

**Frontline Development**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 October 2024**

Company Registration number: NI030093

Charity Registration number: NI103945

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Company Limited by Guarantee  
Unaudited Financial Statements  
31 October 2024**

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**Frontline Development  
Company Limited by Guarantee  
Trustees' Annual Report (Incorporating the Director's Report)  
Year ended 31 October 2023**

**Reference and administrative details**

**Registered charity name** Frontline Development

**Charity registration number** NI103945

**Company registration number** NI030093

**Principal office and registered office** 19 Robinson Road  
Bangor  
BT19 6NJ

**The trustees**

Mr A George  
Mr T McDowell  
Mr P Betts  
Ms P Smith  
Ms H Heyburn (appointed 26 July 2024)

**Company secretary** Ms Pauline Smith

**Independent examiner** Neil Robinson  
17 Grays Hill  
Bangor  
Co Down  
BT20 3BB

**Frontline Development  
Company Limited by Guarantee  
Trustees' Annual report (Incorporating the Director's Report)  
Year ended 31 October 2024**

**Objectives and activities**

The Charity's objects ("Objects") are the alleviation and relief of poverty and hardship, and the promotion of education and health among children and young adults in India and such other developing countries as may seem appropriate from time to time by:

1. providing financial support to build schools, employ teaching and support staff, purchase uniforms, books and materials, provide food and medical care in a caring and secure environment.
2. provide training and other support services
3. provide small grants for further training and micro finance to assist the establishment of small enterprises.

The charity trustees confirm due regard has been paid to the public benefit guidance published by the Charity Commission for Northern Ireland.

**Achievements and performance**

We continue to be very grateful to our sponsors and supporters whose generosity has enabled us to continue this work in partnership with UCCI. We have been able to continue to meet our obligations to the 250 children we sponsor, to support building programmes, provide other support and emergency relief.

We have been encouraged by the continuing improvements in teaching and staff. The head is very determined to improve standards, broaden the approach to education and bring fresh ideas and teaching styles to the school. We see this when we visit and are confident the school is meeting its goals in providing quality education.

Building work has been going on at the main site in Kethenakonda on the new and refurbished buildings and we had hoped these would have been completed in 2024. Last year we noted the budget has increased due to increased material and labour charges and it's likely we will have to further fund raise/support this expenditure but we are sure the new buildings will be an excellent resource. In fact, we did provide additional support this year drawing from our reserves but consider this as a good investment to see the school finished.

In October 24 we hosted a team who were involved in the finishing work, primarily painting and decoration and they made a valuable contribution to getting things completed.

In last year's report we referred to the first visit by Made for More, a Northern Ireland-based Christian charity founded in 2018. Noticing concerning trends in mental health, self-esteem, and substance dependency among secondary school students, they aim to address these challenges through workshops focused on young people's mental and physical health.

The goal is to equip young people with practical knowledge to promote healthier living, coping strategies for mental illness, and awareness of the impact of drugs and alcohol on our overall health and decision-making abilities.

The first visit was a huge success and was followed up in October 24 with a young and vibrant team again delivering high energy activities. Again, this proved a great success and has been perhaps some of the most significant personal work we have been able to do really engaging with young people and opening up very real interactions. Equally there is great demand to be part of the MFM team which is very positive introducing a younger age group to our work.

A very important development this year has been the launching of Springs a small rural project reaching out to young people with educational difficulties. Springs provides daily support for 20 young people in a small, rented facility. Trained staff support them in simple educational and relational tasks. The young people exhibit real happiness in being together. Equally important this programme allows their parents who can be as locked in as their children and now are free to seek part time employment to improve their economic situation.

Our partner's goal is to open several more Springs centres as resources permit. We have been very grateful to receive funding for this project from a NI based charity which has been a first and very valuable source of additional funding.

Springs comes from a fresh conviction with our partners that every child deserves the opportunity to receive the best of care and to have access to quality education to the best of their ability. This determination, this vision will hopefully both sustain and shape the work for many years to come.

This year has been a year of hard work seeking to finish tasks, especially the building work but also innovation with Made for More and the Springs Project. Although difficult at times we are glad to report much has been achieved and we have been able to sustain our financial commitments, as always thanks to the generosity of our supporters.

### **Financial Review**

Our overall income in this year was £150,213 (2023 £130,620). This higher figure reflects the new grant support we received. A deficit of £6,247 occurred in the year due to additional support for the building programme (2023 £1,169 deficit) and our total restricted and unrestricted funds were largely unchanged at £57,292 (2023 £63,539). Overall we are very pleased with the results especially as we were able to increase our donations by nearly 19%.

### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 10 July 2025 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to be 'A George', written over a circular stamp or seal.

Mr A George  
Trustee

## **Independent examiner's report to the charity trustees of Frontline Development**

I report on the accounts of the company for the year ended 31 October 2024 on pages 5 to 15.

### **Respective responsibilities of charity trustees and examiner**

As the charity's trustees (and also the directors of the company 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. Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

Examine the accounts under section 65 of the Charities Act

Follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act

State whether particular matters have come to my attention.

### **Basis of independent examiner's report**

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 386 of the Companies Act 2006
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the 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
4. That there is further information needed for a proper understanding of the accounts to be reached.

### **Independent examiner's statement**

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Neil Robinson  
Retired Chartered Accountant  
17 Grays Hill, Bangor, Co Down



10 July 2025

**Frontline Development  
Company Limited by Guarantee  
Statement of Financial Activities  
(including income and expenditure account)**

**Year ended 31 October 2024**

		2024	2024	2024	2023
		Unrestricted	Restricted	Total funds	Total funds
	Note	funds	funds	£	£
		£	£	£	£
<b>Income and endowments</b>					
Donations and legacies	5	57,355	81,308	<b>138,663</b>	119,574
Charitable activities	6	10,744	0	<b>10,744</b>	10,500
Investment income	7	806	0	<b>806</b>	546
<b>Total income</b>		<u>68,905</u>	<u>81,308</u>	<u><b>150,213</b></u>	<u>130,620</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8, 9	62,001	94,459	<b>156,460</b>	131,789
<b>Total expenditure</b>		<u>62,001</u>	<u>94,459</u>	<u><b>156,460</b></u>	<u>131,789</u>
<b>Net income</b>		<u>6,904</u>	<u>(13,151)</u>	<u><b>(6,247)</b></u>	<u>(1,169)</u>
Transfers between funds		(7,402)	7,402	<b>0</b>	0
<b>Net movement in funds</b>		<u>(498)</u>	<u>(5,749)</u>	<u><b>(6,247)</b></u>	<u>(1,169)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		56,107	7,432	<b>63,539</b>	64,708
<b>Total funds carried forward</b>		<u>55,609</u>	<u>1,683</u>	<u><b>57,292</b></u>	<u>63,539</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 7 to 15 form part of these statements.

**Frontline Development  
Company Limited by Guarantee  
Statement of Financial Position  
31 October 2024**

	Note	2024 £	2024 £	2023 £
<b>Fixed assets</b>				
Tangible fixed assets	15		174	218
<b>Current assets</b>				
Debtors	16	16,550		8,882
Cash at bank and in hand		<u>41,168</u>		<u>55,039</u>
		<b>57,718</b>		<b>63,921</b>
<b>Creditors: amounts falling due within one year</b>	<b>17</b>	<b><u>600</u></b>		<b><u>600</u></b>
<b>Net current assets</b>			<b>57,118</b>	<b>63,321</b>
<b>Total assets less current liabilities</b>			<b><u>57,292</u></b>	<b><u>63,539</u></b>
<b>Net assets</b>			<b><u>57,292</u></b>	<b><u>63,539</u></b>
<b>Funds of the charity</b>				
Restricted funds			1,683	7,432
Unrestricted funds			<b>55,609</b>	<b>56,107</b>
<b>Total charity funds</b>	<b>18</b>		<b><u>57,292</u></b>	<b><u>63,539</u></b>

For the year ending 31 October 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

The members have not required the company to obtain an audit of its financial statement for the year in question in accordance with section 476;

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of the financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 10 July 2025, and are signed on behalf of the board by:



Mr A George  
Trustee

The notes on pages 7 to 15 form part of these statements.

## **Frontline Development**

### **Company Limited by Guarantee**

#### **Notes to the Financial statements**

**Year ended 31 October 2024**

#### **1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is 19 Robinson Road, Bangor, BT19 6NJ.

#### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### **3. Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity

##### **Going concern**

There are no material uncertainties about the charity's ability to continue

##### **Disclosure exemptions**

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102.

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

##### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

## **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitments.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

## **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

## **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis

## **Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

## **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment - 20% reducing balance

## **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

## **Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

#### **4. Limited by guarantee**

The company is limited by guarantee and has no share capital. It is recognised as a charity by HM Revenue and Customs and is registered with the Charities Commission.

**5. Donations and legacies**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
General giving	26,687	81,263	<b>107,950</b>
Income from Trusts	15,000	0	<b>15,000</b>
Gift Aid	15,668	45	<b>15,713</b>
	<u>57,355</u>	<u>81,308</u>	<u><b>138,663</b></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
General giving	16,211	86,564	<b>102,775</b>
Legacies	0	0	<b>0</b>
Gift Aid	16,759	40	<b>16,799</b>
	<u>32,970</u>	<u>86,604</u>	<u><b>119,574</b></u>

**6. Charitable activities**

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Travel income	10,744	<b>10,744</b>	10,500	10,500

**7. Investment income**

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
	806	<b>806</b>	546	546

**8. Expenditure on charitable activities by fund type**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Mission support	46,107	94,459	<b>140,566</b>
Support costs	15,894	0	<b>15,894</b>
	<u>62,001</u>	<u>94,459</u>	<u><b>156,460</b></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Mission support	10,178	102,085	112,263
Support costs	19,526	0	19,526
	<b>29,704</b>	<b>102,085</b>	<b>131,789</b>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total funds 2023 £
Mission support	140,566	15,394	155,960	131,289
Governance costs	0	500	500	500
	<b>140,566</b>	<b>15,894</b>	<b>156,460</b>	<b>131,789</b>

#### 10. Analysis of support costs

	Analysis of support costs £	Total 2024 £	Total 2023 £
General office	1,919	<b>1,919</b>	1,049
Governance costs	500	<b>500</b>	500
Travel	12,313	<b>12,313</b>	17,072
Other	1,162	<b>1,162</b>	905
	<b>15,894</b>	<b>15,894</b>	<b>19,526</b>

#### 11. Net income

Net income is stated after charging:

	2024 £	2023 £
Depreciation of tangible fixed assets	<b>44</b>	54

#### 12. Independent examination fees

	2024 £	2023 £
Fee payable to independent examiner for: Independent examination of the financial statements	<b>500</b>	500

### 13. Staff costs

The charity has no staff. (2023 nil)

### 14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees. Mr Alan George, a trustee of the charity, received £8,000 in management fees (2023 £7,500).

### 15. Tangible fixed assets

	Equipment £	Total £
<b>Cost</b>		
At 1 November 2022 and 31 October 2023	1,037	1,037
<b>Depreciation</b>		
At 1 November 2022	819	819
Charge for the year	44	44
At 31 October 2023	863	863
<b>Carrying amount</b>		
At 31 October 2023	174	174
At 31 October 2022	218	218

### 16. Debtors

	2024 £	2023 £
Gift Aid	9,050	8,882
Other debtor	7,500	0
	<b>16,550</b>	<b>8,882</b>

### 17. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	600	600

## 18. Analysis of charitable funds

### Unrestricted funds

	At 1 November 2023	Income	Expenditure	Transfers	At 31 October 2024
	£	£	£	£	£
General funds	56,107	68,905	(62,001)	(7,402)	55,609

	At 1 November 2022	Income	Expenditure	Transfers	At 31 October 2023
	£	£	£	£	£
General funds	47,955	44,016	(29,704)	(6,160)	56,107

### Restricted funds

	At 1 November 2023	Income	Expenditure	Transfers	At 31 October 2024
	£	£	£	£	£
Child Sponsorship	5,000	67,412	(79,814)	7,402	0
Israel	650	1,400	(1,625)	0	425
HIV Clinic	1,644	7,111	(8,382)	0	373
Tajikistan	0	1,225	(1,225)	0	0
Refugee Fund	138	680	(729)	0	89
Hosanna Fund	0	3,480	(2,684)	0	796
	7,432	81,308	(94,459)	7,402	1,683

### Restricted funds

	At 1 November 2022	Income	Expenditure	Transfers	At 31 October 2023
	£	£	£	£	£
Child Sponsorship	14,499	71,273	(86,870)	6,098	5,000
Israel	700	1,200	(1,250)	0	650
HIV Clinic	1,616	7,111	(7,083)	0	1,644
Phoebe's House	(62)	0	0	62	0
Tajikistan	0	2,520	(2,520)	0	0
Sri Lanka	0	1,500	(1,500)	0	0
Refugee Fund	0	3,000	(2,862)	0	138
	16,753	86,604	(102,085)	6,160	7,432

## 19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	174	0	174
Current assets	56,035	1,683	57,718
Creditors less than 1 year	(600)	0	(600)
<b>Net assets</b>	<b>55,609</b>	<b>1,683</b>	<b>57,292</b>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	218	0	218
Current assets	56,489	7,432	63,921
Creditors less than 1 year	(600)	0	(600)
<b>Net assets</b>	<b>56,107</b>	<b>7,432</b>	<b>63,539</b>

## 20. Financial instruments

For financial instruments measured at fair value, the basis for determining fair value must be disclosed. When a valuation technique is used, the assumptions applied in determining fair value for each class of financial assets or financial liabilities must be disclosed.