



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)

CONTENTS

| | |
|---------------|--|
| Pages 2 to 6 | Report of the Trustees. |
| Page 7 | Statement of Financial Activities. |
| Page 8 | Balance Sheet. |
| Pages 9 to 12 | Notes to the Financial Statements. |
| 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 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)
(A COMPANY LIMITED BY GUARANTEE)

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)
(A COMPANY LIMITED BY GUARANTEE)

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 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:

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.

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

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)
(A COMPANY LIMITED BY GUARANTEE)

BALANCE SHEET
AS AT 31st MARCH 2025

| | | 31st March 2025 | | 31st March 2024 | |
|---|-------------|--------------------|---------------|--------------------|---------------|
| | | Unrestricted Funds | Total | Unrestricted Funds | Total |
| ASSETS AND LIABILITIES | Note | £ | £ | £ | £ |
| 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 | | 79,780 | 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.

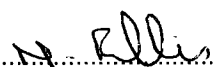
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

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)
(A COMPANY LIMITED BY GUARANTEE)

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)
(A COMPANY LIMITED BY GUARANTEE)

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