

Frontline values – Prayer, Patience, Progress

Why Frontline exists - Relationships are wrecked, homes are lost, mental health problems are worsened and life opportunities are curtailed by out of control debt.

Our objective as a charity is to relieve those in need, poverty or hardship, principally through debt, budgeting and benefit advice. These objects are carried out in accordance with Christian principles.

This document anchors these principles in biblical references and explains how they influence our work in an attempt to explain and reaffirm our Christian foundation/ethos. These principles are also cross referenced with FCA (Financial Conduct Authority – our regulator) individual conduct rules which Advisers must also uphold and are listed at the end of this document.

1. **Prayer** - We follow industry good practice and draw upon the skills and resources available to us, while at the same time recognising that calling on the Lord's help also improves outcomes for clients:

“I will lift up my eyes to the mountains; from where shall my help come? My help comes from the Lord, who made heaven and earth” – Psalm 121:1, 2.

Through prayer we can see breakthroughs in what looks like impossible situations. Advisers are encouraged on a voluntary basis to pray together. Advisers may also offer unconditional prayer to clients.

2. **Equality** – Frontline Advisers in line with our Equal opportunities policy, give the same level of support and respect to clients regardless of their race, gender, disability, sexuality, age, religion, beliefs or background. In keeping with FCA conduct rule 4 we pay due regard to the interests of customers and treat them fairly

3. **Restoration rather than condemnation.** We try and frame discussions in a non-judgemental manner. How Jesus treated the woman caught in adultery is an example – John 8:1-11. We have all done wrong things. Even if their situation is partly their fault it doesn't help and is not kind to criticise. The aim is to help them find a way out of their predicament.
4. **Gentleness with clients** - Gentleness is not a weakness but a fruit of the Holy Spirit We are gentle with clients.

Isaiah 42:1-4 – “Here is my servant, whom I uphold, my chosen one in whom I delight; I will put my Spirit on him and he will bring justice to the nations. He will not shout or cry out, or raise his voice in the streets. A bruised reed he will not break, and a smouldering wick he will not snuff out. In faithfulness he will bring forth justice; he will not falter or be discouraged till he establishes justice on earth. In his law the islands will put their hope.”

Isaiah 11:2-4a

“The Spirit of the Lord will rest on him,
The Spirit of Wisdom and Understanding,
The Spirit of Counsel and Strength,
The Spirit of Knowledge and the fear of the Lord.

And he will delight in the fear of the Lord,
And he will not judge by what his eyes see,
Nor make a decision by what his ears hear;
But with righteousness he will judge the poor,
And decide with fairness for the afflicted of the Earth.”

5. **Compassion and kindness** – We don't stop at treating clients fairly, but are compelled by love to provide practical help to anyone in need

Psalm 146 v 7-9 – “Who executes justice for the oppressed, who gives food to the hungry. The Lord sets prisoners free. The Lord opens the eyes of the blind. The Lord raises up those who are

bowed down; the lord loves the righteous. The Lord protects the strangers. He supports the fatherless and the widow. But he thwarts the way of the wicked.” We try and follow God’s heart in these verses.

Psalm 12:5 – “Because of the devastation of the afflicted, because of the groaning of the needy, now I will arise says the Lord. I will set him in the safety for which he longs”

Isaiah 58:6 -8 – “Is this not the fast which I choose. To loosen the bonds of wickedness, to undo the bands of the yoke and to let the oppressed go free and break every yoke? Is it not to divide your bread with the hungry and bring the homeless poor into the house; when you see the naked, to cover him; and not to hide yourself from your own flesh. Then your light will break out like the dawn...”

6. Act with due care, skill and diligence – FCA conduct rule 3. Our burning desire to see justice and mercy drives us to excellence and getting the best possible outcome for clients.

As an organisation we are therefore committed to embedding industry good practice, providing support, supervision, relevant training opportunities and updates to Advisers on developments in the world of debt and benefit advice.

7. Going the extra mile – We don’t limit the number of appointments offered to a client, but work with them for as long as they need, want and engage with the help.

Matthew 5:41 – “If anyone forces you to go one mile, go with them two miles.”

8. Empowering clients - We journey with clients, seeking to train and equip them to handle their finances well

Galatians 6:2, 5 – “Bear one another’s burdens...for each one will bear his own load...”

We are moved by compassion to assist wherever we can, but they are ultimately responsible for their finances. It is unhealthy for clients and for advisers if the adviser takes over responsibility for client finances. We seek to empower clients and encourage them to do what they can do to help themselves.

Psalm 18 – In this psalm David begins with being surrounded by his enemies, fearful, at the brink of being destroyed. The Lord rescues him and then goes on to train his hands for battle – v34 so that by the end of the psalm David is pursuing his enemies and defeating them, what a transformation! Clients can come to us surrounded by their creditors, so to an extent we rescue them with hold offs and payment plans. But over time we are trying to train them, help them budget better, so that we don’t have to keep rescuing them.

To keep clients involved in the decision making process we therefore give them a copy of the financial statement so they can suggest amendments, give them a debt options leaflet and advice on their options so they can make an informed choice. For some less vulnerable clients we may want creditors to keep sending letters to them so they remember they are still responsible for their debts.

9. **Act with integrity** – While promoting the best interests of clients we maintain honesty and integrity

Leviticus 19:15 – “Do not pervert justice, do not show partiality to the poor or favouritism to the great”.

To act with integrity is FCA conduct rule 1.

10. **Independence** – We don’t allow funding or any other potential conflict of interest to compromise our advice to clients

Leviticus 19:15 "... or favouritism to the great"

This reminds us to maintain our independence from local and central government, political parties etc. so that our advice to clients is not compromised.

11. Comply with regulators – In keeping with FCA conduct rule 3 we are open and cooperative with the FCA, PRA and other regulators.

Romans 13:1 – "Let everyone be subject to the governing authorities for there is no authority except that which God has established."

FCA First Tier – Individual Conduct Rules

1. You must act with integrity
2. You must act with due care, skill and diligence
3. You must be open and cooperative with the FCA, the PRA and other regulators
4. You must pay due regard to the interests of customers and treat them fairly
5. You must observe proper standards of market conduct