



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

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

**LEGAL AND ADMINISTRATIVE INFORMATION**

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

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**REPORT OF THE TRUSTEES (continued)**  
**FOR THE YEAR ENDING 31<sup>st</sup> 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.

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**REPORT OF THE TRUSTEES (continued)**  
**FOR THE YEAR ENDING 31<sup>st</sup> 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 1<sup>st</sup> 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

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**REPORT OF THE TRUSTEES (continued)**  
**FOR THE YEAR ENDING 31<sup>st</sup> 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!!!!*

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*Very helpful was \*\*\*\* as I do not have a computer at home also a bit out of date so he updated*

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*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

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**REPORT OF THE TRUSTEES (continued)**  
**FOR THE YEAR ENDING 31<sup>st</sup> 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: 28<sup>th</sup> AUGUST 2024

**FRONTLINE DEBT ADVICE (UK)**  
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**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 £
<b>INCOME</b>					
<b>Income and endowments</b>					
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
<b>TOTAL INCOME</b>		<b>49,826</b>	<b>49,826</b>	<b>54,453</b>	<b>54,453</b>
<b>EXPENSES</b>					
<b>Expenditure on:</b>					
Charitable activities	3	50,210	50,210	50,853	50,853
<b>TOTAL EXPENSES</b>		<b>50,210</b>	<b>50,210</b>	<b>50,853</b>	<b>50,853</b>
<b>NET INCOMING/ (OUTGOING)</b>		<b>(384)</b>	<b>(384)</b>	<b>3,600</b>	<b>3,600</b>
TOTAL FUNDS BROUGHT FORWARD		79,434	79,434	75,834	75,834
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>79,050</b>	<b>79,050</b>	<b>79,434</b>	<b>79,434</b>

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 2024**

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

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 28<sup>th</sup> 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)**  
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**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.

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**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**

	<b>2023/24</b>			<b>2022/23</b>		
	HO	Branches	TOTAL	HO	Branches	TOTAL
	£	£	£	£	£	£
<b>a) Donations &amp; legacies</b>						
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
	<b>31,242</b>	<b>16,727</b>	<b>47,969</b>	<b>27,805</b>	<b>17,311</b>	<b>45,116</b>
<b>b) Other trading activities</b>						
Fundraising	111	349	460	166	480	646
Trusts & Company Donations	0	480	480	3,000	0	3,000
	<b>111</b>	<b>829</b>	<b>940</b>	<b>3,166</b>	<b>480</b>	<b>3,646</b>
<b>c) Interest Receivable</b>						
Bank Interest	<b>760</b>	<b>37</b>	<b>797</b>	<b>56</b>	<b>10</b>	<b>66</b>
<b>d) Income from Charitable Activities</b>						
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
	<b>120</b>	<b>0</b>	<b>120</b>	<b>640</b>	<b>4,985</b>	<b>5,625</b>
<b>Total Income</b>	<b>32,233</b>	<b>17,593</b>	<b>49,826</b>	<b>31,667</b>	<b>22,786</b>	<b>54,453</b>

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**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
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**3. EXPENSES**

	<b>2023/24</b>			<b>2022/23</b>		
	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
	<b>29,703</b>	<b>20,507</b>	<b>50,210</b>	<b>28,841</b>	<b>22,012</b>	<b>50,853</b>

**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.	<b>2</b>	<b>0</b>
	<b>£</b>	<b>£</b>
Wages and salaries	4,950	0
Employer's NIC	0	0
Employer's pension contributions	122	0
	<b>5,072</b>	<b>0</b>

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

**6. TANGIBLE FIXED ASSETS**

**2024      2023**

	<b>£</b>	<b>£</b>
There were no tangible fixed assets.	0	0

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

**7. DEBTORS AND PREPAYMENTS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Recoverable gift aid	968	150
Prepayments	814	419
	<b>1,782</b>	<b>569</b>

**8. CASH AT BANK AND IN HAND**

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

**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
	<b>46,340</b>	<b>17,592</b>	<b>20,505</b>	<b>43,427</b>

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**

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

**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').

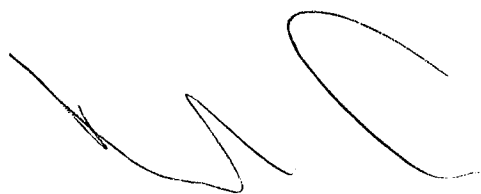
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for Independent Examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act').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