered Accountants
123 Irish Street
Dumfries
DG1 2PE

Dated: 18 December 2025

**The HUB Dumfries and Galloway
Statement of financial activities
for the year ended 31 March 2025**

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025 £	2024 £
Income from:					
Charitable activities	2	-	-	-	121,897
Other trading activities	3	1,580	-	1,580	49,373
Total income		<u>1,580</u>	<u>-</u>	<u>1,580</u>	<u>171,270</u>
Expenditure on:					
Charitable activities					
Operation of activities		(6,546)	-	(6,546)	(205,387)
Governance costs		(224)	-	(224)	(3,920)
Total expenditure	4	<u>(6,770)</u>	<u>-</u>	<u>(6,770)</u>	<u>(209,307)</u>
Net income/(expenditure) for the year	5	<u>(5,190)</u>	<u>-</u>	<u>(5,190)</u>	<u>(38,037)</u>
Net movement in funds		(5,190)	-	(5,190)	(38,037)
Reconciliation of funds:					
Total funds brought forward		218,531	-	218,531	256,568
Total funds carried forward		<u>£213,341</u>	<u>-</u>	<u>£213,341</u>	<u>£218,531</u>

The Statement of Financial Activities includes all gains and losses in the year

All of the above amounts relate to continuing activities

The prior year Statement of Financial Activities is provided in note 15

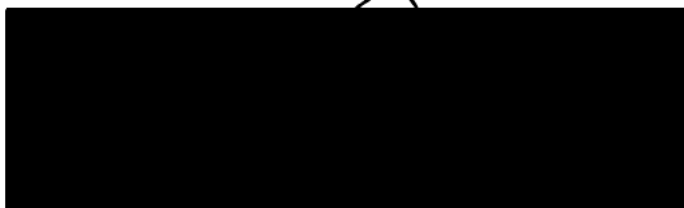
The notes on pages 8 to 17 form part of these financial statements

The HUB Dumfries and Galloway

Statement of Financial Position as at 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	9	165,529	170,108
Current assets			
Debtors	10	-	885
Cash at bank and in hand		49,589	67,204
		49,589	68,089
Creditors: amounts falling due within one year	11	(1,777)	(19,666)
Net current assets		47,812	48,423
Total net assets		<u>£213,341</u>	<u>£218,531</u>
The funds of the charity			
<i>Unrestricted funds:</i>			
General funds	13	29,418	31,939
Designated funds	13	183,923	186,592
Total charity funds		<u>£213,341</u>	<u>£218,531</u>

These accounts were approved and authorised by the Board of Trustees on 18 December 2025 and signed on its behalf by:



Trustee

The notes on pages 8 to 17 form part of these financial statements

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

1 Summary of significant accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

General information and basis of preparation

The HUB Dumfries and Galloway is a Scottish Charitable Incorporated Organisation (SCIO). The address of the principal office is given in the charity information of these financial statements. The nature of the charity's operations and principal activities are given in the objectives and activities information.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Charity has applied Update Bulletin 1 published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are subject to restrictions on their expenditure imposed by the donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes.

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

Income recognition

All income is included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received. The following specific policies are applied to particular categories of income:

Income from grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

For donations to be recognised the charity will have been notified of the amounts and settlement date, often in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Investment income is included when receivable.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS102).

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Support and governance costs

Support costs are those functions that assist the work of the charity but do not directly represent charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the activities of the charity.

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory audit, independent examination of accounts and costs relating to board meetings.

As there is only one activity of the charity all support and governance costs relate to this.

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

Income from trading activities

Income from trading activities is measured at the fair value of the consideration received or receivable, net of discounts. Income from trading includes revenue earned from the sale of promotional merchandise and from the rendering of non-charitable services. Income from the sale of goods is recognised when the significant risks and rewards of ownership of the goods have transferred to the buyer. Income from the rendering of services is recognised by reference to the stage of completion of the contract. The stage of completion of a contract is measured by comparing the costs incurred for work performed to date to the total estimated contract costs.

Tangible fixed assets and depreciation

All fixed assets are recorded at cost less accumulated depreciation.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Buildings:	2% straight line
Plant and Equipment:	20% on the reducing balance
Furniture and Fittings:	15% on the reducing balance

Short life assets costing less than £2,500 are fully charged as expenditure in the year of acquisition.

Debtors

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts.

Creditors

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

Operating Lease

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Pensions

The charity operates a defined contribution pension scheme for the benefit of its employees. The assets of the Scheme are held separately from those of the charity in an independently administered fund. The annual contributions payable are charged to the statement of financial activities.

Government grants

Grants are credited to deferred revenue. Grants towards capital expenditure are released to the income and expenditure account over the expected useful life of the assets. Grants towards revenue expenditure are released to the income and expenditure account as the related expenditure is incurred.

Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

2 Income from charitable activities

	Total Funds 2025 £	Total Funds 2024 £
<i>provided by government and other charities</i>		
Dumfries & Galloway Council		
Rent Guarantee Scheme	-	54,820
Help with Heating	-	23,126
Other grants		
Scottish Government		
Community Health & Wellbeing		
Fund	-	31,305
Annandale & Nithsdale		
Community Benefit Co	-	6,519
SCVO Digital Charter Funding	-	6,127
Total income from charitable activities	-	121,897

All income from charitable activities in both 2025 and 2024 is unrestricted

3 Income from other trading activities

	2025 £	2024 £
Facilities provided at the HUB premises		
Serviced desk charges	-	11,535
Photocopying and printing	-	5,317
Meeting room bookings	-	1,810
Recoverable expenses	-	1,062
Commissioned work	-	28,043
Other income	100	-
Bank interest	1,480	1,606
	1,580	49,373

All income from other trading activities and investment income in both 2025 and 2024 is unrestricted

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

4 Expenditure on charitable activities

	Total Funds 2025 £	Total Funds 2024 £
Direct costs		
Employee costs	-	38,163
Volunteer Travel and subsistence	-	15,888
Rent deposit guarantee bonds paid	-	1,750
Help with Heating Scheme consumables	-	3,688
Total direct costs	-	59,489
Support costs		
Employee costs	(7,123)	100,119
Premises	4,487	12,876
Repairs and equipment	163	13,295
Professional fees	600	-
Depreciation	4,579	5,076
General administrative expenses	3,840	14,532
	6,546	145,898
Total expenditure on operation of activities	6,546	205,387
Governance costs		
Independent Examination fee	-	2,100
Accountancy fees	89	1,575
Bank charges	135	173
Committee expenses	-	72
Total governance costs	224	3,920
Total expenditure on charitable activities	6,770	209,307

All expenditure on charitable activities in both 2025 and 2024 is unrestricted.

The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025

5 Net income/(expenditure) for the year	2025	2024
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	4,579	5,076
Independent examiner's remuneration	-	2,100
Independent examiner's remuneration for other services	89	1,575
Key management personnel remuneration	-	69,040
	<hr/>	<hr/>

6 Staff costs	2025	2024
	£	£
Wages and salaries	(6,859)	122,694
Social security costs	-	8,630
Other pension costs	(264)	5,518
	<hr/>	<hr/>
	(7,123)	136,842

Salary and pension costs were in credit as a result of final adjustments to provisions made at the end of the previous year and the redundancy of all staff.

Other pension costs comprise contributions to a defined contribution scheme which is operated for all qualifying employees.

No employees received emoluments of more than £60,000 during the year (2024 - nil)

	Number	Number
£60,001 - £70,000	<hr/>	<hr/>
	-	-

Average number of employees during the year	Number	Number
Project workers	-	4
Administrative staff	-	1
Management staff	-	1
	<hr/>	<hr/>
	-	6

7 Trustee remuneration, benefits and expenses

No members of the Board of Trustees received any remuneration during the year. There was no expenditure in relation to holding meetings in the current or previous year. No travel expenses were paid to Trustees in the current or previous year.

8 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

9 Tangible fixed assets	Land and buildings	Furniture & fittings	Plant & equipment	Total
	<i>At cost</i>	<i>At cost</i>	<i>At cost</i>	
	£	£	£	£
Cost or valuation				
At 1 April 2024	183,454	16,216	23,594	223,264
At 31 March 2025	<u>183,454</u>	<u>16,216</u>	<u>23,594</u>	<u>223,264</u>
Depreciation				
At 1 April 2024	24,021	11,715	17,420	53,156
Charge for the year	2,669	675	1,235	4,579
At 31 March 2025	<u>26,690</u>	<u>12,390</u>	<u>18,655</u>	<u>57,735</u>
Carrying amount				
At 31 March 2025	<u>156,764</u>	<u>3,826</u>	<u>4,939</u>	<u>165,529</u>
At 31 March 2024	<u>159,433</u>	<u>4,501</u>	<u>6,174</u>	<u>170,108</u>

Included within land and buildings is land with a value of £50,000 which is not depreciable.

	2025	2024
	£	£
Carrying amount of land and buildings on cost basis	<u>183,454</u>	<u>183,454</u>

Land and buildings were valued at £185,000 in 2018.

10 Debtors	2025	2024
	£	£
Trade debtors	<u>-</u>	<u>885</u>

11 Creditors: amounts falling due within one year	2025	2024
	£	£
Trade creditors	577	7,922
Other taxes and social security costs	-	8,444
Accruals and deferred income	1,200	3,300
	<u>1,777</u>	<u>19,666</u>

12 Net debt reconciliation	B/fwd	Cashflows	C/fwd
	£	£	£
Cash at bank and in hand	<u>67,204</u>	<u>(17,615)</u>	<u>49,589</u>
Prior year net debt reconciliation			
Cash at bank and in hand	<u>126,674</u>	<u>(59,470)</u>	<u>67,204</u>

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

13 Unrestricted income funds

	B/fwd £	Income £	Expenditure £	Transfers £	C/fwd £
General Fund	31,939	1,580	(4,101)	-	29,418
Designated funds:					
Property Fund	161,592	-	(2,669)	-	158,923
Maintenance Fund	25,000	-	-	-	25,000
	<u>218,531</u>	<u>1,580</u>	<u>(6,770)</u>	<u>-</u>	<u>213,341</u>

Prior year unrestricted income funds

General Fund	68,226	171,270	(207,557)	-	31,939
Designated funds:					
Property Fund	163,342	-	(1,750)	-	161,592
Maintenance Fund	25,000	-	-	-	25,000
	<u>256,568</u>	<u>171,270</u>	<u>(209,307)</u>	<u>-</u>	<u>218,531</u>

General fund

The General Fund is used for the day-to-day running of the HUB and its activities.

Purposes of designated funds

Property Fund

The Property Fund represents the funds of the Charity held as land and buildings.

Maintenance Fund

The Maintenance Fund is to provide for future major maintenance works on the property and to cover the self-insured element of potential flood damage claims.

14 Analysis of net assets between funds	Tangible fixed assets £	Net current assets £	Total £
Unrestricted income funds			
Designated funds	158,923	25,000	183,923
General fund	6,606	22,812	29,418
	<u>165,529</u>	<u>47,812</u>	<u>213,341</u>

Prior Year analysis of net assets between funds

Unrestricted income funds			
Designated funds	161,592	25,000	186,592
General fund	8,516	23,423	31,939
	<u>170,108</u>	<u>48,423</u>	<u>218,531</u>

**The HUB Dumfries and Galloway
Notes to the Financial Statements
for the year ended 31 March 2025**

15 Prior Year Statement of Financial Activities

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Income from:				
Charitable activities	2	121,897		121,897
Other trading activities	3	49,373	-	49,373
Total income		<u>171,270</u>	<u>-</u>	<u>171,270</u>
Expenditure on:				
Operation of activities		(205,387)		(205,387)
Governance costs		(3,920)	-	(3,920)
Total expenditure	4	<u>(209,307)</u>	<u>-</u>	<u>(209,307)</u>
Net income/(expenditure) for the year		(38,037)	-	(38,037)
Transfers between funds		-	-	-
Net movement in funds		<u>(38,037)</u>	<u>-</u>	<u>(38,037)</u>
Reconciliation of funds:				
Total funds brought forward		256,568		256,568
Total funds carried forward		<u>£218,531</u>	<u>-</u>	<u>£218,531</u>

16 Related party transactions

No director or other person related to the charitable company had any personal interest in any contract or transaction entered into by the charity during the year.

17 Controlling party

The Charity is under the control of the trustees

**The HUB Dumfries and Galloway
Detailed Income and Expenditure Account
for the year ended 31 March 2025**

	2025	2024
	£	£
Income		
Project grants		
Scottish Government Community Health & Wellbeing Fund	-	31,305
Dumfries & Galloway Council: Rent deposit scheme	-	54,820
Dumfries & Galloway Council: Help with heating	-	23,126
Annandale & Nithsdale Community Benefit Co	-	6,519
SCVO Digital Charter Funding	-	6,127
Investment income		
Bank interest	1,480	1,606
Income from other trading activities		
Serviced desk charges	-	11,535
Photocopying and printing	-	5,317
Meeting room bookings	-	1,810
Recoverable expenses	-	1,062
Commissioned work	-	28,043
Other income	100	-
	<u>1,580</u>	<u>171,270</u>
Direct costs		
Employee costs:		
Wages and salaries	-	33,554
Employer's NIC	-	2,198
Pensions	-	2,411
	-	<u>38,163</u>
Volunteer Travel and subsistence	-	15,888
Help with Heating Scheme consumables	-	3,688
Rent deposit guarantee bonds paid	-	1,750
	-	<u>59,489</u>

**The HUB Dumfries and Galloway
Detailed Income and Expenditure Account
for the year ended 31 March 2025**

	2025	2024
	£	£
Support Costs		
Employee costs:		
Administrative staff salaries	(6,859)	89,140
Pensions	(264)	3,107
Employer's NI	-	6,432
Training	-	1,000
Travel and subsistence	-	440
	<u>(7,123)</u>	<u>100,119</u>
Premises costs:		
Commercial waste costs	-	97
Heat and Light	2,632	10,970
Insurance	1,855	1,809
	<u>4,487</u>	<u>12,876</u>
Repairs and Equipment:		
Repairs	57	3,204
Cleaning	106	5,284
	<u>163</u>	<u>13,295</u>
Professional fees and Depreciation		
Other legal and professional	600	-
Depreciation	4,579	5,076
	<u>5,179</u>	<u>5,076</u>
General administrative expenses:		
Office costs and stationery	3,322	12,781
Subscriptions	-	690
General expenses	518	1,061
	<u>3,840</u>	<u>14,532</u>
Total Support costs	<u>6,546</u>	<u>145,898</u>
Governance costs:		
Independent Examination fee	-	2,100
Accountancy fees	89	1,575
Bank charges	135	173
Committee expenses	-	72
	<u>224</u>	<u>3,920</u>
Total expenditure	<u>6,770</u>	<u>209,307</u>
Net income/(expenditure) for the year	<u>£ (5,190)</u>	<u>£ (38,037)</u>