

FRONTLINE DEBT ADVICE (UK)

England & Wales · Charity number 1134908

Details

Status	Registered
Legal form	Charitable company
Company number	07136786
Registered	2010-03-12
Register	View on the Charity Commission register

Contact

Address	c/o Three Counties Church Haslemere Locality Office Lion Green Haslemere Surrey GU27 1LD
Phone	01428609010
Email	admin@frontlinedebtadvice.org.uk
Website	www.frontlinedebtadvice.org.uk

Activities

Objects: THE CHARITY'S OBJECTS (THE OBJECTS) ARE FOR THE PUBLIC BENEFIT AND ARE CARRIED OUT IN ACCORDANCE WITH CHRISTIAN PRINCIPLES WITHOUT DISTINCTION OF RACE, SEX, POLITICAL, RELIGIOUS OR OTHER OPINION AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT, AND ARE RESTRICTED TO THE FOLLOWING: TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED, POVERTY OR HARDSHIP AND WHO MAY BE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY INCLUDING BUT NOT BY WAY OF LIMITATION THROUGH THE PROVISION OF DEBT COUNSELLING, BENEFITS ADVICE, BUDGETING, EDUCATION AND OTHER RELEVANT SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Debt Counselling Debt Adjusting Benefits Advice Personal Budgetting Advice

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND THE WORLD
- Dorset
- Hampshire
- Reading
- Surrey
- Warwickshire
- West Berkshire
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£56,504	£58,104	-	-
2024-03-31	£49,826	£50,210	-	-
2023-03-31	£54,453	£50,853	-	-
2022-03-31	£60,277	£45,619	-	-
2021-03-31	£51,840	£44,985	-	-

Trustees

Name	Role	Appointed
NEIL ELLIS	Chair	
ARNOLD DAVID BISSETT		
Elizabeth Veronica Nelson		2020-01-13
James Kevin Neve		2024-08-08
Michelle Fisher		2016-02-18
William Graham Kennedy		2019-09-26

Accounts



FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2025**

CHARITY REGISTRATION No: 1134908

COMPANY REGISTRATION No: 7136786

Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU32 3FQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

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FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2025

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1134908
COMPANY REGISTRATION NUMBER	7136786 (England & Wales)
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
WORKING NAME	Frontline
FINANCIAL CONDUCT AUTHORITY REG. NUMBER	694921
DIRECTORS	Mr Neil Ellis Chairman Mr Arnold Bissett Mrs Michelle Fisher Mr William Kennedy Ms Elizabeth Nelson Mr James Neve (appointed 08/08/2024) Mr Gurmit Dhendsa (appointed 13/03/2025)
COMPANY SECRETARY	Mr William Kennedy
OTHER OFFICIALS	Mr Dominic Williams (CEO) Mr Noel Fairbairn (Treasurer) Mr Robert Pope (Administrator) Mr Wes Wright (Training Manager)
REGISTERED ADDRESS	Haslemere Locality Office Lion Green Haslemere Surrey GU27 1LD
DATE OF INCORPORATION	26th January 2010
GOVERNING DOCUMENT	Memorandum and Articles of Association
BANKERS	Lloyds TSB Bank plc 22 St Thomas Square Town Centre Newport Isle of Wight PO30 1SQ
INDEPENDENT EXAMINER	Mr David Sanders BA (Hons) FCA BFP Sheen Stickland Chartered Accountants The Engine House 77 Station Road Petersfield Hampshire GU32 3FQ

FRONTLINE DEBT ADVICE (UK)
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REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. 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 UK and Republic of Ireland (FRS 102)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Frontline Debt Advice (UK) began as a new charity on 1st April 2010. It was born out of an earlier charity, now known as Frontline Advice Centre. It is constituted as a charitable company, limited by guarantee through its governing document, Memorandum and Articles of Association, dated 26th January 2010. The day-to-day running of the charity is the responsibility of the Chief Executive.

Trustees' meetings take place at least three times per year to ensure that all governance aspects are in order. All governance policies (Vulnerable Adults, Health and Safety, Data Protection and Equal Opportunities) are reviewed regularly. The Trustees' meetings also review the Operational aspects, including the charity finances, to ensure that the charity is performing to the best of its ability

Since January 2019 Dominic Williams has been CEO. Mandy Hawke who is one of our Branch Managers, has taken over as the main Safeguarding Officer. Dominic Williams is a secondary Safeguarding Officer.

The Executive Management team (EMT) comprises Neil Ellis (Chairman)), Brian Pollard (Director), Dominic Williams (CEO) and Wes Wright (Training Manager). They are supported by Rob Pope (Administrator). EMT meet bi-monthly to address operational issues. Others with particular skills or interests are invited to EMT meetings to address particular issues.

Each new branch is allocated a supervisor who to begin with will visit often or be in regular remote contact to provide support. As the branch matures the Supervisor will visit less often but will maintain a close working relationship with the Branch Manager and will fulfil the compliance functions on behalf of the charity.

BRANCH NETWORK

Frontline allows its branches a great deal of autonomy in the way they operate in response to the local demands and the operational capability of the volunteers. Each branch is able to decide if it wishes to be a "Member" (fully integrated within the Frontline charity) or a "Partner" (where a separate local charity identity and responsibility for finances is retained but partnering with Frontline).

At the start of the financial year, we had 14 branches of which 6 were 'Partners' i.e., Bridge Advice Centre (Hayling Island), Camberley Frontline (St Paul's Church Centre), Farnham Money Advice (Vineyard Centre), 3 Counties Money Advice (Haslemere), Selsey Money Support, Frontline Petersfield. And Crookhorn.

The 7 Member branches in operation throughout the financial year were in Andover, Paulsgrove (Portsmouth), Reading, Petworth (Liaise), Swaythling (Southampton), Thornhill (Southampton), Chapel En Le Frith.

Some branches have sub-branches at other nearby locations where they can see clients. The total number of branches at the end of the financial year was 14.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2025

FINANCIAL REVIEW

The charity's turnover is modest, and it owns no material assets, other than computers, which are usually fully depreciated in the year of purchase or expensed if a replacement. Frontline had no direct employees during 2023 with the CEO and others paid for some of their services as consultants. From 1st January 2024 the CEO and Training Manager became employees.

Funding comes from a number of sources. Our base income is from branch membership fees. Other sources include donations from churches associated with the Frontline branches, donations from individuals, fundraising events, and grants when they can be obtained.

On an operational basis the charity aims to break even each year. The Trustees considered it prudent to establish a Policy requiring a minimum reserve of £5,000.

PUBLIC BENEFIT STATEMENT

The charity trustees have ensured that the charity has fully complied with its obligation to provide public benefit in carrying out its functions in respect of providing free advice and assistance in the field of debt counselling and associated matters in order to relieve poverty and hardship across a broad cross section of the public irrespective of Race, Gender, Disability, Sexuality, Age, Religion, Beliefs and Background.

OBJECTIVES AND ACTIVITIES

Objects of the charity.

The Charity's Objects are for the public benefit and are carried out in accordance with Christian Principles without distinction of Race, Sex, Political, Religious or other opinion as the trustees may from time to time think fit, and are restricted to the following: To relieve persons who are in conditions of need, poverty or hardship and who may be aged or sick and to relieve the distress caused thereby including but not by way of limitation through the provision of Debt Counselling, Benefits Advice, Budgeting, Education and other relevant support in such parts of the United Kingdom and the World as the trustees may from time to time think fit.

Activities and achievements of the charity

We now have in excess of 70 trained volunteer advisers and some offices have 1 or 2 befrienders. New volunteers attend a 3-day introduction training course which is run by the CEO and the Training Manager - 2 days on Debt Advice and 1 day on Benefit Advice. Continual development training takes place to ensure Advisers are fully aware of current trends and changes to legislation. To make this as accessible as possible some training sessions are run face to face at various branch locations, others are run on Zoom. Advisers also have access to online Wiseradviser training.

The charity's principal activities include offering free advice and support in financial matters with special emphasis on debt management and the UK welfare benefits system.

	April 2024 – Mar 2025
Number of households helped with debt	583
Number of In person Debt or Benefit interviews	1468
Debt written off	£1,317,530
Extra annual benefit claimed	£680,492

These clients' difficulties are often born out of cost of living increases in particular rent increases, redundancies, illness, benefit delays and/or family break-up, thereby reducing the household income. We have also been able to work closely with local foodbanks, which are of considerable assistance to our clients, especially in the period when we are organising Benefit payments and scheduling debt.

FRONTLINE DEBT ADVICE (UK)
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REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2025

Frontline has helped households with: -

- Completing financial assessments and identifying ways of maximising income and minimising expenditure.
- Bankruptcy Petitions where normal debt management plans are not viable.
- Debt Relief Orders which have become an increasing area of work.
- Benefit claims and appeals.
- Negotiating affordable repayments with Priority debts such as Rent, Mortgage, Council tax, Fines, Utilities thereby avoiding reposessions, imprisonment, and disconnection of services.
- Setting up affordable repayment plans of their secondary debts such as loans and catalogues.
- Dealing with county court money claims
- Dealing with enforcement agents (Bailiffs)

One of the distinguishing features of Frontline is the personal support we provide our clients, often attending Court hearings or Appeals with them, speaking to Bailiffs, Council Tax Departments, Utility Companies and Debt Collection Agencies on their behalf.

Here are some typical comments from our clients:

This service has really helped me, having people who care, giving me less stress.

When I first reached out for help I was severely in debt and I had already lost everything I had. I had nothing to give my creditors and I was anxious, worried and scared I would have people knocking on my door. Frontline COGS helped me to sort through my finances and in the end I applied for a DRO. The hard work that frontline did on my behalf meant I had all of my debt written off. The weight that lifted from my shoulders that day was immense and without frontline I would never have achieved that feeling.

*This service was a absolute life saver for me. I left a abusive marriage and found myself in debt that my husband hadn't been upfront about. I didn't even know or understand how to deal with the consequences of this but **** was there every step of the way to help me with everything I needed to get myself out of this mess. I really don't know what I would have done without ****. She was my saviour and I can't thank her enough.*

CONCLUSION

As a charity we have many reasons to be optimistic. Finance is a major challenge for all in the charitable sector, but thanks to our principal funders (mainly churches) this has not been a constraint on the service Frontline has been able to offer. We continue to be able to manage a near balanced budget as befits a charity with our objectives.

In April 2024 DRO's became free to apply for (there was a fee of £90 previously) and the maximum amount of debt a client could have when doing a DRO increased from £30,000 to £50,000, so this has led to us completing twice as many DRO's this year as compared to last year. An increase from 28 to 56.

Funding for face to face advice is under threat, but we are committed to continuing to prioritising face to face which is often the preferred channel of help for many vulnerable people.

Some of our offices now have waiting lists. The complexity of cases has increased. We are seeing an increasing number of clients with Utility arrears.

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REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2025

The Universal Credit managed migration programme in the last year was completed for those on Tax Credits and expanded to those on Income Support, Housing Benefit, Income Based Jobseekers Allowance and Income Related Employment and Support Allowance, bringing more of our vulnerable clients through the migration process. Such a big change comes with a lot of anxiety for our clients. Our advisers take them through the process step by step.

The proposed changes in disability benefits are also a source of anxiety for many clients who under the current proposals are set to lose benefit and therefore edge closer to or further into relative poverty. We are seeking to capture the views of our disabled clients so we can give them a voice and help them contribute to the various consultations and campaigns.

Virtually all branches are associated with local church fellowships which see this work as a valuable expression of Christian service to the community. We are only able to continue the provision of our services because of the commitment and dedication of our volunteers, to whom we are continually grateful.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business,
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The Trustees are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

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

The Trustees approve the attached statement of financial activities and balance sheet for the year ended 31st March 2025 and confirm that they have made available all information necessary for its preparation.

Signed on behalf of the Trustees

.....

Mr Neil Ellis
Trustee

Date: 11TH September 2025

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2025

Incorporating income and expenditure account

		2024/25		2023/24	
	Notes	Unrestricted Funds £	TOTAL £	Unrestricted Funds £	TOTAL £
INCOME					
Income and endowments					
Donations & legacies	2a	42,687	42,687	47,969	47,969
Charitable activities	2d	10,120	10,120	120	120
Other trading activities	2b	2,703	2,703	940	940
Income from Investment	2c	994	994	797	797
TOTAL INCOME		56,504	56,504	49,826	49,826
EXPENSES					
Expenditure on:					
Charitable activities	3	58,104	58,104	50,210	50,210
TOTAL EXPENSES		58,104	58,104	50,210	50,210
NET INCOMING/ (OUTGOING)		(1,600)	(1,600)	(384)	(384)
TOTAL FUNDS BROUGHT FORWARD		79,058	79,058	79,434	79,434
TOTAL FUNDS CARRIED FORWARD		77,458	77,458	79,050	79,050

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
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BALANCE SHEET
AS AT 31st MARCH 2025

	Note	31st March 2025		31st March 2024	
		Unrestricted Funds	Total	Unrestricted Funds	Total
ASSETS AND LIABILITIES		£	£	£	£
Fixed Assets					
Tangible assets	6	0	0	0	0
Current Assets					
Debtors	7	1,921	1,921	1,782	1,782
Cash at bank and in hand	8	77,859	77,859	79,201	79,201
Total Current Assets		77,780	79,780	80,983	80,983
Creditors: amounts falling due within one year	10	2,322	2,322	1,933	1,933
NET CURRENT ASSETS		77,458	77,458	79,050	79,050
TOTAL ASSETS less current liabilities		77,458	77,458	79,050	79,050
Creditors: amounts falling due in more than one year		0	0	0	0
NET ASSETS		77,458	77,458	79,050	79,050
FUNDS OF THE CHARITY					
Unrestricted Funds		77,458	77,458	79,050	79,050
TOTAL FUNDS		77,458	77,458	79,050	79,050

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

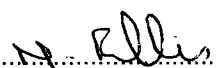
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 11th September 2025 and were signed on its behalf by:


Mr Neil Ellis
Trustee

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparation:

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial Reporting Standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland: the requirement of Section 7 Statement of Cash Flows.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

All the charity's funds are unrestricted. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the directors are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Expenditure

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to directors on governance or constitutional matters.

Grants payable

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2025

1. ACCOUNTING POLICIES (continued)

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £750. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance over their estimated useful lives. The rates applied per annum are as

Fixtures and Fittings	10%
Computer Equipment	25%

Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

2. INCOME

	2024/25			2023/24		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
a) Donations & legacies						
Donations - individuals	3,009	6,580	9,589	4,866	6,906	11,772
Donations - churches	0	7,054	7,054	3,000	8,681	11,681
Gift Aid	994	1,140	2,134	996	1,140	2,136
Membership Fees	23,910	0	23,910	22,380	0	22,380
	27,913	14,774	42,687	31,242	16,727	47,969
b) Other trading activities						
Fundraising	144	207	351	111	349	460
Trusts & Company Donations	0	2,352	2,352	0	480	480
	144	2,559	2,703	111	829	940
c) Interest Receivable						
Bank Interest	893	101	994	760	37	797
d) Income from Charitable Activities						
Grants	0	9,955	9,955	0	0	0
Other Income	0	165	165	0	0	0
Training Income	0	0	0	120	0	120
	0	10,120	10,120	120	0	120
Total Income	28,950	27,554	56,504	32,233	17,593	49,826

FRONTLINE DEBT ADVICE (UK)
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2025

3. EXPENSES

	2024/25			2023/24		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
Advertising, publicity & promo.	0	0	0	0	361	361
Advisor DBS/CRB checks	256	0	256	247	0	247
Bank charges	0	4	4	0	0	0
Client support	0	939	939	0	90	90
Computer & IT upkeep	684	541	1,225	643	2,147	2,790
General expenses	134	104	238	13	170	183
Independent Examination fee	1,260	0	1,260	1,140	0	1,140
Insurances	2,255	0	2,255	2,195	0	2,195
Membership fees	0	9,090	9,090	0	9,060	9,060
Postage	0	376	376	0	661	661
Premises hire	0	3,390	3,390	0	3,600	3,600
Printing & toner costs	120	495	615	50	590	640
Professional subscriptions	300	0	300	290	0	290
Staff costs	18,057	8,330	26,387	17,131	1,080	18,211
Staff costs - training	6,600	0	6,600	6,600	0	6,600
Stationery & office equipment	0	520	520	0	221	221
Telephone & broadband	0	1,850	1,850	0	1,773	1,773
Training materials & books	208	998	1,206	171	751	922
Travel expenses	1,228	365	1,593	1,223	3	1,226
	31,102	27,002	58,104	29,703	20,507	50,210

4. DIRECTORS AND OTHER RELATED PARTIES

2025 2024

Number of Directors who were paid expenses	0	0
Total amount paid	£0	£0

No other payments were made to directors or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected to them.

5. STAFF COSTS

2025 2024

The average number of staff employed.	2	2
	£	£
Wages and salaries	19,800	4,950
Employer's NIC	0	0
Employer's pension contributions	536	122
	20,336	5,072

Other staff costs in the accounts related to payments made to consultants.

6. TANGIBLE FIXED ASSETS

2025 2024

	£	£
There were no tangible fixed assets.	0	0

FRONTLINE DEBT ADVICE (UK)
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2025

7. DEBTORS AND PREPAYMENTS

	2025	2024
	£	£
Recoverable gift aid	948	968
Prepayments	973	814
	1,921	1,782

8. CASH AT BANK AND IN HAND

	2025	2024
	£	£
Current Account	3,612	4,804
Deposit Accounts	30,268	30,970
Cash within Network	43,979	43,427
	77,859	79,201

9. BRANCH NETWORK

During 2024/25 all member branches of Frontline Debt Advice (UK) were consolidated as shown below:-

	Funds 31-Mar-24	Incoming Resources	Resources Expended	Funds 31-Mar-25
	£	£	£	£
Andover	5,012	2,485	2,604	4,893
Chapel-en-le-Frith	1,547	1,980	2,346	1,181
Paulsgrove	7,071	1,890	969	7,992
Petworth (Liaise)	4,074	1,148	1,869	3,353
Reading	12,331	10,409	8,613	14,127
Swathling	9,793	4,430	7,368	6,855
Thornhill	3,599	5,212	3,233	5,578
	43,427	27,554	27,002	43,979

Branches who do not operate a bank account and do not have their own funds are excluded from table.

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Independent Examiners Fees	1,140	1,080
Accrued expenses	1,182	853
	2,322	1,933

11. MOVEMENT IN FUNDS

	Funds 31-Mar-24	Income	Expenditure	Funds 31-Mar-25
	£	£	£	£
General Funds	79,050	56,504	58,104	77,450
Prior year roundings adjustment	8			8
	79,058	56,504	58,104	77,458

Comparatives for movement in funds

	Funds 31-Mar-23	Income	Expenditure	Funds 31-Mar-24
	£	£	£	£
General Funds	79,434	49,826	50,210	79,050

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's report to the trustees of Frontline Debt Advice (UK) ('the Company').

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2025

Responsibilities and basis of report

As the charity's trustees (and also directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or the accounts do not accord with those records; or
- 2 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 3 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard (FRS 102) applicable in the UK and Republic of Ireland.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr David Sanders BA (Hons) FCA BFP
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire GU32 3FQ

6th October 2025

Accounts



FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2024**

CHARITY REGISTRATION No: 1134908

COMPANY REGISTRATION No: 7136786

Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU9 8SQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

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Page 7	Statement of Financial Activities.
Page 8	Balance Sheet.
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Page 13	Independent Examiner's Report on the Accounts.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st MARCH 2024

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1134908
COMPANY REGISTRATION NUMBER	7136786 (England & Wales)
START OF FINANCIAL YEAR	1st April 2023
END OF FINANCIAL YEAR	31st March 2024
WORKING NAME	Frontline
FINANCIAL CONDUCT AUTHORITY REG. NUMBER	694921
DIRECTORS	Mr Neil Ellis Chairman Mr Arnold Bissett Mrs Michelle Fisher Mr William Kennedy Mr Robert Muzeen (resigned 16/10/23) Ms Elizabeth Nelson Mr Brian Pollard (resigned 07/02/24)
COMPANY SECRETARY	Mr William Kennedy
OTHER OFFICIALS	Mr Dominic Williams (CEO) Mr Noel Fairbairn (Treasurer) Mr Robert Pope (Administrator) Mr Wes Wright (Training Manager)
REGISTERED ADDRESS	Haslemere Locality Office Lion Green Haslemere Surrey GU27 1LD
DATE OF INCORPORATION	26th January 2010
GOVERNING DOCUMENT	Memorandum and Articles of Association
BANKERS	Lloyds TSB Bank plc 22 St Thomas Square Town Centre Newport Isle of Wight PO30 1SQ
INDEPENDENT EXAMINER	Mr David Sanders BA (Hons) FCA BFP Sheen Stickland Chartered Accountants The Engine House 77 Station Road Petersfield Hampshire GU32 3FQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. 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 UK and Republic of Ireland (FRS 102)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Frontline Debt Advice (UK) began as a new charity on 1st April 2010. It was born out of an earlier charity, now known as Frontline Advice Centre. It is constituted as a charitable company, limited by guarantee through its governing document, Memorandum and Articles of Association, dated 26th January 2010. The day-to-day running of the charity is the responsibility of the Chief Executive.

Trustees' meetings take place at least three times per year to ensure that all governance aspects are in order. All governance policies (Vulnerable Adults, Health and Safety, Data Protection and Equal Opportunities) are reviewed regularly. The Trustees' meetings also review the Operational aspects, including the charity finances, to ensure that the charity is performing to the best of its ability

Since January 2019 Dominic Williams has been CEO. Mandy Hawke who is one of our Branch Managers, has taken over as the main Safeguarding Officer. Dominic Williams is a secondary Safeguarding Officer.

The Executive Management team (EMT) comprises Neil Ellis (Chairman)), Brian Pollard (Director), Dominic Williams (CEO) and Wes Wright (Training Manager). They are supported by Rob Pope (Administrator). EMT meet bi-monthly to address operational issues. Others with particular skills or interests are invited to EMT meetings to address particular issues.

Each new branch is allocated a supervisor who to begin with will visit often or be in regular remote contact to provide support. As the branch matures the Supervisor will visit less often but will maintain a close working relationship with the Branch Manager and will fulfil the compliance functions on behalf of the charity.

Recruitment, appointment, induction and training of new trustees: new trustees with an interest in the charity's activities can be appointed on recommendation by existing trustees. They are provided with information on the charity's field of work and also on the role of a trustee under charity law.

BRANCH NETWORK

Frontline allows its branches a great deal of autonomy in the way they operate in response to the local demands and the operational capability of the volunteers. Each branch is able to decide if it wishes to be a "Member" (fully integrated within the Frontline charity) or a "Partner" (where a separate local charity identity and responsibility for finances is retained but partnering with Frontline).

At the start of the financial year, we had 14 branches of which 6 were 'Partners' i.e., Bridge Advice Centre (Hayling Island), Camberley Frontline (St Paul's Church Centre), Farnham Money Advice (Vineyard Centre), 3 Counties Money Advice (Haslemere), Selsey Money Support, Frontline Petersfield. A new partner branch started in November 2023 – Frontline Crookhorn.

The 7 Member branches in operation throughout the financial year were in Andover, Paulsgrove (Portsmouth), Reading, Petworth (Liaise), Swaythling (Southampton), Thornhill (Southampton), Chapel En Le Frith.

The Winchester branch closed in October 2023 as the Branch Manager and all but 1 volunteer retired. The remaining volunteer tried to find additional volunteers but was unsuccessful, so the branch was closed.

Some branches have sub-branches at other nearby locations where they can see clients. The total number of branches at the end of the financial year was 14.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2024

FINANCIAL REVIEW

The charity's turnover is modest, and it owns no material assets, other than computers, which are usually fully depreciated in the year of purchase or expensed if a replacement. Frontline had no direct employees during 2023 with the CEO and others paid for some of their services as consultants. From 1st January 2024 the CEO and Training Manager became employees.

Funding comes from a number of sources. Our base income is from branch membership fees. Other sources include donations from churches associated with the Frontline branches, donations from individuals, fundraising events, and grants when they can be obtained.

There are unrestricted reserves of £79,050. Trustees ensure reserves are sufficient to meet current and future commitments for at least 12 months from approval of these financial statements. On an operational basis the charity aims to break even each year. The Trustees also consider it prudent to establish a Policy requiring a minimum reserve of £5,000 which is included in the unrestricted reserves noted above.

PUBLIC BENEFIT STATEMENT

The charity trustees have ensured that the charity has fully complied with its obligation to provide public benefit in carrying out its functions in respect of providing free advice and assistance in the field of debt counselling and associated matters in order to relieve poverty and hardship across a broad cross section of the public irrespective of Race, Gender, Disability, Sexuality, Age, Religion, Beliefs and Background. In shaping their objectives for the year and planning their activities the trustees have considered the Charity Commission guidance on public benefit.

OBJECTIVES AND ACTIVITIES

Objects of the charity.

The Charity's Objects are for the public benefit and are carried out in accordance with Christian Principles without distinction of Race, Sex, Political, Religious or other opinion as the trustees may from time to time think fit, and are restricted to the following: To relieve persons who are in conditions of need, poverty or hardship and who may be aged or sick and to relieve the distress caused thereby including but not by way of limitation through the provision of Debt Counselling, Benefits Advice, Budgeting, Education and other relevant support in such parts of the United Kingdom and the World as the trustees may from time to time think fit.

Activities and achievements of the charity

We now have in excess of 70 trained volunteer advisers and some offices have 1 or 2 befrienders. New volunteers attend a 3-day introduction training course which is run by the CEO and the Training Manager - 2 days on Debt Advice and 1 day on Benefit Advice. Continual development training takes place to ensure Advisers are fully aware of current trends and changes to legislation. To make this as accessible as possible some training sessions are run face to face at various branch locations, others are run on Zoom. Advisers also have access to online Wiseradviser training.

The charity's principal activities include offering free advice and support in financial matters with special emphasis on debt management and the UK welfare benefits system.

	April 2023 – Mar 2024
Number of households helped with debt	568
Total debt	£9,051,700
Debt written off	£621,129
Extra annual benefit claimed	£554,298

These clients' difficulties are often born out of cost of living increases in particular rent increases, redundancies, illness, benefit delays and/or family break-up, thereby reducing the household income. We have also been able to work closely with local foodbanks, which are of considerable assistance to our clients, especially in the period when we are organising Benefit payments and scheduling

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2024

Frontline has helped households with: -

- Completing financial assessments and identifying ways of maximising income and minimising expenditure.
- Bankruptcy Petitions where normal debt management plans are not viable.
- Debt Relief Orders which have become an increasing area of work.
- Benefit claims and appeals.
- Negotiating affordable repayments with Priority debts such as Rent, Mortgage, Council tax, Fines, Utilities thereby avoiding repossessions, imprisonment, and disconnection of services.
- Setting up affordable repayment plans of their secondary debts such as loans and catalogues.
- Dealing with county court money claims
- Dealing with enforcement agents (Bailiffs)

One of the distinguishing features of Frontline is the personal support we provide our clients, often attending Court hearings or Appeals with them, speaking to Bailiffs, Council Tax Departments, Utility Companies and Debt Collection Agencies on their behalf.

Here are some typical comments from our clients:

A very good service for those struggling with debt payments. I would recommend this service to anyone in need.

Very helpful people understanding always positive just amazing!!!!

*Very helpful was **** as I do not have a computer at home also a bit out of date so he updated*

I just wanted to say a very big thank you for your advice yesterday. It was as if a big mountain of pressure had been lifted from my Mum's shoulder. She is in the habit, like so many I expect, of generating misconceptions about debt management and that these assumed 'worst case scenarios' will happen to her! She was very relieved after listening to your advice. So thank you very much indeed, it is truly appreciated.

CONCLUSION

As a charity we have many reasons to be optimistic. Finance is a major challenge for all in the charitable sector, but thanks to our principal funders (mainly churches) this has not been a constraint on the service Frontline has been able to offer. We continue to be able to manage a balanced budget as befits a charity with our objectives.

Funding for face to face advice is under threat, but we are committed to continuing to prioritising face to face which is often the preferred channel of help for many vulnerable people.

Some of our offices now have waiting lists. The complexity of cases has increased. We are mindful of the reported increase in illegal money lending and so we updated our procedures and many of our advisers completed training so they can spot the signs of those who may have fallen victim to illegal money lenders and now know how best support them. We are seeing more clients who have been victims of domestic abuse, so we are seeking training on this issue.

Some of our clients have an uncertain future, particularly those who are renting privately. Increases in cost of private rent are a more common cause of deficit budgets than previously. We will do our best to help such households to find ways of balancing their budgets, and as we do with all our debt clients, we will negotiate affordable arrangements with their debts and where necessary assist with DRO and bankruptcy applications. We also continue to help clients obtain their

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES (continued)
FOR THE YEAR ENDING 31st MARCH 2024

entitlement to disability benefits and navigate their transfer from legacy benefits to Universal Credit. The Universal Credit Managed migration programme has gathered pace this last year with those on tax credits only being transferred so far. But this next year will see those on Income Support, Housing Benefit and Income Based Jobseekers allowance be transferred.

Our CEO Dominic Williams continues to build on the strong foundation that his predecessor established, adding to this a passion to use the wide experience gained in helping those in financial difficulties to bring about a positive change at a local and national level by responding to Government consultations, supporting campaigns of like minded organisations which we feel would benefit our clients and gathering together the shared experiences of Advisers where they have encountered similar problems/injustices and presenting them to Bodies who can bring about change.

Virtually all branches are associated with local church fellowships which see this work as a valuable expression of Christian service to the community. We are only able to continue the provision of our services because of the commitment and dedication of our volunteers, to whom we are continually grateful.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business,
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The Trustees are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

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

The Trustees approve the attached statement of financial activities and balance sheet for the year ended 31st March 2024 and confirm that they have made available all information necessary for its preparation.

Signed on behalf of the Trustees


.....

Mr Neil Ellis
Trustee

Date: 28th AUGUST 2024

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2024

Incorporating income and expenditure account

		2023/24		2022/23	
	Notes	Unrestricted Funds £	TOTAL £	Unrestricted Funds £	TOTAL £
INCOME					
Income and endowments					
Donations & legacies	2a	47,969	47,969	45,116	45,116
Charitable activities	2d	120	120	5,625	5,625
Other trading activities	2b	940	940	3,646	3,646
Income from Investment	2c	797	797	66	66
TOTAL INCOME		49,826	49,826	54,453	54,453
EXPENSES					
Expenditure on:					
Charitable activities	3	50,210	50,210	50,853	50,853
TOTAL EXPENSES		50,210	50,210	50,853	50,853
NET INCOMING/ (OUTGOING)		(384)	(384)	3,600	3,600
TOTAL FUNDS BROUGHT FORWARD		79,434	79,434	75,834	75,834
TOTAL FUNDS CARRIED FORWARD		79,050	79,050	79,434	79,434

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2024

ASSETS AND LIABILITIES	Note	31st March 2024		31st March 2023	
		Unrestricted Funds	Total	Unrestricted Funds	Total
		£	£	£	£
Fixed Assets					
Tangible assets	6	0	0	0	0
Current Assets					
Debtors	7	1,782	1,782	569	569
Cash at bank and in hand	8	79,201	79,201	80,425	80,425
Total Current Assets		80,983	80,983	80,994	80,994
Creditors: amounts falling due within one year	10	1,933	1,933	1,560	1,560
NET CURRENT ASSETS		79,050	79,050	79,434	79,434
TOTAL ASSETS less current liabilities		79,050	79,050	79,434	79,434
Creditors: amounts falling due in more than one year		0	0	0	0
NET ASSETS		79,050	79,050	79,434	79,434
FUNDS OF THE CHARITY					
Unrestricted Funds		79,050	79,050	79,434	79,434
TOTAL FUNDS		79,050	79,050	79,434	79,434

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 28th AUGUST 2024 and were signed on its behalf by:


Mr Neil Ellis
Trustee

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparation:

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider the charity is a going concern as it has sufficient cash resources to meet its overhead and other commitments for at least 12 months from the signing of these financial statements.

Financial Reporting Standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland: the requirement of Section 7 Statement of Cash Flows.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

All the charity's funds are unrestricted. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the directors are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Expenditure

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to directors on governance or constitutional matters.

Grants payable

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2024

1. ACCOUNTING POLICIES (continued)

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £750. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance over their estimated useful lives. The rates applied per annum are as

Fixtures and Fittings	10%
Computer Equipment	25%

Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

2. INCOME

	2023/24			2022/23		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
a) Donations & legacies						
Donations - individuals	4,866	6,906	11,772	3,281	9,470	12,751
Donations - churches	3,000	8,681	11,681	462	6,741	7,203
Gift Aid	996	1,140	2,136	152	1,100	1,252
Membership Fees	22,380	0	22,380	23,910	0	23,910
	31,242	16,727	47,969	27,805	17,311	45,116
b) Other trading activities						
Fundraising	111	349	460	166	480	646
Trusts & Company Donations	0	480	480	3,000	0	3,000
	111	829	940	3,166	480	3,646
c) Interest Receivable						
Bank Interest	760	37	797	56	10	66
d) Income from Charitable Activities						
Grants	0	0	0	0	4,770	4,770
Other Income	0	0	0	0	215	215
Training Income	120	0	120	640	0	640
	120	0	120	640	4,985	5,625
Total Income	32,233	17,593	49,826	31,667	22,786	54,453

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2024

3. EXPENSES

	2023/24			2022/23		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
Advertising, publicity & promo.	0	361	361	101	90	191
Advisor DBS/CRB checks	247	0	247	266	0	266
Client poverty grants	0	90	90	0	724	724
Computer & IT upkeep	643	2,147	2,790	510	2,417	2,927
General expenses	13	170	183	90	217	307
Independent Examination fee	1,140	0	1,140	1,080	0	1,080
Insurances	2,195	0	2,195	1,793	0	1,793
Membership fees	0	9,060	9,060	0	11,160	11,160
Postage	0	661	661	18	459	477
Premises hire	0	3,600	3,600	0	3,355	3,355
Printing & toner costs	50	590	640	96	398	494
Professional subscriptions	290	0	290	336	0	336
Staff costs	17,131	1,080	18,211	15,779	0	15,779
Staff costs - training	6,600	0	6,600	6,600	0	6,600
Stationery & office equipment	0	221	221	0	124	124
Telephone & broadband	0	1,773	1,773	0	1,744	1,744
Training materials & books	171	751	922	614	1,324	1,938
Travel expenses	1,223	3	1,226	1,558	0	1,558
	29,703	20,507	50,210	28,841	22,012	50,853

4. DIRECTORS AND OTHER RELATED PARTIES

2024 2023

Number of Directors who were paid expenses	0	0
Total amount paid	£0	£0

No other payments were made to directors or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected to them.

5. STAFF COSTS

2024 2023

The average number of staff employed.

	2	0
	£	£
Wages and salaries	4,950	0
Employer's NIC	0	0
Employer's pension contributions	122	0
	5,072	0

Other staff costs in the accounts related to payments made to consultants.

6. TANGIBLE FIXED ASSETS

2024 2023

There were no tangible fixed assets.

	£	£
	0	0

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2024

7. DEBTORS AND PREPAYMENTS

	2024	2023
	£	£
Recoverable gift aid	968	150
Prepayments	814	419
	1,782	569

8. CASH AT BANK AND IN HAND

	2024	2023
	£	£
Current Account	4,804	3,610
Deposit Accounts	30,970	30,475
Cash within Network	43,427	46,340
	79,201	80,425

9. BRANCH NETWORK

During 2023/24 all member branches of Frontline Debt Advice (UK) were consolidated as shown below:-

	Funds 31-Mar-23	Incoming Resources	Resources Expended	Funds 31-Mar-24
	£	£	£	£
Andover	4,942	2,705	2,635	5,012
Chapel-en-le-Frith	1,652	2,000	2,105	1,547
Paulsgrove	6,374	2,208	1,511	7,071
Petworth (Liaise)	4,813	2,283	3,022	4,074
Reading	12,293	5,885	5,847	12,331
Swathling	10,206	2,434	2,847	9,793
Thornhill	6,060	77	2,538	3,599
	46,340	17,592	20,505	43,427

Branches who do not operate a bank account and do not have their own funds are excluded from table.

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Independent Examiners Fees	1,080	1,020
Accrued expenses	853	540
	1,933	1,560

11. MOVEMENT IN FUNDS

	Funds 31-Mar-23	Income	Expenditure	Funds 31-Mar-24
	£	£	£	£
General Funds	79,434	49,826	50,210	79,050

	Funds 31-Mar-22	Income	Expenditure	Funds 31-Mar-23
	£	£	£	£
General Funds	75,834	54,453	50,853	79,434

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's report to the trustees of Frontline Debt Advice (UK) ('the Company').

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024

Responsibilities and basis of report

As the charity's trustees of the Company (and also directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

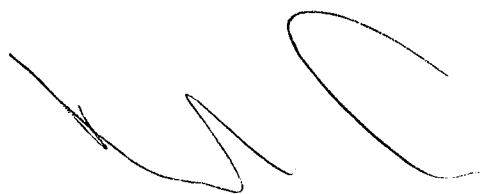
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent Examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or the accounts do not accord with those records; or
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr David Sanders BA (Hons) FCA BFP
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire GU32 3FQ

6th September 2024

Accounts



FRONTLINE DEBT ADVICE (UK)

(A COMPANY LIMITED BY GUARANTEE)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2023**

CHARITY REGISTRATION No: 1134908

COMPANY REGISTRATION No: 7136786

Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU9 8SQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

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**FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2023**

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1134908

COMPANY REGISTRATION NUMBER 7136786 (England & Wales)

START OF FINANCIAL YEAR 1st April 2022

END OF FINANCIAL YEAR 31st March 2023

WORKING NAME Frontline

FINANCIAL CONDUCT AUTHORITY REFERENCE 694921

DIRECTORS

Mr Neil Ellis	Chairman
Mr Arnold Bissett	
Mrs Michelle Fisher	
Mr William Kennedy	
Mr Malcolm Lemon	Resigned 29/09/2022
Mr Robert Muzeen	Resigned 15/06/2023
Ms Elizabeth Nelson	
Mr Brian Pollard	

COMPANY SECRETARY Mr William Kennedy

OTHER OFFICIALS

Mr Dominic Williams (CEO)
Mr Noel Fairbairn (Treasurer)
Mr Robert Pope (Administrator)
Mr Wes Wright (Training Manager)

REGISTERED ADDRESS

Haslemere Locality Office
Lion Green
Haslemere
Surrey
GU27 1LD

DATE OF INCORPORATION 26th January 2010

GOVERNING DOCUMENT Memorandum and Articles of Association

BANKERS

Lloyds TSB Bank plc
22 St Thomas Square
Town Centre
Newport
Isle of Wight
PO30 1SQ

INDEPENDENT EXAMINER

Mrs Amy Kensett FMAAT FCCA
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU32 3FQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31st MARCH 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. 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 UK and Republic of Ireland (FRS 102)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Frontline Debt Advice (UK) began as a new charity on 1st April 2010. It was born out of an earlier charity, now known as Frontline Advice Centre. It is constituted as a charitable company, limited by guarantee through its governing document, Memorandum and Articles of Association, dated 26th January 2010. The day-to-day running of the charity is the responsibility of the Chief Executive.

Trustees' meetings take place at least three times per year to ensure that all governance aspects are in order. All governance policies (Vulnerable Adults, Health and Safety, Data Protection and Equal Opportunities) are reviewed regularly. The Trustees' meetings also review the Operational aspects, including the charity finances, to ensure that the charity is performing to the best of its ability

Since January 2019 Dominic Williams has been CEO. Mandy Hawke who is one of our Branch Managers, has taken over as the main Safeguarding Officer. Dominic Williams is a secondary Safeguarding Officer.

The Executive Management team (EMT) comprises Neil Ellis (Chairman)), Brian Pollard (Director), Dominic Williams (CEO) and Wes Wright (Training Manager). EMT meet bi-monthly to address operational issues. During Covid, EMT meetings were moved to Zoom and made monthly in order to keep abreast of the fast-moving situation. Others with particular skills or interests are invited to EMT meetings to address particular issues.

Each new branch is allocated a supervisor who to begin with will visit often or be in regular remote contact to provide support. As the branch matures the Supervisor will visit less often but will maintain a close working relationship with the Branch Manager and will fulfil the compliance functions on behalf of the charity.

BRANCH NETWORK

Frontline allows its branches a great deal of autonomy in the way they operate in response to the local demands and the operational capability of the volunteers. Each branch is able to decide if it wishes to be a "Member" (fully integrated within the Frontline charity) or a "Partner" (where a separate local charity identity and responsibility for finances is retained but partnering with Frontline).

At the beginning and end of the financial year, we had 14 branches of which 6 were 'Partners' i.e., Bridge Advice Centre (Hayling Island), Camberley Frontline (St Paul's Church Centre), Farnham Money Advice (Vineyard Centre), 3 Counties Money Advice (Haslemere), Selsey Money Support, Frontline Petersfield.

The 8 Member branches in operation at the beginning and end of the financial year were in Andover, Paulsgrove (Portsmouth), Reading, Petworth (Liaise), Swaythling (Southampton), Thornhill (Southampton), Winchester and Chapel En Le Frith.

Some branches have subbranches at other nearby locations where they can see clients. The total number of branches at the end of the financial year was 14.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31st MARCH 2023

FINANCIAL REVIEW

The charity's turnover is modest, and it owns no material assets, other than computers, which are usually fully depreciated in the year of purchase or expensed if a replacement. Frontline has no direct employees with the CEO and others paid for some of their services as consultants.

Funding comes from a number of sources. Our base income is from branch membership fees. Other sources include donations from churches associated with the Frontline branches, donations from individuals, fundraising events, and grants when they can be obtained.

On an operational basis the charity aims to break even each year. The Trustees considered it prudent to establish a Policy requiring a minimum reserve of £5,000.

PUBLIC BENEFIT STATEMENT

The charity trustees have ensured that the charity has fully complied with its obligation to provide public benefit in carrying out its functions in respect of providing free advice and assistance in the field of debt counselling and associated matters in order to relieve poverty and hardship across a broad cross section of the public irrespective of Race, Gender, Disability, Sexuality, Age, Religion, Beliefs and Background.

OBJECTIVES AND ACTIVITIES

Objects of the charity.

The Charity's Objects are for the public benefit and are carried out in accordance with Christian Principles without distinction of Race, Sex, Political, Religious or other opinion as the trustees may from time to time think fit, and are restricted to the following: To relieve persons who are in conditions of need, poverty or hardship and who may be aged or sick and to relieve the distress caused thereby including but not by way of limitation through the provision of Debt Counselling, Benefits Advice, Budgeting, Education and other relevant support in such parts of the United Kingdom and the World as the trustees may from time to time think fit.

Activities and achievements of the charity

We now have in excess of 90 trained volunteer advisers. New volunteers attend a 3-day introduction training course which is run by the CEO and the Training Manager. Continual development training takes place to ensure Advisers are fully aware of current trends and changes to legislation. To make this as accessible as possible some training sessions are run face to face at various branch locations, others are run on Zoom. Advisers also have access to online Wiseradviser training.

The charity's principal activities include offering free advice and support in financial matters with special emphasis on debt management and the UK welfare benefits system.

	April 2021 – Mar 2022	Apr 2022 – Mar 2023
Number of households helped	961	1131
Total debt	£6,116,528	£8,024,581
Debt written off	£649,417	£1,444,777
Extra annual benefit claimed	£117,848	£781,048

These clients' difficulties are often born out of redundancies, illness, benefit delays and sanctions and/or family break-up, thereby reducing the household income.

We have also been able to work closely with local foodbanks, which are of considerable assistance to our clients, especially in the period when we are organising Benefit payments and scheduling debt.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31st MARCH 2023

Frontline has helped households with: -

- Completing financial assessments and identifying ways of maximising income and minimising expenditure.
- Bankruptcy Petitions where normal debt management plans are not viable.
- Debt Relief Orders which have become an increasing area of work.
- Benefit claims and appeals.
- Negotiating affordable repayments with Priority debts such as Rent, Mortgage, Council tax, Fines, Utilities thereby avoiding repossessions, imprisonment, and disconnection of services.
- Setting up affordable repayment plans of their secondary debts such as loans and catalogues.
- Dealing with county court money claims
- Dealing with enforcement agents (Bailiffs)

One of the distinguishing features of Frontline is the personal support we provide our clients, often attending Court hearings or Appeals with them, speaking to Bailiffs, Council Tax Departments, Utility Companies and Debt Collection Agencies on their behalf.

Here are some typical comments from our clients:

Very understanding and patient, I wouldn't be so settled without the fantastic work frontline do

.....

The help was given in a compassionate and competent manner with a successful outcome.

.....

I felt comfortable and well supported and they were really understanding and friendly very professional and made sure they covered every option. They have really helped me sort out my anxiety about debt I feel very happy now to move forward where as before I felt really anxious and at a dead end with it all.

.....

Very kind and courteous didn't make me feel inadequate or silly for asking for help with my debt. Very understanding and helpful.

.....

I am very grateful for the help I have received from Frontline. They were able to represent me to banks who were not taking my concerns about unaffordable interest and escalating debt seriously. Frontline took the pressure off me of dealing with very complicated banking systems re stopping unaffordable interest being charged, transferring the debt to specialised departments and negotiating reasonable repayments. It has taken many months to sort out but my adviser has been very patient and persistent in finding solutions with the banks. I am very thankful for his advice, reassurance and support.

CONCLUSION

As a charity we have many reasons to be optimistic. Finance is a major challenge for all in the charitable sector as many charities have seen their income cut as a result of covid, but thanks to our principal funders (mainly churches) this has not been a constraint on the service Frontline has been able to offer. We continue to be able to manage a balanced budget as befits a charity with our objectives.

Funding for face to face advice is under threat, but we are committed to continuing to prioritise face to face which is often the preferred channel of help for many vulnerable people.

Some of our clients have an uncertain future. The economic fallout from Covid is huge and long lasting. Some of our offices now have waiting lists. We are mindful of the reported increase in illegal money lending and looking at updating our procedures and training our advisers so they can spot the signs of those who may have fallen victim to illegal money lenders and best support them. Unfortunately as the cost of living crisis bites there are many who have deficit budgets and so we will help these households to find ways of balancing their budgets, negotiate token offers to their debts and where

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31st MARCH 2023

necessary assist with DRO and bankruptcy applications. We also continue to help clients obtain their entitlement to disability benefits and navigate Universal Credit claims which are set to increase again following the recent restart of the Universal Credit migration programme.

Our CEO Dominic Williams wants to build on the strong foundation that his predecessor established, adding to this a passion to use the wide experience gained in helping those in financial difficulties to bring about a positive change at a local and national level by responding to Government consultations such as the consultation on the Statutory Debt Repayment Plans and supporting campaigns of like minded organisations which we feel would benefit our clients.

Virtually all branches are associated with local church fellowships which see this work as a valuable expression of Christian service to the community. We are only able to continue the provision of our services because of the commitment and dedication of our volunteers, to whom we are continually grateful.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business,
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Directors are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The Directors are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

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

The Directors approve the attached statement of financial activities and balance sheet for the year ended 31st March 2023 and confirm that they have made available all information necessary for its preparation.

Signed on behalf of the Directors

.....
2023

Mr Neil Ellis
Director

Date: 15th JUNE 2023

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2023

Incorporating income and expenditure account

	Notes	2022/23		2021/22	
		Unrestricted Funds	TOTAL	Unrestricted Funds	TOTAL
		£	£	£	£
INCOME					
Income and endowments					
Donations & legacies	2a	45,116	45,116	55,383	55,383
Charitable activities	2d	5,625	5,625	3,452	3,452
Other trading activities	2b	3,646	3,646	1,440	1,440
Income from Investment	2c	66	66	2	2
TOTAL INCOME		54,453	54,453	60,277	60,277
EXPENSES					
Expenditure on:					
Charitable activities	3	50,853	50,853	45,619	45,619
TOTAL EXPENSES		50,853	50,853	45,619	45,619
NET INCOMING/ (OUTGOING)		3,600	3,600	14,658	14,658
TOTAL FUNDS BROUGHT FORWARD		75,834	75,834	61,176	61,176
TOTAL FUNDS CARRIED FORWARD		79,434	79,434	75,834	75,834

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2023

ASSETS AND LIABILITIES	Note	31st March 2023		31st March 2022	
		Unrestricted Funds	Total	Unrestricted Funds	Total
		£	£	£	£
Fixed Assets					
Tangible assets	6	0	0	0	0
Current Assets					
Debtors	7	569	569	992	992
Cash at bank and in hand	8	80,425	80,425	76,180	76,180
Total Current Assets		80,994	80,994	77,172	77,172
Creditors: amounts falling due within one year	10	1,560	1,560	1,338	1,338
NET CURRENT ASSETS		79,434	79,434	75,834	75,834
TOTAL ASSETS less current liabilities		79,434	79,434	75,834	155,268
Creditors: amounts falling due in more than one year		0	0	0	0
NET ASSETS		79,434	79,434	75,834	155,268
FUNDS OF THE CHARITY					
Unrestricted Funds		79,434	79,434	75,834	75,834
TOTAL FUNDS		79,434	79,434	75,834	75,834

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.

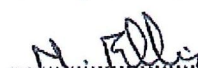
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 15th JUNE 2023 and were signed on its behalf by:


Mr Neil Ellis
Trustee

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparation:

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial Reporting Standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland: the requirement of Section 7 Statement of Cash Flows.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

All the charity's funds are unrestricted. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the directors are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Expenditure

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to directors on governance or constitutional matters.

Grants payable

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2023

1. ACCOUNTING POLICIES (continued)

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £750. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance over their estimated useful lives. The rates applied per annum are as

Fixtures and Fittings	10%
Computer Equipment	25%

Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

2. INCOME

	2022/23			2021/22		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
a) Donations & legacies						
Donations - individuals	3,281	9,470	12,751	3,809	11,512	15,321
Donations - churches	462	6,741	7,203	3,511	9,363	12,874
Gift Aid	152	1,100	1,252	267	766	1,033
Membership Fees	23,910	0	23,910	26,155	0	26,155
	27,805	17,311	45,116	33,742	21,641	55,383
b) Other trading activities						
Fundraising	166	480	646	160	280	440
Trusts & Company Donations	3,000	0	3,000	0	1,000	1,000
	3,166	480	3,646	160	1,280	1,440
c) Interest Receivable						
Bank Interest	56	10	66	2	0	2
d) Income from Charitable Activities						
Grants	0	4,770	4,770	1,000	2,025	3,025
Other Income	0	215	215	0	97	97
Training Income	640	0	640	330	0	330
	640	4,985	5,625	1,330	2,122	3,452
Total Income	31,667	22,786	54,453	35,234	25,043	60,277

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2023

3. EXPENSES

	2022/23			2021/22		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
Advertising, publicity & promo.	101	90	191	0	310	310
Advisor DBS/CRB checks	0	0	0	267	0	267
Bank charges	266	0	266	0	0	0
Client poverty grants	0	724	724	0	0	0
Computer & IT upkeep	510	2,417	2,927	1,107	560	1,667
General expenses	90	217	307	0	50	50
Independent Examination fee	1,080	0	1,080	990	0	990
Insurances	1,793	0	1,793	1,468	0	1,468
Membership fees	0	11,160	11,160	0	10,285	10,285
Postage	18	459	477	4	1,070	1,074
Premises hire	0	3,355	3,355	0	3,140	3,140
Printing & toner costs	96	398	494	0	316	316
Professional subscriptions	336	0	336	294	0	294
Specific grants paid over	0	0	0	0	1,205	1,205
Staff costs	15,779	0	15,779	14,488	0	14,488
Staff costs - training	6,600	0	6,600	6,600	0	6,600
Stationery & office equipment	0	124	124	0	104	104
Telephone & broadband	0	1,744	1,744	0	1,795	1,795
Training materials & books	614	1,324	1,938	694	514	1,208
Travel expenses	1,558	0	1,558	358	0	358
			0			0
	28,841	22,012	50,853	26,270	19,349	45,619

4. DIRECTORS AND OTHER RELATED PARTIES

2023 2022

Number of Directors who were paid expenses	0	0
Total amount paid	£0	£0

No other payments were made to directors or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected to them.

5. STAFF COSTS

The average number of staff employed was NIL (2022 NIL).
The staff costs in the accounts related to payments made to consultants.

6. TANGIBLE FIXED ASSETS

		Total
		£
Computer Equipment		
Cost	01-Apr-22	1,085
Scrapped		-1,085
Cost at	31-Mar-23	0
Depreciation	01-Apr-22	1,085
Depr on scrapped items		-1,085
Depreciation at	31-Mar-23	0
Net Book Value	31-Mar-23	0
Net Book Value	31-Mar-22	0

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2023

7. DEBTORS AND PREPAYMENTS

	2023 £	2022 £
Recoverable gift aid	150	265
Prepayments	419	727
	569	992

8. CASH AT BANK AND IN HAND

	2023 £	2022 £
Current Account	3,610	5,194
Deposit	30,475	25,419
Cash within Network	46,340	45,567
	80,425	76,180

9. BRANCH NETWORK

During 2022/23 all member branches of Frontline Debt Advice (UK) were consolidated as shown below:-

	Funds 31-Mar-22 £	Incoming Resources £	Resources Expended £	Funds 31-Mar-23 £
Andover	5,280	2,380	2,718	4,942
Chapel-en-le-Frith	2,391	1,980	2,719	1,652
Paulsgrove	5,971	1,621	1,218	6,374
Petworth (Liaise)	5,102	1,775	2,064	4,813
Reading	12,697	6,238	6,642	12,293
Swathling	10,412	3,941	4,147	10,206
Thornhill	3,714	4,850	2,504	6,060
	45,567	22,785	22,012	46,340

Branches who do not operate a bank account and do not have their own funds are excluded from table.

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Independent Examiners Fees	1,020	960
Accrued expenses	540	378
	1,560	1,338

11. MOVEMENT IN FUNDS

	Funds 31-Mar-22 £	Income £	Expenditure £	Funds 31-Mar-23 £
General Funds	75,834	54,453	50,853	79,434

	Funds 31-Mar-21 £	Income £	Expenditure £	Funds 31-Mar-22 £
General Funds	61,176	60,277	45,619	75,834

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's report to the trustees of Frontline Debt Advice (UK) ('the Company').

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023

Responsibilities and basis of report

As the charity's trustees (and also directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or the accounts do not accord with those records; or
- 2 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 3 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard (FRS 102) applicable in the UK and Republic of Ireland.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mrs Amy Kensett FMAAT FCCA
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire GU32 3FQ

29/5/2023

Accounts



FRONTLINE DEBT ADVICE (UK)

(A COMPANY LIMITED BY GUARANTEE)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2022**

CHARITY REGISTRATION No: 1134908

COMPANY REGISTRATION No: 7136786

Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU9 8SQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

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**FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2022**

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1134908
COMPANY REGISTRATION NUMBER	7136786 (England & Wales)
START OF FINANCIAL YEAR	1st April 2021
END OF FINANCIAL YEAR	31st March 2022
WORKING NAME	Frontline
FINANCIAL CONDUCT AUTHORITY REFERENCE	694921
DIRECTORS	Mr Neil Ellis Chairman Mr Arnold Bissett Mrs Michelle Fisher Mr William Kennedy Mr Malcolm Lemon Mr Robert Muzeen Ms Elizabeth Nelson Mr Brian Pollard
COMPANY SECRETARY	Mr William Kennedy
OTHER OFFICIALS	Mr Dominic Williams (CEO) Mr Noel Fairbairn (Treasurer) Mrs Alison Procter (Administrator) Mr Wes Wright (Training Manager)
REGISTERED ADDRESS	Haslemere Locality Office Lion Green Haslemere Surrey GU27 1LD
DATE OF INCORPORATION	26th January 2010
GOVERNING DOCUMENT	Memorandum and Articles of Association
BANKERS	Lloyds TSB Bank plc 22 St Thomas Square Town Centre Newport Isle of Wight PO30 1SQ
INDEPENDENT EXAMINER	AC Kensett FMAAT FCCA Sheen Stickland Chartered Accountants The Engine House 77 Station Road Petersfield Hampshire GU32 3FQ

FRONTLINE DEBT ADVICE (UK) (A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued) FOR THE YEAR ENDING 31st MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. 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 UK and Republic of Ireland (FRS 102)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Frontline Debt Advice (UK) began as a new charity on 1st April 2010. It was born out of an earlier charity, now known as Frontline Advice Centre. It is constituted as a charitable company, limited by guarantee through its governing document, Memorandum and Articles of Association, dated 26th January 2010. The day-to-day running of the charity is the responsibility of the Chief Executive.

Trustees' meetings take place at least three times per year to ensure that all governance aspects are in order. All governance policies (Vulnerable Adults, Health and Safety, Data Protection and Equal Opportunities) are reviewed regularly. The Trustees' meetings also review the Operational aspects, including the charity finances, to ensure that the charity is performing to the best of its ability

Since January 2019 Dominic Williams has been CEO. Mandy Hawke who is one of our Branch Managers, has taken over as the main Safeguarding Officer. Dominic Williams is a secondary Safeguarding Officer.

The Executive Management team (EMT) comprises Neil Ellis (Chairman)), Brian Pollard (Director), Dominic Williams (CEO) and Wes Wright (Training Manager). EMT meet bi-monthly to address operational issues. During Covid, EMT meetings were moved to Zoom and made monthly in order to keep abreast of the fast-moving situation. Others with particular skills or interests are invited to EMT meetings to address particular issues.

Each new branch is allocated a supervisor who to begin with will visit often or be in regular remote contact to provide support. As the branch matures the Supervisor will visit less often but will maintain a close working relationship with the Branch Manager and will fulfil the compliance functions on behalf of the charity.

BRANCH NETWORK

Frontline allows its branches a great deal of autonomy in the way they operate in response to the local demands and the operational capability of the volunteers. Each branch is able to decide if it wishes to be a "Member" (fully integrated within the Frontline charity) or a "Partner" (where a separate local charity identity and responsibility for finances is retained but partnering with Frontline).

At the beginning of the financial year, we had 16 branches of which 8 were 'Partners' i.e., Bridge Advice Centre (Hayling Island), Camberley Frontline (St Paul's Church Centre), Farnham Money Advice (Vineyard Centre), Frontline @ The Beacon Church (Camberley), Liaise @ Worthing (River of Life Church), 3 Counties Money Advice (Haslemere), Selsey Money Support, Frontline Petersfield. Sadly Liaise@Worthing closed in December 2021 and the two Camberley branches merged into one branch.

The 8 Member branches in operation at the beginning and end of the financial year were in Andover, Paulsgrove (Portsmouth), Reading, Petworth (Liaise), Swaythling (Southampton), Thornhill (Southampton), Winchester and Chapel En Le Frith.

Some branches have subbranches at other nearby locations where they can see clients. The total number of branches at the end of the financial year was 14.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31st MARCH 2022

FINANCIAL REVIEW

The charity's turnover is modest, and it owns no material assets, other than computers, which are usually fully depreciated in the year of purchase or expensed if a replacement. Frontline has no direct employees with the CEO and others paid for some of their services as consultants.

Funding comes from a number of sources. Our base income is from branch membership fees. Other sources include donations from churches associated with the Frontline branches, donations from individuals, fundraising events, and grants when they can be obtained.

On an operational basis the charity aims to break even each year. The Trustees considered it prudent to establish a Policy requiring a minimum reserve of £5,000.

PUBLIC BENEFIT STATEMENT

The charity trustees have ensured that the charity has fully complied with its obligation to provide public benefit in carrying out its functions in respect of providing free advice and assistance in the field of debt counselling and associated matters in order to relieve poverty and hardship across a broad cross section of the public irrespective of Race, Gender, Disability, Sexuality, Age, Religion, Beliefs and Background.

OBJECTIVES AND ACTIVITIES

Objects of the charity

The Charity's Objects are for the public benefit and are carried out in accordance with Christian Principles without distinction of Race, Sex, Political, Religious or other opinion as the trustees may from time to time think fit, and are restricted to the following: To relieve persons who are in conditions of need, poverty or hardship and who may be aged or sick and to relieve the distress caused thereby including but not by way of limitation through the provision of Debt Counselling, Benefits Advice, Budgeting, Education and other relevant support in such parts of the United Kingdom and the World as the trustees may from time to time think fit.

Activities and achievements of the charity

We now have in excess of 90 trained volunteer advisers. New volunteers attend a 3-day introduction training course which is run by the CEO and the Training Manager. Continual development training takes place to ensure Advisers are fully aware of current trends and changes to legislation. To make this as accessible as possible some training sessions are run face to face at various branch locations, others are run on Zoom. Advisers also have access to online Wiseradviser training. For the first time since Covid began we ran a Face to Face introduction course for a cohort of new volunteers in October.

The charity's principal activities include offering free advice and support in financial matters with special emphasis on debt management and the UK welfare benefits system.

	Apr 2020 – Mar 2021	April 2021 – Mar 2022
Number of households helped	994	961
Total debt	£5,116,855	£6,116,528
Debt written off	£849,278	£649,417
Extra annual benefit claimed	£61,903	£117,848

These clients' difficulties are often born out of redundancies, illness, benefit delays and sanctions and/or family break-up, thereby reducing the household income.

We have also been able to work closely with local foodbanks, which are of considerable assistance to our clients, especially in the period when we are organising Benefit payments and scheduling de

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31st MARCH 2022

Frontline has helped households with: -

- Completing financial assessments and identifying ways of maximising income and minimising expenditure.
- Bankruptcy Petitions where normal debt management plans are not viable.
- Debt Relief Orders which have become an increasing area of work.
- Benefit claims and appeals.
- Negotiating affordable repayments with Priority debts such as Rent, Mortgage, Council tax, Fines, Utilities thereby avoiding repossessions, imprisonment, and disconnection of services.
- Setting up affordable repayment plans of their secondary debts such as loans and catalogues.
- Dealing with county court money claims
- Dealing with enforcement agents (Bailiffs)

One of the distinguishing features of Frontline is the personal support we provide our clients, often attending Court hearings or Appeals with them, speaking to Bailiffs, Council Tax Departments, Utility Companies and Debt Collection Agencies on their behalf.

Here are some typical comments from our clients:

I just want to say another huge thank you for all your help. It has meant that I've been able to get myself into good financial health and keep a hold of things better, and that in turn has helped my mental health greatly as I've managed to gain a bit more stability. Thank you,

.....

The Frontline Adviser was always so nice, he never once made me feel ashamed of the situation I was in, which is how I felt. I found it difficult talking to people on the phone, and they helped me to sort everything, and took care of all the communication, completed forms and devised payment plans, to avoid any legal action or me being harassed for late payments, whilst we devised a longer-term plan.

.....

The pressure of trying and failing to deal with my debts was making me really suicidal. Your efforts have plucked me out of that very bad place, and I am really grateful for you doing that.

.....

Thank you so much for all your help and expert advice. More importantly I am so grateful to you for your empathy understanding and reassurance. I can't tell you what a difference that makes and what a weight has already been lifted off my shoulders. To know that I am finally doing something positive about my debts with your help is a wonderful feeling.

.....

Thank you once again for making everything so clear and achievable. Honestly, I've had these debts hanging over me for so many years so it will be fantastic to sort them out once and for all. They have had a huge impact on my mental illness over the years so wiping the slate clean and starting again will be such a relief!

CONCLUSION

As a charity we have many reasons to be optimistic. Finance is a major challenge for all in the charitable sector as many charities have seen their income cut as a result of covid, but thanks to our principal funders (mainly churches) this has not been a constraint on the service Frontline has been able to offer. We continue to be able to manage a balanced budget as befits a charity with our objectives.

Funding for face to face advice is under threat, but we are committed to continuing to prioritising Face to Face which is often the preferred channel of help for many vulnerable people.

Some of our clients have an uncertain future. The economic fallout from Covid is huge and long lasting. Some of our offices now have waiting lists. We are looking at the proposals for the Statutory Debt Repayment Plan as a welcome addition to the ways we can support those who can repay their debts in a reasonable period. Unfortunately as the cost of living crisis bites there are many who have deficit budgets and so we will help these households to find ways of balancing their budgets, negotiate token offers to their debts and where necessary assist with DRO and bankruptcy applications. We also continue to help clients obtain their entitlement to disability benefits and navigate Universal Credit claims which are set to increase again following the recent restart of the Universal Credit migration programme.

Our CEO Dominic Williams wants to build on the strong foundation that his predecessor established, adding to this a passion to use the wide experience gained in helping those in financial difficulties to bring about a positive change at a local and national level through campaigning and lobbying. In the last year this has involved responding to a consultation by OFWAT on debt collection by the Water Industry.

Virtually all branches are associated with local church fellowships which see this work as a valuable expression of Christian service to the community. We are only able to continue the provision of our services because of the commitment and dedication of our volunteers, to whom we are continually grateful.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business,
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Directors are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The Directors are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

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

The Directors approve the attached statement of financial activities and balance sheet for the year ended 31st March 2022 and confirm that they have made available all information necessary for its preparation.

Signed on behalf of the Directors


.....
2022

Mr Neil Ellis
Director

Date: 29 September 2022

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2022

Incorporating income and expenditure account

	Notes	2021/22		2020/21	
		Unrestricted Funds	TOTAL	Unrestricted Funds	TOTAL
		£	£	£	£
INCOME					
Income and endowments					
Donations & legacies	2a	55,383	55,383	44,960	44,960
Charitable activities	2d	3,452	3,452	5,601	5,601
Other trading activities	2b	1,440	1,440	1,274	1,274
Income from Investment	2c	2	2	5	5
TOTAL INCOME		60,277	60,277	51,840	51,840
EXPENSES					
Expenditure on:					
Charitable activities	3	45,619	45,619	44,985	44,985
TOTAL EXPENSES		45,619	45,619	44,985	44,985
NET INCOMING/ (OUTGOING)		14,658	14,658	6,855	6,855
TOTAL FUNDS BROUGHT FORWARD		61,176	61,176	54,321	54,321
TOTAL FUNDS CARRIED FORWARD		75,834	75,834	61,176	61,176

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2022

ASSETS AND LIABILITIES	Note	31st March 2022		31st March 2021	
		Unrestricted Funds	Total	Unrestricted Funds	Total
		£	£	£	£
Fixed Assets					
Tangible assets	6	0	0	0	0
Current Assets					
Debtors	7	992	992	2,493	2,493
Cash at bank and in hand	8	76,180	76,180	59,992	59,992
Total Current Assets		77,172	77,172	62,485	62,485
Creditors: amounts falling due within one year	10	1,338	1,338	1,309	1,309
NET CURRENT ASSETS		75,834	75,834	61,176	61,176
TOTAL ASSETS less current liabilities		75,834	75,834	61,176	61,176
Creditors: amounts falling due in more than one year		0	0	0	0
NET ASSETS		75,834	75,834	61,176	61,176
FUNDS OF THE CHARITY					
Unrestricted Funds		75,834	75,834	61,176	61,176
TOTAL FUNDS		75,834	75,834	61,176	61,176

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

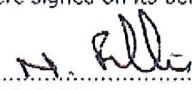
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 29th September 2022 and were signed on its behalf by:


Mr Neil Ellis
Trustee

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparation:

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirement of Section 7 Statement of Cash Flows

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

All the charity's funds are unrestricted. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the directors are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Expenditure

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to directors on governance or constitutional matters.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

1. ACCOUNTING POLICIES (continued)

Grants payable

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £750. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance over their estimated useful lives. The rates applied per annum are as

Fixtures and Fittings	10%
Computer Equipment	25%

Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

2. INCOME

	2021/22			2020/21		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
a) Donations & legacies						
Donations - individuals	3,809	11,512	15,321	4,694	9,317	14,011
Donations - churches	3,511	9,363	12,874	0	7,732	7,732
Gift Aid	267	766	1,033	669	1,088	1,757
Membership Fees	26,155	0	26,155	21,460	0	21,460
	33,742	21,641	55,383	26,823	18,137	44,960
b) Other trading activities						
Fundraising	160	280	440	191	208	399
Trusts & Company Donations	0	1,000	1,000	750	125	875
	160	1,280	1,440	941	333	1,274
c) Interest Receivable						
Bank Interest	2	0	2	5	0	5
d) Income from Charitable Activities						
Grants	1,000	2,025	3,025	0	5,030	5,030
Other Income	0	97	97	0	0	0
Training Income	330	0	330	570	1	571
	1,330	2,122	3,452	570	5,031	5,601
Total Income	35,234	25,043	60,277	28,339	23,501	51,840

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

3. EXPENSES

	2021/22			2020/21		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
Advertising, publicity & promo.	0	310	310	0	50	50
Advisor DBS/CRB checks	267	0	267	342	0	342
Bank charges	0	0	0	0	0	0
Computer & IT upkeep	1,107	560	1,667	1,153	1,736	2,889
General expenses	0	50	50	48	250	298
Independent Examination fee	990	0	990	960	0	960
Insurances	1,468	0	1,468	1,255	0	1,255
Membership fees	0	10,285	10,285	0	7,690	7,690
Postage	4	1,070	1,074	14	823	837
Premises hire	0	3,140	3,140	0	3,095	3,095
Printing & toner costs	0	316	316	0	475	475
Professional subscriptions	294	0	294	258	0	258
Specific grants paid over	0	1,205	1,205	0	0	0
Staff costs	14,488	0	14,488	15,759	0	15,759
Staff costs - training	6,600	0	6,600	7,150	0	7,150
Stationery & office equipment	0	104	104	0	305	305
Tax reclaim for branches	0	0	0	0	0	0
Telephone & broadband	0	1,795	1,795	0	1,653	1,653
Training materials & books	694	514	1,208	698	1,012	1,710
Travel expenses	358	0	358	259	0	259
			0			0
	26,270	19,349	45,619	27,896	17,089	44,985

4. DIRECTORS AND OTHER RELATED PARTIES

2022 2021

Number of Directors who were paid expenses	0	0
Total amount paid	£0	£0

No other payments were made to directors or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected to them.

5. STAFF COSTS

The average number of staff employed was NIL (2021 NIL).
The staff costs in the accounts related to payments made to consultants.

6. TANGIBLE FIXED ASSETS

		Total
		£
Computer Equipment		
Cost	01-Apr-21	1,085
Additions		0
Cost at	31-Mar-22	<u>1,085</u>
Depreciation	01-Apr-21	1,085
Charge		0
Depreciation at	31-Mar-22	<u>1,085</u>
Net Book Value	31-Mar-22	<u>0</u>
Net Book Value	31-Mar-21	<u>0</u>

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2022

7. DEBTORS AND PREPAYMENTS

	2022	2021
	£	£
Recoverable gift aid	265	665
Prepayments	727	1,828
	992	2,493

8. CASH AT BANK AND IN HAND

	2022	2021
	£	£
Current Account	5,194	2,702
Deposit	25,419	17,418
Cash within Network	45,567	39,872
	76,180	59,992

9. BRANCH NETWORK

During 2021/22 all member branches of Frontline Debt Advice (UK) were consolidated as shown below:-

	Funds 31-Mar-21	Incoming Resources	Resources Expended	Funds 31-Mar-22
	£	£	£	£
Andover	5,114	2,100	1,934	5,280
Chapel-en-le-Frith	2,747	2,180	2,536	2,391
Northend	281	0	281	0
Paulsgrove	4,826	1,900	755	5,971
Petworth (Liaise)	604	6,861	2,363	5,102
Reading	11,525	5,926	4,754	12,697
Swathling	11,301	3,899	4,788	10,412
Thornhill	3,474	2,457	2,217	3,714
	39,872	25,323	19,628	45,567

On its closure Northend's funds were transferred to Paulsgrove.

Branches who do not operate a bank account and do not have their own funds are excluded from table.

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Independent Examiners Fees	960	930
Accrued expenses	378	379
	1,338	1,309

11. MOVEMENT IN FUNDS

	Funds 31-Mar-21	Income	Expenditure	Funds 31-Mar-22
	£	£	£	£
General Funds	61,176	60,277	45,619	75,834

	Funds 31-Mar-20	Income	Expenditure	Funds 31-Mar-21
	£	£	£	£
General Funds	54,321	51,840	44,985	61,176

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's report to the trustees of Frontline Debt Advice (UK) ('the Company').

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

Responsibilities and basis of report

As the charity's trustees (and also directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or the accounts do not accord with those records; or
- 2 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 3 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard (FRS 102) applicable in the UK and Republic of Ireland.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

AC Kensett

AC Kensett FMAAT FCCA
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire GU32 3FQ

12/10/2022

Accounts



FRONTLINE DEBT ADVICE (UK)

(A COMPANY LIMITED BY GUARANTEE)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31st MARCH 2021**

CHARITY REGISTRATION No: 1134908

COMPANY REGISTRATION No: 7136786

Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU9 8SQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

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FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31st MARCH 2021

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1134908

COMPANY REGISTRATION NUMBER 7136786 (England & Wales)

START OF FINANCIAL YEAR 1st April 2020

END OF FINANCIAL YEAR 31st March 2021

WORKING NAME Frontline

FINANCIAL CONDUCT AUTHORITY REFERENCE 694921

DIRECTORS

Mr Neil Ellis	Chairman
Mr Arnold Bissett	
Mrs Michelle Fisher	
Mr William Kennedy	
Mr Malcolm Lemon	
Mr Robert Muzeen	
Ms Elizabeth Nelson	
Mr Brian Pollard	

COMPANY SECRETARY Mr William Kennedy

OTHER OFFICIALS

Mr Dominic Williams (CEO)
Mr Noel Fairbairn (Treasurer)
Mrs Alison Procter (Administrator)
Mr Wes Wright (Training Manager)

REGISTERED ADDRESS

Haslemere Locality Office
Lion Green
Haslemere
Surrey
GU27 1LD

DATE OF INCORPORATION 26th January 2010

GOVERNING DOCUMENT Memorandum and Articles of Association

BANKERS

Lloyds TSB Bank plc
22 St Thomas Square
Town Centre
Newport
Isle of Wight
PO30 1SQ

INDEPENDENT EXAMINER

AC Kensett FMAAT FCCA
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire
GU32 3FQ

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31ST MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. 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 UK and Republic of Ireland (FRS 102)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Frontline Debt Advice (UK) began as a new charity on 1st April 2010. It was born out of an earlier charity, now known as Frontline Advice Centre. It is constituted as a charitable company, limited by guarantee through its governing document, Memorandum and Articles of Association, dated 26th January 2010. The day-to-day running of the charity is the responsibility of the Chief Executive.

Trustees' meetings take place at least three times per year to ensure that all governance aspects are in order. All governance policies (Vulnerable Adults, Health and Safety, Data Protection and Equal Opportunities) are reviewed regularly. The Trustees' meetings also review the Operational aspects, including the charity finances, to ensure that the charity is performing to the best of its ability.

In March 2020 John Stevens passed away. He had been CEO for many years and at the time of his passing he fulfilled the roles of Spokesperson and Safeguarding Officer. The spokesperson role has now transferred to our CEO Dominic Williams and Mandy Hawke who is one of our Branch Managers, has taken over as the main Safeguarding Officer. Dominic Williams is a secondary Safeguarding Officer.

Prior to Covid the Executive Management team (EMT) comprising of the Chair, one of the Directors – Brian Pollard, the CEO and the training Manager Wes Wright were meeting quarterly to address operational issues. During Covid, EMT meetings were moved to Zoom and made monthly in order to keep abreast of the fast-moving situation. Post Covid we are looking to keep the meetings monthly but have a mixture of in person and zoom meetings. Others with particular skills or interests are invited to EMT meetings to address particular issues.

BRANCH NETWORK

Frontline allows its branches a great deal of autonomy in the way they operate in response to the local demands and the operational capability of the volunteers. Each branch is able to decide if it wishes to be a "Member" (fully integrated with the Frontline charity) or a "Partner" (where a separate local charity identity and responsibility for finances is retained but partnering with Frontline).

At the beginning of the financial year, we had 14 branches of which 6 were 'Partners' i.e., Bridge Advice Centre (Hayling Island), Camberley Frontline (St Paul's Church Centre), Farnham Money Advice (Vineyard Centre), Frontline @ The Beacon Church (Camberley), Liaise @ Worthing (River of Life Church), 3 Counties Money Advice (Haslemere). In June 2020 Selsey Money Support opened and in January 2021 a new partner branch was started called Frontline Petersfield.

The 8 Member branches in operation at the beginning of the financial year were in Andover, North End (Portsmouth), Paulsgrove (Portsmouth), Reading, Petworth (Liaise), Swaythling (Southampton), Thornhill (Southampton) and Winchester. Sadly, in May 2020 North End closed due to the manager leaving to take on another charitable role, but a new member branch in Chapel En Le Frith began in March 2021.

Some branches have subbranches or just other nearby locations that they see clients at. The number of branches at the end of the financial year was 16.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31ST MARCH 2021

FINANCIAL REVIEW

The charity's turnover is modest, and it owns no material assets, other than computers, which are usually fully depreciated in the year of purchase. Frontline has no direct employees with the CEO and others paid for some of their services as consultants.

Funding comes from a number of sources. Our base income is from branch membership fees. Other sources include donations from churches associated with the Frontline branches, donations from individuals, fundraising events, and grants when they can be obtained.

On an operational basis the charity aims to break even each year. The Trustees considered it prudent to establish a Policy requiring a minimum reserve of £5,000.

PUBLIC BENEFIT STATEMENT

The charity trustees have ensured that the charity has fully complied with its obligation to provide public benefit in carrying out its functions in respect of providing free advice and assistance in the field of debt counselling and associated matters in order to relieve poverty and hardship across a broad cross section of the public irrespective of Race, Gender, Disability, Sexuality, Age, Religion, Beliefs and Background.

OBJECTIVES AND ACTIVITIES

Objects of the charity.

The Charity's Objects are for the public benefit and are carried out in accordance with Christian Principles without distinction of Race, Sex, Political, Religious or other opinion as the trustees may from time to time think fit, and are restricted to the following: To relieve persons who are in conditions of need, poverty or hardship and who may be aged or sick and to relieve the distress caused thereby including but not by way of limitation through the provision of Debt Counselling, Benefits Advice, Budgeting, Education and other relevant support in such parts of the United Kingdom and the World as the trustees may from time to time think fit.

Activities and achievements of the charity

We now have in excess of 90 trained volunteer advisers. New volunteers attend a 3-day induction training course which is run by the CEO and the Training Manager. Continual development training takes place on an area basis to ensure Advisers are fully aware of current trends and changes to legislation. Despite not being able to conduct training Face to Face we were able to run 2 cohorts of new volunteers through our induction training in smaller 2-hour bites on Zoom.

The charity's principal activities include offering free advice and support in financial matters with special emphasis on debt management and the UK welfare benefits system.

Despite often not being able to see clients face to face we have been able to help with a mixture of remote and face to face sessions in excess of 600 households with their debt and benefits issues. We assisted these households with managing over £2 million of debt.

These clients' difficulties are often born out of redundancies, illness, benefit delays and sanctions and/or family break-up, thereby reducing the household income. We have also assisted a small number of clients with housing issues.

We have also been able to work closely with local foodbanks, which are of considerable assistance to our clients, especially in the period when we are organising Benefit payments and scheduling debt.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31ST MARCH 2021

Frontline has helped households with: -

- Completing financial assessments and identifying ways of maximising income and minimising expenditure.
- Bankruptcy Petitions where normal debt management plans are not viable.
- Debt Relief Orders which have become an increasing area of work.
- Benefit claims and appeals.
- Negotiating affordable repayments with Priority debts such as Rent, Mortgage, Council tax, Fines, Utilities thereby avoiding repossessions, imprisonment, and disconnection of services.
- Setting up affordable repayment plans of their secondary debts such as loans and catalogues.
- Dealing with county court money claims
- Dealing with enforcement agents (Bailiffs)

One of the distinguishing features of Frontline is the personal support we provide our clients, often attending Court hearings or Appeals with them, speaking to Bailiffs, Council Tax Departments, Utility Companies and Debt Collection Agencies on their behalf.

Here are some typical comments from our clients:

Frontline was so helpful, very professional helping me with all my debts; when all was finished, I felt a great weight had been lifted and helped with my mental health, so I was very happy with all the help I received thanks again.

.....

With your assistance, I have managed to regain control of my finances and am able to say that for the first time in a considerable while, I am genuinely content and getting on with my new start with a fresh positive outlook once more. I could cry with relief!

.....

The pressure of trying and failing to deal with my debts was making me really suicidal. Your efforts have plucked me out of that very bad place, and I am really grateful for you doing that.

CONCLUSION

As a charity we have many reasons to be optimistic. Finance is a major challenge for all in the charitable sector as many charities have seen their income cut as a result of covid, but thanks to our principal funders (mainly churches) this has not been a constraint on the service Frontline has been able to offer. We continue to be able to manage a balanced budget as befits a charity with our objectives.

Some of our clients have an uncertain future. The economic fallout from Covid is huge and long lasting. For the last year there has been a suspension on evictions and bailiffs have not been allowed to enter homes and many have been able to apply for payment deferrals. Coupled with the restrictions on face-to-face contact there has been a significant fall in the numbers of old and new clients coming for help up until about mid-April 2021. Our volunteers did an amazing job at transferring to home working at very short notice

But as Covid restrictions have eased and Government measures to help those affected have gradually eased we have seen an increase in demand for our services in recent months. Meeting this expected demand is a challenge but it was pleasing to see a significant increase in new volunteers being trained last year and 3 new offices start. We can also take what we learned last year from supporting clients remotely into the future so that rather than returning to mostly face to face meetings we can offer remote assistance too.

Our CEO Dominic Williams wants to build on the strong foundation that his predecessor established, adding to this a passion to use the wide experience gained in helping those in financial difficulties to bring about a positive change at a local and national level through campaigning and lobbying. In the last year this has involved joining in with a campaign to end the Benefit Cap and the two-child limit, supporting the "Reset the Debt" campaign and fighting to keep the £20 per week uplift in Universal Credit which has so far been successful.

Virtually all branches are associated with local church fellowships which see this work as a valuable expression of Christian service to the community. We are only able to continue the provision of our services because of the commitment and dedication of our volunteers, to whom we are continually grateful.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE DIRECTORS (continued)
FOR THE YEAR ENDING 31ST MARCH 2021

STATEMENT OF DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the company and of the profit or loss of the company during that period. In preparing those financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in business,
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Directors are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

The Directors are also responsible for the contents of the trustees' report, and the responsibility of the independent examiner in relation to the trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

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

The Directors approve the attached statement of financial activities and balance sheet for the year ended 31st March 2021 and confirm that they have made available all information necessary for its preparation.

Signed on behalf of the Directors

.....


Mr Neil Ellis
Director

Date: 21 AUGUST 2021

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st MARCH 2021

Incorporating income and expenditure account

		2020/21		2019/20	
	Notes	Unrestricted Funds £	TOTAL £	Unrestricted Funds £	TOTAL £
INCOME					
Income and endowments					
Donations & legacies	2a	44,960	44,960	39,572	39,572
Charitable activities	2d	5,601	5,601	2,720	2,720
Other trading activities	2b	1,274	1,274	336	336
Income from Investment	2c	5	5	8	8
TOTAL INCOME		51,840	51,840	42,636	42,636
EXPENSES					
Expenditure on:					
Charitable activities	3	44,985	44,985	48,826	48,826
TOTAL EXPENSES		44,985	44,985	48,826	48,826
NET INCOMING/ (OUTGOING)		6,855	6,855	(6,190)	-6,190
TOTAL FUNDS BROUGHT FORWARD		54,321	54,321	60,511	60,511
TOTAL FUNDS CARRIED FORWARD		61,176	61,176	54,321	54,321

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2021

	Note	31st March 2021		31st March 2020	
		Unrestricted Funds	Total	Unrestricted Funds	Total
ASSETS AND LIABILITIES		£	£	£	£
Fixed Assets					
Tangible assets	6	0	0	0	0
Current Assets					
Debtors	7	2,493	2,493	2,248	2,248
Cash at bank and in hand	8	59,992	59,992	53,442	53,442
Total Current Assets		62,485	62,485	55,690	55,690
Creditors: amounts falling due within one year	10	1,309	1,309	1,369	1,369
NET CURRENT ASSETS		61,176	61,176	54,321	54,321
TOTAL ASSETS less current liabilities		61,176	61,176	54,321	115,497
Creditors: amounts falling due in more than one year		0	0	0	0
NET ASSETS		61,176	61,176	54,321	115,497
FUNDS OF THE CHARITY					
Unrestricted Funds		61,176	61,176	54,321	54,321
TOTAL FUNDS		61,176	61,176	54,321	54,321

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 21 AUGUST 2021 and were signed on its behalf by:

.....
Mr Neil Ellis
Trustee

The notes on pages 9 to 12 form part of these financial statements.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparation:

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

All the charity's funds are unrestricted. Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the directors are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

Expenditure

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of Directors' meetings and cost of any legal advice to directors on governance or constitutional matters.

Grants payable

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2021

1. ACCOUNTING POLICIES (continued)

Assets

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £750. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a Reducing Balance over their estimated useful lives. The rates applied per annum are as

Fixtures and Fittings	10%
Computer Equipment	25%

Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

2. INCOME

	2020/21			2019/20		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
a) Donations & legacies						
Donations - individuals	4,694	9,317	14,011	3,800	7,055	10,855
Donations - churches	0	7,732	7,732	221	5,520	5,741
Gift Aid	669	1,088	1,757	657	509	1,166
Membership Fees	21,460	0	21,460	21,810	0	21,810
	26,823	18,137	44,960	26,488	13,084	39,572
b) Other trading activities						
Fundraising	191	208	399	128	208	336
Refunds	0	0	0	0	0	0
Trusts & Company Donations	750	125	875	0	0	0
	941	333	1,274	128	208	336
c) Interest Receivable						
Bank Interest	5	0	5	8	0	8
d) Income from Charitable Activities						
Grants	0	5,030	5,030	0	2,200	2,200
Other Income	0	0	0	0	0	0
Training Income	570	1	571	420	100	520
	570	5,031	5,601	420	2,300	2,720
Total Income	28,339	23,501	51,840	27,044	15,592	42,636

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2021

3. EXPENSES

	2020/21			2019/20		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
Advertising, publicity & promo.	0	50	50	513	155	668
Advisor DBS/CRB checks	342	0	342	339	0	339
Bank charges	0	0	0	0	0	0
Computer & IT upkeep	1,153	1,736	2,889	746	2,652	3,398
General expenses	48	250	298	115	126	241
Independent Examination fee	960	0	960	900	0	900
Insurances	1,255	0	1,255	1,267	0	1,267
Membership fees	0	7,690	7,690	0	8,315	8,315
Postage	14	823	837	2	1,388	1,390
Premises hire	0	3,095	3,095	0	3,976	3,976
Printing & toner costs	0	475	475	0	680	680
Professional subscriptions	258	0	258	255	0	255
Specific grants paid over	0	0	0	0	0	0
Staff costs	15,759	0	15,759	14,997	0	14,997
Staff costs - training	7,150	0	7,150	6,600	0	6,600
Stationery & office equipment	0	305	305	0	284	284
Tax reclaim for branches	0	0	0	0	0	0
Telephone & broadband	0	1,653	1,653	0	2,187	2,187
Training materials & books	698	1,012	1,710	353	851	1,204
Travel expenses	259	0	259	2,123	2	2,125
			0			0
	27,896	17,089	44,985	28,210	20,616	48,826

4. DIRECTORS AND OTHER RELATED PARTIES

2021 2020

Number of Directors who were paid expenses	0	0
Total amount paid	£0	£0

No other payments were made to directors or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected to them.

5. STAFF COSTS

The average number of staff employed was NIL (2020 NIL).
The staff costs in the accounts related to payments made to consultants.

6. TANGIBLE FIXED ASSETS

		Total
		£
Computer Equipment		
Cost	01-Apr-20	1,085
Additions		0
Cost at	31-Mar-21	<u>1,085</u>
Depreciation	01-Apr-20	1,085
Charge		0
Depreciation at	31-Mar-21	<u>1,085</u>
Net Book Value	31-Mar-21	<u>0</u>
Net Book Value	31-Mar-20	<u>0</u>

FRONTLINE DEBT ADVICE (UK)
(A COMPANY LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31st MARCH 2021

7. DEBTORS AND PREPAYMENTS

	2021 £	2020 £
Recoverable gift aid	665	651
Prepayments	1,828	1,597
	2,493	2,248

8. CASH AT BANK AND IN HAND

	2021 £	2020 £
Current Account	2,702	2,568
Deposit	17,418	17,414
Cash within Network	39,872	33,460
	59,992	53,442

9. BRANCH NETWORK

During 2020/21 all member branches of Frontline Debt Advice (UK) were consolidated as shown below:-

	Funds 31-Mar-20 £	Incoming Resources £	Resources Expended £	Funds 31-Mar-21 £
Andover	4,194	1,749	829	5,114
Chapel-en-le-Frith	0	4,805	2,058	2,747
Northend	315	0	34	281
Paulsgrove	3,125	2,652	951	4,826
Petworth (Liaise)	527	2,305	2,228	604
Reading	9,196	6,623	4,294	11,525
Swathling	10,755	4,867	4,321	11,301
Thornhill	5,348	500	2,374	3,474
	33,460	23,501	17,089	39,872

Note: sub offices who do not operate a bank account and do not have their own funds are excluded

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Independent Examiners Fees	930	900
Accrued expenses	379	469
	1,309	1,369

11. MOVEMENT IN FUNDS

	Funds 31-Mar-20 £	Income £	Expenditure £	Funds 31-Mar-21 £
General Funds	60,511	42,636	48,826	54,321

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Independent examiner's report to the trustees of Frontline Debt Advice (UK) ('the Company').

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

Responsibilities and basis of report

As the charity's trustees (and also directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm no matters have come to my attention in connection with the examination giving me cause to believe:

- 1 Accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or the accounts do not accord with those records; or
- 2 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 3 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard (FRS 102) applicable in the UK and Republic of Ireland.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



AC Kensett FMAAT FCCA
Sheen Stickland
Chartered Accountants
The Engine House
77 Station Road
Petersfield
Hampshire GU32 3FQ

22/8/2021