



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)
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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)
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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)
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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)
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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.

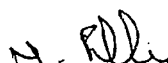
The Directors are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply 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)
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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)
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BALANCE SHEET
AS AT 31st MARCH 2021

		31st March 2021		31st March 2020	
		Unrestricted Funds	Total	Unrestricted Funds	Total
ASSETS AND LIABILITIES	Note	£	£	£	£
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)
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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)
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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)
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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