



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/04/2022 Period start date To 31/03/2023 Period end date

Charity name: Frontline Advice Centre

Charity registration number: 285044

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty, hunger and distress principally by offering free debt, welfare benefits and budgeting advice.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The provision of free debt advice, and assistance with applications for welfare benefits.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes, the Trustees have had regard to the guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Debt Management: Our advisers managed over £150,000 of debt for active clients in this period, with some additional long term clients on existing payment plans which did not need reviewing this year and are not included in that figure. We negotiate with creditors on our clients behalf for affordable repayments.</p> <p>Benefits: We assist clients with benefit applications, mandatory reconsiderations and at tribunals. We have obtained over £218,000 annually for our clients. We also help our clients to source grants for specific needs.</p> <p>In addition we prevented at least two vulnerable families from being evicted in this period, and assisted three other households with finding suitable accommodation.</p> <p>While helping people with their debts and benefits, we help people manage their anxieties and this often has a positive effect on their mental health.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our total funds available at the end of 2022/23 were £22,910, of which £13,900 were restricted funds. This figure was high compared with previous years as we received a grant just before the year end. Funds available are sufficient for the running of the charity, as we have no staffing costs, and minimal running costs.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We do not have a formal reserves policy, but our finances are monitored regularly, and any concerns would trigger remedial actions.
Amount of reserves held	Para 1.22	If funds fell below £3000 , we would seek additional funding.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's running costs are around £3k per annum and these have been funded by regular charitable donations that have sustained the charity for some 30/40 years. It's important for the trustees to satisfy themselves on the longer term viability of the service - and address the 'going concern' challenge.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	By personal recommendation, followed by an interview by the existing trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Frontline Advice Centre
Other name the charity uses	None
Registered charity number	285044
Charity's principal address	Parklands Park Road Cowes Isle of Wight PO31 7LZ
	FCA 711708

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Hamish Wilson	Safeguarding Trustee		
2	Ian Gibbs			
3	Felix Hetherington	Chair		
4				
5				
6				
7				
8				
9				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Elin Williams

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

Felix Hetherington	Hamish Wilson
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Position (eg Secretary,
Chair, etc)

Chair	Trustee
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Date

29 th January 2024

FRONTLINE ADVICE CENTRE
Registered Charity no 285044
Receipts and Payments Account
For the period from 1st April 2022 to 31st March 2023

	Unrestricted Funds	Restricted Funds	2022/23 Total Funds	2021/22 Total Funds
RECEIPTS	£	£	£	£
Private donations	2,730.00	100.00	2,830.00	2,250.00
Churches	240.00		240.00	240.00
Businesses	2,500.00		2,500.00	415.64
Misc	617.01		617.01	16.13
Xmas	260.00		260.00	200.00
Daisie Rich Fund		3,000.00	3,000.00	3,000.00
HIWCF		16,821.00	16,821.00	6,000.00
Total Receipts	<u>6,347.01</u>	<u>19,921.00</u>	<u>26,268.01</u>	<u>12,121.77</u>
PAYMENTS				
Supplies	36.99		36.99	25.96
Equipment/Stationery	993.10		993.10	998.00
Postage	143.47		143.47	113.63
Telephone/Internet	826.40		826.40	923.38
Travel	22.95		22.95	36.90
Insurance	739.71		739.71	693.71
Training/DBS Checks	12.00		12.00	24.00
Photocopying	312.00		312.00	288.00
Officve Changes				516.00
Subscriptions	430.43		430.43	270.10
Misc	670.85		670.85	69.50
Christmas -Clients Hampers etc	1,782.27		1,782.27	1,850.00
Disbursements on behalf of clients		7,689.11	7,689.11	10,560.85
Total Payments	<u>5,970.17</u>	<u>7,689.11</u>	<u>13,659.28</u>	<u>16,370.03</u>
Net of receipts/(payments)	376.84	12,231.89	12,608.73	-4,248.26
Cash funds last year end	<u>8,634.32</u>	<u>1,667.57</u>	<u>10,301.89</u>	<u>14,550.15</u>
CASH FUNDS THIS YEAR END	<u>9,011.16</u>	<u>13,899.46</u>	<u>22,910.62</u>	<u>10,301.89</u>
Bank and cash balances at the end of the period	<u>9,011.16</u>	<u>13,899.46</u>	<u>22,910.62</u>	<u>10,301.89</u>

Signed on behalf of all the trustees.....

Date of approval

4/9/2023

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF FRONTLINE ADVICE CENTRE

I report to the charity trustees of the Trust in my examination of the accounts of the Trust for the year ended 31st March 2023.

Responsibilities and basis of report

As the trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act

Basis of independent examiners report

Charities preparing their accounts are required to give a "true and fair " view as required under FRS100:Application of Financial Reporting Requirements and to apply the applicable SORP in accordance with the circumstances set out in the Financial Reporting Standard FRS102.

I have examined the accounts, receipts and bank statements provided and believe that the accounts are a factual report of the transactions of the charities.

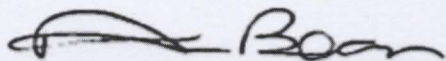
Independent examiner's statement :

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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.

Signed :



Name : Alison Kay Bean

Retired MIIA/ MAAT

Little Grove Cottage

Lower Road

Adgestone