



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)
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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.

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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.

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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

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

Incorporating income and expenditure account

		2022/23		2021/22	
	Notes	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)
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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)
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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)
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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

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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

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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