

Frontline- the story so far



Frontline can trace its roots back to the Isle of Wight in 1989 when a man named Bernard Cook, a self-employed builder, was watching the 6pm news and was saddened and disappointed that a number of people were losing their homes due to repossessions as a result of the economic climate. He thought “someone should do something about that”

On the 14th July 1988, he and few others opened Frontline Advice Centre in Cowes on the Isle of Wight, in an ex children’s home. It is still running to this day.

Surprisingly, the original Frontline Advice Office offered Debt Advice, Gardening and AIDS Counselling- the latter which was grant funded and a useful source of income; and the gardening as it was a skill that the spouse of one of the Advisers wanted to serve Frontline with.



Bernard eventually left to pursue some charity work in Romania, and Joe and Joyce Patterson took up the reigns. Under their leadership, Frontline soon grew to 3 offices on the Island with 16 team members. In 1990, John Stevens, having returned from living abroad, joined Frontline, offering a working title to Frontline of 10% of his time.

The work ebbed and flow and the needs on the island fluctuated. This saw the number of Offices reduce down to just one. Joe and Joyce felt that now was the time for them to move on and announced their retirement. God John and his colleague a new Vision for Frontline, “Take the work to the mainland”.

With much prayer and searching, a new opportunity presented itself in the form of an enquiry from the mainland. Wes Wright from West Sussex was interested in starting something similar in his locality and approached Frontline for some advice. A new business model was born with Partner Branches being established as part of a Branch Planting programme. Pretty soon Liaise at Petworth, and Pulborough, Reading, Petersfield and Swaythling Branches were established within the next 6 months.

The work was increasingly taking John and Cathy off the island, and with the onset of Johns, deteriorating ill health, they both thought of relocating to the mainland. The Island Office was still at the heart of the work and to break away could prove painful for both parties.



Old Logo 1

To this situation, introduce prayer and submission, and the end result was that each party was able to amicably agree that Frontline Advice should remain on the island whilst Frontline Debt Advice UK should start up on the mainland. Both Charities have since seen the blessing of the Lord on their respective works.

The Team gradually built up with new individuals being “called” into the work bringing their expertise and professionalism.

In 2010, after formal separation from the Island work, Frontline Debt Advice UK became a registered charity and a company limited by guarantee. It saw the number of Branches rapidly

expand and by 2017, the current number of Branches and Sub Branches was 22 with over 90 Advisers.



New Logo 1

We smartened up our image with a new website and logo and moved into Social Media to help make us more accessible to a wider range of people.

The work has grown through an increasing need created by the strained economic climate, and has seen the provision of willing volunteers expand to meet this demand. Everyone who works for Frontline is an answer to prayer and the result of a personal contact. We never advertise.



During the last 29 years, the challenges and focus have changed but the methodology has stayed the same. Debt after all, is debt.

One of the main differences is the extent of the debt. Back in 1998 £10,000 was considered the average debt, however, currently, £100,000 is more likely in some of our offices. In an extreme case, during the bank crash of 2008, 4 clients had a combined debt of £4,500,000!



We have had to respond to changes in the law have registered with the Financial Conduct Authority. We have had to learn new systems of regulation and to scrutinise our working practice.

This will be now be a pattern for the future, where this charity sector becomes more highly regulated requiring it to follow an appropriate business model. To remain working in this sector, we will need to continue to expand our training programme and to review and monitor our procedures and processes on the ground. This will involve incorporating the latest legislation and utilising more up to date software.

These changes will now be guided under the new leadership of Dominic Williams who formally takes over as CEO in January 2019. With a background in Economics and Accountancy, and a track record of working with the impoverished, he became part of Frontline in 2002, starting an office in Southampton. Dominic's vision for Frontline, not only encompasses giving clients control in times of financial difficulty, but includes promoting unity from within so we remain strong and empowered; supporting our body of advisers through training and mentoring; and campaigning on behalf of the poor and disadvantaged to impact policy and legislation.

John Stevens, far from retiring, will now be taking on the role of Frontline Spokesperson. This valuable role is well needed and opportunities are already presenting themselves to use various forms of media to help highlight the plight of the vulnerable.

Remember-Rebuild-Restore

