



YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
(company limited by guarantee number 09189998, Charity Commission for England  
and Wales registered number 1162425, Scottish Charity Regulator registered  
number SCO53482)

REPORT AND FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2025

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Ygam™ is the trading name of Young Gamers and Gamblers Education Trust and registered Trademark UK00003114184

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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

<b>Patrons</b>	Paul Bellringer OBE Keith Evans Anne Evans (deceased January 2025)
<b>Board of Trustees</b>	Mike Wojcik – Chair Anne Casey – Vice Chair (resigned 14 August 2024) Paul Morris – Treasurer Valerie Bozzetto (resigned 24 June 2025) Iain Corby (appointed 25 March 2025) Glen Fendley (resigned 3 March 2024) Anna Greaves David Miller (resigned 24 June 2025) Kwaku Owusu-Ansah Clive Reeves Jane Rigbye (appointed 24 June 2025) Alice Talbot (appointed 24 June 2025) Gill White Judy White (appointed 25 March 2025)
<b>Company Secretary</b>	Ann Coxall
<b>Principal Officers</b>	Jane Rigbye - Chief Executive (resigned 13 June 2025) Helen Martin – COO & Interim Chief Executive Daniel Bliss – Executive Director – External Affairs Caroline Gallagher – Director of Information Systems & Quality Assurance Kevin Orchard – Executive Director - People Linda Scollins-Smith – Executive Director – Programmes, Insight & Innovation
<b>Company reg. no.</b>	09189998
<b>Charity reg. no.</b>	Charity Commission for England and Wales:1162425 Scottish Charity Regulator: SCO53482
<b>Registered office</b>	71-75 Shelton Street Covent Garden London WC2H 9JQ
<b>External Auditors</b>	Menzies LLP Chartered Accountants and Statutory Auditors 4 <sup>th</sup> Floor, 95 Gresham Street London EC2V 7AB
<b>Principal Bankers</b>	Metro Bank 1 Southampton Row London WC1B 5HA

Ygam™ is the trading name of Young Gamers and Gamblers Education Trust and registered Trademark:  
UK00004018972

## REPORT OF THE TRUSTEES

The Trustees present their report for Young Gamers and Gamblers Education Trust (Ygam) together with the audited financial statements for the period ended 31 March 2025. This report complies with the requirements of the Charities Act 2011 as updated by the Charities Act 2022, Charities SORP 2019 and Financial Reporting Standard 102, and is in line with the Companies Act 2006.

These financial statements have been produced for the 15-month reporting period ending 31 March 2025. The last reporting period was 12 months from 1 January 2023 to 31 December 2023. The reason for the change in reporting period was due to the Board's decision to align the year end with that of Ygam's major funders. Authorisation was received for the change in the reporting period by the Charity Commission. Due to the changes in reporting period length, the financial figures for this period are not entirely comparable to the prior year period.

### OBJECTIVES AND ACTIVITIES

Ygam is the UK's leading charity dedicated to preventing gaming and gambling harms among young people. Our work bridges the critical knowledge gap between young people's digital lives and the adults who guide them. We believe in harm prevention through education, empowering the people who can make a real difference.

Young people are growing up just a few clicks away from the vast world of gaming and gambling, along with the online safety challenges that come with it. Those in positions of care or influence over children and young people have a unique opportunity to take meaningful action to protect and support them. Ygam is here to provide them with the knowledge, tools, and confidence they need to make a real difference.

Through our award-winning portfolio of programmes and resources, we build awareness and resilience, helping to guide young people to thrive in the digital age. Inspired by lived experience and grounded in robust evidence, our City & Guilds Assured training is enriched by a comprehensive library of practical resources, fostering a growing community dedicated to safeguarding the well-being of future generations.

### Vision and Mission

Our Vision is that:

"Every child and young person is empowered to lead a safe digital life, free from gaming and gambling harms."

Our Mission is:

"Preventing children and young people from experiencing gaming and gambling harms through awareness raising, education and research."

### Pillars

Our three-year rolling strategy identifies three strategic pillars, and three enabling pillars, which support delivery of our Vision and Mission. No one pillar is more important than another, and they are all interlinked by common themes. Each pillar is supported by a number of tactics (programmes, work plans, etc) which will help us to achieve each strategic ambition.

### **Strategic Pillars:**

REACH AND IMPACT: Expand the breadth, depth and reach of our activities to maximise impact.

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**THOUGHT LEADERSHIP, RESEARCH, AND INNOVATION:** Lead with innovative ideas, sharing our opinions, best practice and evidence to push out the frontiers of knowledge and to encourage others to implement effective policy and practice.

**DIGITAL FUTURES:** Recognise how today's digital world impacts children and young people, understanding the potential benefits and harms, and harnessing innovations to improve their digital future.

### ***Enabling Pillars:***

**DIVERSE AND SUSTAINABLE FUNDING:** Diversify our range of income streams to ensure Ygam's budget is fully funded through multiple years, underpinned by sustainable and ethical fundraising models.

**GREAT PLACE TO WORK:** Enable everyone to contribute to a great working culture, where people are valued and empowered to make a difference.

**OPERATIONAL EXCELLENCE:** Enable the charity to succeed through professional and agile business support.

## **PUBLIC BENEFIT**

Ygam provides public benefit through the delivery of its objectives and social purpose detailed above, and the trustees confirm they have had full regard for the Charity Commission guidance on public benefit when determining Ygam's strategy and planned activities.

Ygam continually reviews the research and evidence available on gaming, gambling and related harms, which reinforces the need for its work and continually informs its development.

Today's young people are growing up in an increasingly digital and connected world, where gaming is a central part of their daily lives. According to recent UK data, 91% of children aged 3-15 play video games on some form of digital device, while 76% of those aged 12-15 engage in online gaming<sup>1</sup>. Access to gaming platforms is widespread, with 77% of 7-18 year-olds having access to a games console<sup>2</sup>.

The accessibility of gaming and its integration with online ecosystems means that children are engaging with digital entertainment at an unprecedented scale. With gaming often linked to microtransactions and gambling-style incentives, education and awareness-raising on gaming and gambling harms is essential to ensure young people can navigate these spaces safely. Without adequate safeguards, early exposure to gambling-like mechanics may contribute to long-term financial and psychological harms, reinforcing the need for preventative education and regulation.

Recent data from the Gambling Commission<sup>3</sup> showed that 27% of young people reported spending their own money on gambling in the year prior to taking the survey. The proportion of young people scoring 4 or more on the DSM-IV-MR-J, representing a young person experiencing problem gambling, saw a statistically significant increase from 0.7% in 2023 to 1.5% in 2024. The report underscores the increasing exposure of young people to gambling-related content and the impact this may have on attitudes and behaviours. Over half of young people have encountered gambling advertising across digital and traditional platforms, with 62% exposed online and 64% offline. This marks a notable rise from 2023, where exposure rates were 53% online and 55% offline. The most common sources of

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<sup>1</sup> Uswitch, Online Gaming Statistics 2023 [Link](#)

<sup>2</sup> Ofcom, Children and Parents: Media Use and Attitudes 2023, [Link](#)

<sup>3</sup> Gambling Commission, 2024 Young People and Gambling Report, [Link](#)

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gambling advertisements reported by young people were television (54%) and apps (52%), highlighting the pervasive presence of gambling-related messaging in spaces frequented by youth.

Beyond advertising, engagement with gambling activities among young people remains significant. Of those who spent their own money gambling in the past year, 80% did so because they found it a fun thing to do. A concerning 26% said gambling made them feel happy, increasing from 17% in 2023, suggesting a growing association between gambling and emotional well-being. However, 29% disagreed that gambling made them happy, with a similar proportion (23%) uncertain. The influence of gambling within households is also evident, as 26% of young people reported seeing family members gamble, with 8% saying it caused arguments or tension at home. Conversely, 12% indicated that gambling contributed to household expenses, such as holidays or activities. These findings highlight the complex relationship young people have with gambling, reinforcing the need for education and intervention to ensure informed decision-making and harm prevention.

Ygam's resources highlight how gaming and gambling are becoming more intertwined, especially as video games introduce money-driven features that mimic gambling mechanics. By providing education and practical guidance, Ygam helps young people, parents, and educators understand these risks and make informed choices.

Ygam receives funding from a range of sources, including contributions from the gambling industry, but operates with full independence in the development and delivery of its programmes. As a registered charity, Ygam ensures that all funding is subject to rigorous governance, with strict safeguards in place to maintain autonomy in decision-making. During 2024/25, the majority of gambling industry donations were received via the voluntary donation system for Research, Prevention and Treatment through the commissioning body GambleAware, rather than via direct donations. The charity's governance structures, led by independent trustees, provide oversight to ensure that all programs align with best practices in harm prevention and public health. This commitment to transparency and ethical integrity allows Ygam to focus solely on protecting young people from gaming and gambling harms through robust, unbiased education.

## ACHIEVEMENTS AND PERFORMANCE

In the 15 months that this report covers (1 January 2024 – 31 March 2025), Ygam has continued to excel in its delivery and impact. We continued to deliver against our strategy, launched in 2023, "Safeguarding our Digital Generation". Developed by Ygam trustees and senior leadership, with input from the staff team and wider stakeholders, this strategy has set the foundations to enable us to deliver programmes which meet the needs of those who have responsibility for safeguarding children and young people, in a way which will deliver continuously improving standards and real impact. Regular review ensures that our strategy is fit for purpose in a continually changing external political and financial environment.

Over the last year, we delivered our strategy at a scale that was estimated to reach over 1 million children and young people. Between January 2024 and March 2025, our delivery team provided training to 9,448 individuals in positions of care and influence over children and young people, including 3,762 teachers and educational professionals and 1,081 parents and carers. We have worked across the UK, reaching marginalised communities, and building our presence in the home countries. Our Alumni has grown, informed by need with input from young people and those with diverse lived experience. Our portfolio of programmes has grown, and we continue to work with schools, universities, healthcare trusts and public health boards, sports foundations and community and faith groups. We continue to offer ongoing support through our Alumni and via our Training and Engagement Managers who work with schools and youth organisations to support the implementation of Ygam curriculum materials. We have developed our impact data to better understand how our work impacts our beneficiaries to support our growth and development. We regularly conduct case studies and visit schools to see progress.

## REPORT OF THE TRUSTEES

Ygam was able to generate funding of £5,785,260 in the 15 months to 31 March 2025 (£2,999,938 in 2023), which has enabled Ygam to make significant progress in delivering against our strategic goals.

### PROGRAMME DELIVERY

#### Education and Youth Programme

Our Education and Youth programme is City & Guilds Assured and is open to schools, youth and sports groups. The programme offers a full harm prevention curriculum and supports people across the UK.

Our Training and Engagement Managers (TEMs) provide training and ongoing support within their regions to professionals within the education and youth sectors whilst offering Team teach opportunities to support with the implementation of curriculum materials. The programme is tailored to each home country and mapped to relevant curricula and guidance, offering a cross curricular approach and a diverse method of delivery. It offers long term thematic plans, with key themes revisited to deepen learning and understanding. In primary school the curriculum explores gaming and progresses in early secondary school to explore monetisation within games and the convergence with gambling and then later gambling harms more broadly including marketing, products and industry practices.

Our expert delivery team includes teachers, youth workers and individuals with lived experience of gambling harm. Between January 2024 and March 2025, the programme has:

- Provided City & Guilds Assured training to 3,762 education, sports and youth professionals.
- Provided 86 Team teach opportunities, supporting with the delivery of Ygam resource to 4,091 young people.
- Provided resources to professionals which have been downloaded 3,379 times.

#### Survey Data:

##### Professionals who completed our training:

- 99.5% of professionals said they had a better understanding of gambling harms following our workshop.
- 97.8% said they were better able to recognise signs of harm following our training.
- 94.3% said their confidence in talking to young people about gambling harms has improved.

##### 3 months post training:

- 32.6% of professionals had implemented and delivered Ygam training to young people.
- A further 65.2% said they had plans to implement the curriculum.

##### 12 months post training:

- 50% of professionals had implemented the curriculum with 100% saying the resources met their requirements.

#### Young People who completed our training:

##### Primary:

- 92.11% said they understand the risks related to gaming following our training.
- 92.98% said they know how to get help if they are worried about gaming, following our training.
- 94.7% said they knew how to stay safe when gaming, following our training.

##### Secondary:

- 95.16% said they understand the financial risks related to gaming and gambling.
- 90.78% said they understood how gaming and gambling can impact health and wellbeing.

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### **Feedback:**

*"I highly recommend this high-quality, engaging and thought-provoking training to anyone working with young people. Practitioners can educate the young people they support by combining the knowledge gained from the training with the high-quality resources provided. This empowers them to raise awareness of potential dangers and help safeguard young people against gaming and gambling harms."*  
Safer Programme Lead, East of England

*"I found it highly informative and beneficial. Elements can be applied from a safeguarding perspective, elements for education staff, and, most importantly, for our students to reflect on their own gaming and gambling experiences and promote an open environment. I truly believe all schools would benefit from having staff attend this training."* Group Safeguarding Officer, South East

*"Until I attended the training, I thought I was knowledgeable, but I'd missed that potential link. Without it, there's a risk. We potentially have young people falling through a net because no one has recognised that there could be a link between this and gambling or risky behaviours. The more people we can upskill and educate, the better we can support young people. I think the resources are really accessible. As a safeguarding partnership, we need to keep promoting your service and what it offers."*  
Workforce Development Manager, East of England

### **Parents and Carers Provision**

Ygam provides a Family Hub and awareness training for parents and carers. Between January 2024 and March 2025 Ygam's experienced team provided:

- Training for 394 parents and carers with a reach to 2,048 young people.
- Provided resources on our Family Hub which have been visited 5,377 times.

### **Survey Feedback:**

- 95.5% of parents felt their knowledge had improved as a result of their Ygam training.
- 94.4% of parents felt able to spot signs of harm.

### **Foster Parents and Residential Care Home Provision**

Care-experienced individuals often have increased vulnerability to a range of complex issues related to health and wellbeing. Ygam offer a bespoke City & Guilds workshop, written by care experienced individuals, teachers and individuals with lived experience of gambling harm.

Between January 2024 and March 2025 Ygam's experienced team provided:

- City & Guilds Assured training for 686 professionals, reaching 4,852 young people.

### **Post workshop survey results:**

- 97.2% said the workshop was useful for their role.
- 97.2% felt their knowledge of the topic had improved as a result of the workshop.

### **3 months post training:**

- 98.33% felt the resources had been useful.
- 96.67% feel able to support their child(ren) and were able to implement techniques they had learnt.

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### *Feedback:*

*"I attended the course out of curiosity mainly and because I thought it would be helpful as I support foster carers with the children in their care. The course was very well presented and thought out by knowledgeable and friendly facilitators. The course itself was hugely informative and provided lots of information and cause for reflection on lots of areas, some I didn't even know was a thing (esports!). And also that a Gaming Disorder is a recognised mental health condition"* Social Worker, Scotland.

*"It [the workshop] was pitched just right, and was very informative - after my 12-year-old was attracted by one of the ads played, it enabled us to have a really good conversation about gaming in particular, enabling us to understand each other better".* Parent, Scotland.

*"It was really helpful and informative. I work with teenagers who have been adopted, meaning they have experienced significant trauma. I've gained lots of insight into the connections between this and the pull to gaming and gambling addictions. I feel I have more tools and knowledge to share with parents and will also be signposting them to you. I also have three of my own children so this was helpful both personally and professionally. Thank you"* Social Worker, South-West England

*"I thought I was knowledgeable enough about gaming and teens. However, today's session was an eye opener. It was most informative, and I'd certainly be recommending others to attend"* Foster Carer, Northern Ireland

### **Health and Social Care Programme**

Our Health and Social Care programme offers two City & Guilds Assured workshops, one tailored to Health Care practitioners and the other for Social Care practitioners. Both workshops are accompanied by resources for professionals to utilise in their practice and these range from group activities to 1-1 resources and brief intervention guides. The programme is informed by a diverse range of lived experience and written by skilled content writers and individuals with lived experience of gambling harms as well as care experienced individuals.

Ygam's expert team have delivered training to:

- 571 Social Care practitioners.
- 2,458 Health Care practitioners.

### Survey Feedback:

- 94.6% of Social Care practitioners felt their knowledge and skills had improved as a result of their training.
- 94.9% of Social Care practitioners felt better able to spot the signs of harm as a result of their training.
- 95.7% of Health Care practitioners felt their knowledge had improved as a result of their training with Ygam.
- 90.8% of Health Care practitioners felt better equipped to talk to young people about gaming and gambling.

### 3 months post training:

- 72% of Social Care practitioners had utilised our resources with their young people and felt they had a positive impact.
- 95.2% of Health Care practitioners had spoken to young people about gambling and 97.6% felt confident signposting on to further support.

### Feedback:

*"The increase in access to gaming and gambling and its impact on the mental health of children and young people is a growing area of concern. As a leading children's Trust, it's vital that we provide our staff with the knowledge and training they need to enable them to continue to meet the needs of children and young people."* Director of Community & Mental Health Services, Alder Hey

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*'I found this really useful, will definitely be incorporating gaming/gambling into health assessments as I never really ask about it when discussing sleep problems with young people.'* School Nurse Apprentice, Stockport Foundation Trust

*'I work with children, young people and their families and can honestly see myself using so many of the resources and that's after just a few minutes exploring what's on offer. It's the change of language that I will take on board so as not to shame young people. The way the session was delivered was engaging and informative meaning I could easily understand how I am able to tackle this subject with all I work with but in particular parents and carers. No suggestions for improving the session but honestly the knowledge and passion you shared shone through. Thank you so much for the resources and the knowledge you shared today. Very much appreciated.'* Early Help Practitioner

### **University and Student Engagement:**

Ygam's University and Student Engagement (USE) offer comprises training for professionals on campus, supported by campus visits where the Ygam team talk to young people about gaming and gambling, providing them with information about risk and potential harm. Additionally, the team provide training directly to students to help them develop an understanding of the potential risks, the signs of harm and what they can do if they are concerned about gaming or gambling. The programme is supported by volunteer Student Ambassadors who advise and guide our work on resources and content.

Between January 2024 and March 2025, the team:

- Provided City & Guilds Assured training to 641 professionals reaching 112,675 students.
- Provided City & Guilds Assured training to 86 students.
- Visited 50 universities and spoken with 2,037 students.
- Piloted an awareness campaign and launched a [peer prevention campaign with NUS](#).

Survey results:

- 100% of professionals felt more knowledgeable about gambling harms.
- 97.8% feel able to spot the signs of harm.
- 94.8% feel more confident in having conversations with students about gambling.

3 months post training:

- 80% said they had been able to utilise what they had learnt with 92% feeling confident in doing so.

Student survey:

- 100% of students felt able to spot the signs of harm.
- 70% of students Ygam saw at Roadshows felt better informed about gambling harm and the associated risks after their interaction with Ygam.

Feedback:

*"The session was really insightful and prompted me to think more about the work my institution does to support students with gambling and gaming related harm. The balance of interactivity with video content and lecture style presentation was great too",* Head of Student Development / Designated Safeguarding Lead, North West England (University of Manchester Students' Union)

*"The session was really fantastic. Well thought out and was very pleased it was aimed around university students - made it so much more applicable to my role,"* Mental Health Advisor, South East England (University of Hertfordshire)

*"As a Money and Guidance Advisor, I struggle to navigate discussions with students about gambling habits. I found the last section really helpful"* Student Support and Experience Advisor, East Midlands (University of Staffordshire)

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### **Community and Faith Leaders Programme**

This programme offers training and resources aimed at safeguarding young people in minoritised communities, empowering community and faith leaders with the tools to have meaningful conversations with young people to prevent harm. The training explores issues such as stigma and shame and the challenges some individuals face when seeking support. Between January 2024 and March 2025, the team:

- Provided City & Guilds Assured training for 271 faith and community leaders reaching an estimated 6,700 children and young people, reached by Ygam-trained faith and community leaders.
- Training for 374 young people

Post workshop survey results:

- 95.3% have a better understanding of gambling harm.
- 89.4% feel able to spot signs of harm.
- 97.6% understand how gambling might impact wellbeing.

3 months post training:

- 100% of respondents felt comfortable having a conversation about gambling harm.

Feedback:

*"I am just emailing to say a massive thank you for the amazing training you both delivered. Myself and colleagues were thoroughly engaged and the training enhanced our knowledge. Due to you both this will allow us to educate our young people and their parent(s)/guardian(s) on the subject"* (Police Officer, National Black Police Association)

*"The Ygam training was really useful and insightful, raising awareness around the key topics of gaming and gambling harms and how to spot the signs. Many young people might be nervous about asking for help, and not know where to go for it, so we can be 'Stronger Together' by encouraging these conversations in our communities".* (CEO, Mitzvah Day)

*"After the workshop I am now more knowledgeable around gambling related harm. Since the training I have had some interesting conversations with young people who play games online for long hours and together we have found ways in reducing those hours."* (Project Worker, Youth Concern)

### **Gaming and Esports Programme**

The Gaming and Esports Programme launched in early 2025, and offers workshops for professionals, young people and parents.

The young people delivery has two options, one is aimed at supporting children to explore a healthy balance within their gaming, building skills and confidence. The second is for those engaged in competitive gaming.

For professionals we offer CPD accredited training - one workshop explores gaming and the potential risks, whilst the other focuses on the world of esports and the opportunities for young people, as well as the safeguarding requirements for safe play.

The programme is developed and delivered by gamers and streamers who have expertise in this area. A pilot which ran in February saw us train 25 young people. The official programme launched in April 2025.

The programme is supported by an Advisory Board appointed in 2025 and informed by young people.

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### Alumni

Ygam Alumni was developed to offer continued support to professionals and allows a deep dive into specific topics, developing a detailed understanding of new and emerging themes within the world of gaming and gambling. These one-hour CPD sessions are open to all Ygam delegates and support their continued development. The Alumni Programme delivered:

- Workshops to 614 delegates on the topics of: Cryptocurrency, Monetisation in games, Neurodiversity, Streaming and Influencers, Lived Experience, Esports, LGBTQ+.

Post workshop survey results:

- 96.5% feel more knowledgeable about the topic following their workshop.
- 97.1% feel able to recognise risks.
- 93.6% feel confident talking to young people about the topic.

Developed in 2025, we launched our Let's Explore series which offers a deep dive into the most popular games, where professionals, parents and carers can gain an insight into games such as Fortnite, Roblox and Minecraft. Here parents will learn about their children's favourite games, what game play looks like, what things they should look out for and how to set parental controls.

### Safer Gambling Training

This programme, delivered in partnership with Betknowmore Global Ltd (BKM), provided gambling industry employees with specialist online and face to face training to strengthen player protection standards and effectively safeguard consumers from gambling harm. Six interactive digital training programmes were developed and delivered covering key topics including customer vulnerability, safeguarding, customer interaction, identifying harm, and employee mental health and well-being. On 31 March 2025 Ygam ended its Safer Gambling Training partnership with BKM and ceased providing gambling industry training.

## RESEARCH AND EVALUATION

Since its inception, Ygam has been evidence-led and committed to supporting the further development of the evidence base. In the 15 months to 31 March 2025 Ygam worked with a number of partners (detailed below) to evaluate our programmes, and to support research activity to better understand what works in gaming and gambling harm prevention.

### Research

- **Censuswide:**  
Independent survey published in March 2024, jointly commissioned with GAMSTOP, the national online self-exclusion scheme, looking at the gambling behaviours of UK university students.
- **Mumsnet:**  
Independent survey published in June 2024, led by Mumsnet, looking at parental attitudes and experiences of gaming. This survey has been commissioned for a second year in summer 2025, with a September 2025 publication date.
- **Manchester Metropolitan University:**  
Supporting staff, students, and the students' union with a student-led peer to peer brief intervention and targeted campaign to tackle gambling harm as part of the Communities Addressing Gambling Harms programme in Greater Manchester.
- **Social Finance:**  
Exploring the impact of social media and influencers on the experience of CYP and gambling.

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- **Bournemouth University:**  
Commissioning a gap analysis into existing research and publications around gambling and gambling harm prevention, with recommendations for Ygam to lead in this space to close the gaps.
- **Wolfson Institute of Population Health, Queen Mary's University London:**  
Funding a national research piece on students, exploring gaming, gambling and digital life.
- **Loughborough University:**  
Supporting a PhD studentship that explores digital gaming/ gambling harms and students: financial literacy and the transition to adulthood.

### Evaluation

- **Rocket Science:**  
Evaluation of Ygam's Health and Social Care Programme, complete with Rationale for Change and next steps planned in for the HSC Programme.
- **Sherbert Ltd:**  
Evaluation of Ygam's Parents Programme.
- **Lucy Gleave and Shehnaaz Latif:**  
Evaluation of Ygam's University and Student Engagement Programme.
- **Cloud Chamber**  
Evaluation of The Young People's Gambling Harm Prevention Programme (2019-2024).

Ygam is committed to publishing the results of all of its research and evaluation activity and does so via its website when each piece of work is complete.

### EXTERNAL AFFAIRS

Ygam's External Affairs team has continued to play a pivotal role in amplifying the charity's voice and raising awareness of the issues we work to tackle. Despite being a small team, our strategic focus across marketing, communications, and public affairs has helped elevate Ygam's visibility, influence, and strengthen our reputation as a sector leader.

### Social media

During this reporting period, Ygam harnessed the power of social media to amplify our message, grow our community, and drive meaningful engagement. We remained active across Facebook, LinkedIn, Instagram, and X, using each platform strategically to share key updates, promote our programmes, and direct audiences to our newly launched website. A particular focus was placed on growing our presence on TikTok, where we've begun reaching new, younger audiences with creative, accessible content.

Collectively, our social media channels achieved over 4.1 million impressions, marking a 322% increase from 2023, with an average monthly reach of 250,000. This growth reflects a mix of consistent organic content, increased platform activity, and paid traffic campaigns on Meta. In 2024, our Meta ads focused on broad-reach traffic campaigns to maximise awareness. In 2025, we shifted our campaigns to a targeted lead generation strategy to convert interest into workshop sign-ups. While this may reduce overall impressions moving forward, it allows us to reach the right audience more effectively and maximise our impact.

Social media continues to be a vital platform for building awareness, sparking conversation, and extending the impact of our work.

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### Website

In 2024, we partnered with leading charity specialist agency Studio Republic on a 10-month development journey to design a new website that reflects our ambition and supports our social purpose. Launched in February 2025, the site now offers a significantly enhanced user experience, with intuitive navigation, improved accessibility, and a streamlined booking system. Key new features include a reimagined Family Hub offering tailored support for families, an upgraded resource library, and a dedicated section for research and insights. Built with sophisticated SEO and accessibility standards, the platform ensures users can quickly find what they need—empowering them to engage with our work more effectively than ever before.

### Press and media

Ygam has taken a proactive approach to media engagement, contributing expert insight and opinion to a wide range of multimedia platforms—particularly those we know resonate with our target audiences. During this reporting period, Ygam has featured in both regional and national media, across online and offline channels. Our work has appeared in mainstream outlets such as The Sunday Times, ITV, BBC, The Sun, and in regional titles including the Doncaster Free Press and Manchester Evening News. We have also secured coverage in targeted sector press such as National Health Executive and Esports Insider, as well as third sector platforms like Charity Today and Third Sector. Ygam is now recognised as an expert voice on gaming and gambling harms and is regularly approached for commentary and expert opinion on related issues. This growing media presence continues to expand Ygam's brand visibility and strengthen our voice across the diverse audiences we aim to reach.

### Public Affairs

Following the publication of the UK Government's Gambling White Paper in April 2023, Ygam has consistently engaged with Ministers and officials to ensure our insights and expertise inform decision-making. The General Election in July 2024 and the formation of a new Labour Government have brought inevitable changes across all areas of policy. For our sector, this has introduced fresh uncertainty—particularly around the implementation of the statutory levy to fund research, prevention, and treatment of gambling harms.

We therefore welcomed the new Government's commitment to progressing with the statutory levy and the announcement that the Office for Health Improvement and Disparities (OHID) will act as the Prevention Commissioner within this new framework. This decision brings much-needed clarity to the future of prevention commissioning. Ygam stands ready to work in partnership with OHID and others to build on existing systems and ensure continuity of good practice.

The increased focus on prevention funding represents a significant and long-overdue step forward. Ygam has long championed greater investment in universal education and early intervention—empowering young people with the knowledge and resilience to navigate the digital world safely. Securing sustainable, long-term funding for prevention education is critical if we are to address the scale of the public health challenge posed by gambling harms.

We have also engaged with government and parliamentarians on policy areas beyond gambling and gaming, including the development of the Online Safety Act. This landmark legislation represents a significant step forward in protecting young people from harmful online content. In addition, we have shared our insights to inform Ofcom's Children's Code and contributed to the Government's curriculum review.

## QUALITY AND EXCELLENCE

Ygam is committed to continual improvement and external review, and accreditation has again been successful in 2024.

We reviewed the value of the Trusted Charity Level award and made an executive decision not to continue with this standard as external verification is provided via external audits for ISO9001 and the financial audits, as well as continuous internal auditing to ensure our processes are fit for purpose. We maintained the other standards previously achieved, with an additional certification with CPD for our Alumni sessions.

## REPORT OF THE TRUSTEES

### *Accreditation:*

- City & Guilds - Assured centre and programme approval.
- CPD – Certification.

### *Quality standards:*

- BSI Group - ISO 9001:2015 accreditation.
- Investors in People – Gold.

### *Pledges:*

- Fundraising Regulator.
- Living Wage Employer.
- Armed Forces Covenant.
- Menopause Pledge.
- Disability Confident Employer.

### *Memberships:*

- Children & Young People's Mental Health Coalition.

## PLANS FOR THE FUTURE

This year was especially poignant as we remembered our incredible co-founder, Anne Evans, who passed away at 90 in March 2025. Anne was a true pioneer, someone who transformed personal tragedy into meaningful action. She reshaped the way we educate children and young people about the risks of gaming and gambling. Her unwavering determination, compassion, and vision laid the foundation for Ygam, and her legacy lives on in every workshop we run, every partnership we build, and every young life we help to protect.

The 15 months to March 2025 was a period during which there was significant uncertainty in the external strategic environment. Following the publication of the government's White Paper reviewing the Gambling Act 2005 in April 2023, and the series of stakeholder consultations on the implementation of the recommendations made within it which followed, Ygam, along with many other third sector providers, waited for clarity on the structure and timing of the much-anticipated Statutory Levy, which is intended to raise funds for Research, Prevention and Treatment to mitigate gambling harms.

While many details remain to be ironed out, the introduction of a Statutory Levy marks a turning point, offering hope for greater investment in prevention, education, and early intervention. This funding has the potential to transform how we address gambling-related harms across the UK, opening doors for organisations like Ygam to amplify our impact.

Ygam has made particular progress this year in evaluating our work. While our reach figures are impressive, they only tell part of the story. We've invested heavily in rigorous evaluation to ensure our programmes are rooted in evidence and designed for lasting impact. This commitment to learning and reflection will allow us to continuously refine our approach, strengthening harm prevention efforts across the sector.

Despite political uncertainty, economic challenges, and the ever-changing digital landscape, our commitment to children, young people, and families has never wavered. In fact, Ygam's resilience has only grown stronger. Our mission is too important, and the people we serve too deserving, for us to do anything but move forward with clarity, purpose, and compassion.

As we look to the future, our ambition and focus remain strong, underpinned by confidence in the quality and impact of our work as a vital pillar of effective harm prevention. The issues we address continue to rise up society's agenda, playing an increasingly central role in the national conversation on online safety. Our work has never been more relevant, and our determination has never been stronger.

## REPORT OF THE TRUSTEES

Looking ahead, we remain ambitious, focused, and driven by the belief that education is the most powerful tool for prevention. The year 2025 will mark a significant period of transition for Ygam's senior leadership, with both our Chair of Trustees, Mike Wojcik, and our Chief Executive, Dr Jane Rigbye, stepping down from their roles. Mike has led the Board with exceptional commitment over eight years and has now come to the end of his term. Under his leadership, our governance has been consistently strengthened, upholding high standards through each key stage of the charity's growth.

Jane, after more than three impactful years as Chief Executive, during which she successfully led the development and delivery of our strategy, is now preparing to take on a new challenge as the Chief Executive of the Shannon Trust. Her leadership has been instrumental in giving Ygam a clear identity and strong strategic direction.

We extend our sincere thanks to both Mike and Jane for their outstanding leadership and vision. They leave Ygam in its strongest position to date; as a respected, evidence-led sector leader making a meaningful difference in the lives of young people and families.

As with all leadership transitions, change brings the opportunity for fresh thinking, renewed ambition, and new approaches. It is an exciting time to join Ygam and help shape the next chapter in our journey; one filled with potential to further expand our impact, reach, and influence.

## FINANCIAL REVIEW

### Principal sources of funding

Until 2024-25 licensed gambling operators were recommended to make an annual financial contribution (known as RPT contribution) to one or more organisation(s) which between them:

- Undertake research into the prevention and treatment of gambling-related harm (Research).
- Develop harm prevention approaches (Prevention).
- Identify and fund treatment for those harmed by gambling (Treatment).

Within gambling operators' licences issued by the Gambling Commission, these recommended a contribution of 0.1% of an operator's Gross Gambling Yield (GGY) as a voluntary RPT contribution. As previously mentioned, following the Gambling Act review, this voluntary donation system has been replaced by a compulsory statutory levy which takes effect from 6 April 2025.

Prior to 2024 the majority of Ygam's charitable income was derived from the approved RPT funding mechanism and paid to Ygam via corporate donations from licensed operators. However, the announcement of the introduction of a statutory levy, without any details of the exact mechanism or timing, created an environment where operators were less willing to make voluntary donations. To address this issue GambleAware set up a 'System Stabilisation' fund (SSF) to support charitable organisations such as Ygam who were reliant on the RPT system. Ygam was awarded £2,359,398 of SSF funding for the period ended 31 March 2025 (prior year: £1,500,000) to assist with Ygam's programme and operating costs. In addition to this Ygam continued to receive some RPT donations which enabled the Ygam Board to set aside a reserve to provide financial resilience to the organisation during the transition to the statutory levy (see further details below).

The majority of Ygam's funding for the 15 months ended 31 March 2025 was therefore made up of a combination of existing programme funding relating to previous RPT restricted donations, GambleAware SSF funding, and unrestricted RPT donations. A lesser proportion of funding was generated from other sources, such as individual giving and charitable trusts and foundations. There were no significant fundraising activities from the public in the period.

Ygam identified in its rolling three-year strategy the need to further diversify its funding streams from other sources, such as trusts and foundations, and has now recruited expertise to develop this area of fundraising.

## REPORT OF THE TRUSTEES

### Financial Overview

The results for the 15 months to 31 March 2025 show a surplus of £1,707,967 (2023: surplus of £574,814). The Balance Sheet at 31 March 2025 shows a net asset position of £3,056,955 (2023: consolidated net assets of £1,348,988).

Going forward, Ygam currently shows a healthy financial position, however uncertainty about the timing and commissioning process for statutory levy funding, together with a significant reduction in GambleAware SSF funding and RET donations from April 2025, means that Ygam is likely to make use of a significant proportion of its reserves over the coming months.

### Reserves policy

The trustees continue to keep Ygam's reserves policy under review, particularly considering the current levels of uncertainty over future funding. This will continue to be reviewed on a quarterly basis.

The trustees consider the following factors to determine an appropriate level of cash reserve to be held:

- Management of income volatility.
- Provision against future charity commitments beyond the income volatility period.
- Reserves against closing down cost.
- Saving for future objectives and/or investments.

The trustees have set a policy of maintaining a minimum nine months of free reserves, with a stretch target of 12 months. This level of reserves is felt to provide sufficient going concern certainty, particularly during the transition to the statutory levy, whilst enabling continued growth and delivery against objectives.

Total reserves held at period end were £3,056,955 (2023: £1,348,988), of which restricted reserves were £50,145 (2023: £23,198) and designated reserves were £1,500,000 (2023: £500,000). The number of months of free reserves held at period end was 10.3 months. Free reserves were £1,073,204 (2023: £764,879).

The designated reserve of £1,500,000 has been set aside by trustees to support Ygam's continued operations in the period beyond March 2025 when funding levels are less certain.

### Going Concern

The trustees confirm that they have assessed Ygam to be a going concern for at least the coming year. The budget for the year ended 31 March 2026 includes income of £3 million against expenditure of the same amount. In light of uncertainties over future funding levels, the Board approved a number of cuts to budgeted expenditure which unfortunately resulted in some redundancies. As far as possible these cuts were targeted to avoid direct impact on delivery to beneficiaries.

As at the end of July 2025, 34% of budgeted income for the year had either been committed in writing or received in the bank. This includes £600,000 of GambleAware SSF funding, which represents a 75% decrease compared to SSF funding the previous year. There is also existing funding in place from a Gambling Commission Regulatory Settlement for the University and Student Engagement Programme and GambleAware for the Communities and Faith Leaders Programme until March 2026.

Looking beyond the next financial year end, we are expecting a significant proportion of Ygam's income to come from the statutory levy which we hope will result in longer term security of funding for the charity's vital work. It has been confirmed that the Office for Health Improvement and Disparities (OHID) will be the commissioner in relation to the expected £30 million per annum of levy income allocated to 'Prevention'. At this stage we do not know what the commissioning structure, process or timing will be, or how much of the Prevention pot will be available for education.

Our recently appointed fundraising team are focusing on income generation from trusts and foundations and corporate partnerships.

## REPORT OF THE TRUSTEES

### Investment management

Ygam's investment objectives are as follows:

- To achieve the optimum total financial return whilst aligning with the Board's risk appetite.
- To invest a proportion of funds in instruments which are realisable at short notice to meet unanticipated cash flow requirements.
- To obtain maximum value for money with regard to external investment management fees.

The Board has agreed an ethical investment policy and will not invest in companies in the following sectors:

- Tobacco and/or tobacco related products.
- Gambling.
- Alcohol.
- Pornography.
- Arms dealing.
- Any product or service that is illegal, unlawful or otherwise banned by law.
- Unethical financial lending, ie pay-day loans.

Ygam's Board of Trustees takes a prudent approach to safeguarding the charity's cash assets, particularly as a significant proportion of these relate to restricted funds. At the same time there is an aspiration to generate a total return on investment above inflation which cannot be achieved by investing in low-risk bank deposits alone. Ygam therefore invests a proportion of its cash reserves, approximately equating to its minimum target level of free reserves, in medium risk funds managed by Rathbones. Whilst the strategy is to invest these to achieve growth in the long term, the funds can be liquidated at short notice should this be required. The remaining funds are invested in low risk money market accounts, including a separate low risk instant access Rathbones money market portfolio opened in March 2023 which provides a greater return than interest from bank deposits and has the added benefit of reducing the risk of holding more than £85k in any single financial institution.

Following the turbulence in global financial markets in 2023, which resulted in investment values falling, values have picked up and become more stable during 2024 and through to 2025. The Finance, Audit and Risk (FAR) Committee and Board are comfortable to continue with their current investment strategy, however they will keep this under close review given the current uncertainties over future income levels.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

The Young Gamers and Gamblers Education Trust, trading as Ygam, is a company limited by guarantee (0918998) and a registered charity in England and Wales (1162425) and in Scotland (SCO53482). Ygam is also regulated by UK Fundraising Regulator.

#### Trustee Board and Sub-Committees

The Board of Trustees is responsible for Ygam's governance, financial and strategic management.

Trustees are appointed through an open recruitment and selection process for a term of three years. Trustees may be appointed for a maximum of two terms. The Board undertakes regular skills audits to ensure there are a wide range of skills relevant to the work carried out by Ygam. The most recent recruitment process took place in Spring 2025 to recruit five new trustees with expertise in looked after children, gambling harms, governance, public affairs and government policy. The most recent skills audit was carried out in May 2025.

Trustees are independent and there are no representatives of the gambling or gaming industry on the Ygam Board.

## REPORT OF THE TRUSTEES

Trustees undergo an induction to fully understand Ygam's work and their role as a trustee. This includes attendance at a Ygam practitioner training event, meeting the charity's founders and induction meetings with key staff. A Trustee Handbook lays out the governance structures, responsibilities of a trustee and expectations of behaviour. All trustees are asked to sign a commitment to adhere to the requirements laid out in the Handbook. The Chair leads a Board development and review process, including a process of 1:1 reviews with each Board member to reflect on their role and effectiveness as a trustee.

During the latter half of 2024, NCVO was commissioned to undertake an independent governance review focusing on Board effectiveness. NCVO observed that:

*"Our overall reflection from our engagement with Ygam is that of an organisation with a high performing and highly competent board with a strong and committed chair who is supportive of younger board members."*

Whilst no major governance issues were identified, key recommendations from the report included:

- Codifying the Board's current good practice on integrity and transparency in relation to independence from the gambling industry.
- Recommendations around the number and composition of sub-committees (which have resulted in the creation of the new sub-committee referred to below).
- Establishing and sharing progress on EDI goals.
- Recommendations around the recruitment and onboarding of the new Chair.
- Ensuring enough time is set aside by the Board to consider strategy, including the introduction of thought pieces.

The oversight of performance and management of risk of each part of the charity's work is supported by the FAR Committee, a sub-committee of the Board. Key responsibilities of the FAR Committee include:

- Review of financial reports and budgets, and making recommendations on these to the Board.
- Oversight of the charity's investments and ensuring these comply with the agreed Investment Management Strategy.
- Review and oversight of the strategic risk register.
- Review of the adequacy and effectiveness of Ygam processes and internal controls.
- Review of results of external and internal audits.
- Selection and appointment of auditors, bankers and investment managers.

In June 2025 a Delivery and Development (D&D) Committee has been established as an additional sub-committee of the Board. The key responsibilities of the D&D Committee include:

### **Strategy and Development**

- Input into, and make recommendations to the Board on, delivery and impact areas of Ygam's strategy, advising on programme delivery, development and impact measurement.
- Support the expansion and development of opportunities for programme and activity growth, including critical review of design and creation of new programmes.
- Advise on areas for potential commercial development of Ygam's delivery portfolio and IP assets.
- Regularly review progress against the strategic delivery pillars (Mission Control), ensuring deviation from the implementation plans are explored, and report to the Board on progress and actions required.

### **Performance and Quality**

- Review, and make recommendations to the Board on, performance against programme objectives, KPIs and impact measurements, scrutinising any significant variances from targets.
- Ensure appropriate quality assurance frameworks and standards are in place.
- Promote evidence-based practice and learning from data and evaluation

### **Risk Management**

- Review strategic risk register on a quarterly basis, focusing on non-financial risks, quality, delivery and impact of programmes.

## REPORT OF THE TRUSTEES

- Make recommendations to the Board quarterly meetings on new or changed areas of risk within the D&D Committee's remit and any actions required or taken.

### **Policies**

- Make recommendations to the Board on updates to policies relating to programme delivery and quality

The Board maintains close oversight of the overall impact and fundraising performance of the charity, reviewing and approving the budget and tracking financial performance. It maintains oversight of the charity's risk and fiduciary accountabilities, as well as line management of the Chief Executive. The Board is also responsible for approving arrangements for setting pay and remuneration of key personnel. All Ygam salaries are set in accordance with a set of salary scales that have been benchmarked against the relevant sector. The most recent detailed benchmarking exercise was carried out in March 2023.

As mentioned, Mike Wojcik, the Chair of the Board's tenure is coming to an end over the coming months and a recruitment process is underway for a new Chair. There will be a handover process and period of shadowing to ensure a smooth transition.

### ***Organisational Structure***

Authority for the day-to-day delivery of the strategy, and oversight of the business of the charity, is delegated to the Chief Executive who works with the Senior Leadership Team (SLT) to deliver this strategy. The Chief Executive reports to the Chair of the Board. The Chief Executive's performance is tracked via regular review meetings with the Chair and through quarterly performance reporting on the progress against the strategy to the Board of Trustees.

As previously mentioned, Ygam's Chief Executive, Jane Rigbye, resigned from her post in June 2025 and has been appointed as a trustee. Ygam's Chief Operating Officer, Helen Martin, has taken on the post of Interim Chief Executive until such time as a permanent replacement is recruited.

### **Risk Management**

The Board of Trustees is responsible for ensuring that Ygam has a robust approach to the management of opportunities and risks. A strategic risk register is maintained and fully reviewed on a regular basis. The FAR Committee oversees the detailed review and tracking of the charity's risks as part of its delegated authority from the Trustee Board and updates the Board quarterly. Where risks have been identified, existing controls over these risks are recorded on the register and any gaps in controls are built into an action plan in order to further mitigate against identified risks. These actions are tracked by the SLT and FAR Committee. The Board retains overall accountability for strategic risk management.

The RAID log (Risks, Assumptions, Issues, Dependencies) continues to be used to ensure operational and project risks are recorded. The RAID is reviewed in Operational Team meetings and in the monthly SLT with escalations to the Strategic Risk Register as necessary.

The DV8 process allows for non-conformances (internal or external) to be submitted by staff via the Staff Hub on Ygam Connect. This allows for an understanding of root causes and implementation of corrective actions/effective solutions. It also provides information for internal audits to ensure that continual improvement is taking place as necessary. The internal audits allow for a process review and identification of any opportunities for improvement or non-conformances.

The Ygam Quality Management System has again been thoroughly externally audited by BSI Group and Ygam have been recertified for a further 3 years. Our process documentation is held on a Help Hub on Ygam Connect. The Help Hub provides an engaging and effective way for staff to be able to access 'Business as Usual' processes and Ygam information. The Help Hub ensures business continuity with easy to follow guides and quick links to other key documents (eg Policies, templates etc).

Ygam undertakes deep dives of the systems and processes used to identify any gaps specifically from a cyber security perspective. Increased training has been implemented for staff to mitigate the biggest risk in terms of phishing/hacking. The Information Systems & QA Team continue to monitor the systems to ensure they are fit for purpose and future proofing for the increased digital requirements.

## REPORT OF THE TRUSTEES

### Trustees' responsibilities statement

The trustees (who are also directors of Young Gamers and Gamblers Education Trust for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation. The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Board wish to extend particular thanks to Ygam's staff, patrons and volunteers for their continued commitment and hard work to make this another successful year.

**Approved and authorised for issue by order of the Board of Trustees on 23 September 2025 and signed on its behalf by:**



**Mike Wojcik - Chair of Trustees**

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF YOUNG GAMERS AND  
GAMBLERS EDUCATION TRUST

**Opinion**

We have audited the financial statements of Young Gamers and Gamblers Education Trust ("the charity") for the period ended 31 March 2025 which comprise the Statement of Financial Activities (incorporating the Income and Expenditure Account), the Balance Sheet, the Cash Flow Statement, and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025, and of the charity's income and expenditure, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011 as updated by the Charities Act 2022, the Charities and Trustee Investment (Scotland) Act 2005, and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

**Basis for opinion**

We conducted our audit in accordance with International Standards on auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for the audit of small entities, in the circumstances set out in note 6 to the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the Report of the Trustees, other than the financial statements and our auditor's report thereon. The charity trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF YOUNG GAMERS AND  
GAMBLERS EDUCATION TRUST

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept by the charity; or
- the charity financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement set out on page 19, the charity trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the charity trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under section 144 of the Charities Act 2011 as updated by the Charities Act 2022 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

**The extent to which the audit was considered capable of detecting irregularities including fraud**

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the charity sector.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF YOUNG GAMERS AND  
GAMBLERS EDUCATION TRUST

**The extent to which the audit was considered capable of detecting irregularities including fraud  
(continued)**

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, the Charities Act 2011 as updated by the Charities Act 2022, Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended), taxation legislation, employment legislation, and health and safety legislation.
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence.
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud.
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

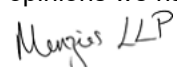
- performed analytical procedures on to identify any unusual or unexpected relationships.
- tested journal entries to identify unusual transactions.
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.
- investigated the rationale behind significant or unusual transactions.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Menzies LLP**  
**Chartered Accountants**  
**Statutory Auditor**

4<sup>th</sup> Floor, 95 Gresham Street  
London  
EC2V 7AB

**Date: 01 December 2025**

Menzies LLP is eligible to act as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

STATEMENT OF FINANCIAL ACTIVITIES (incorporating the Income and Expenditure Account)

		Unrestricted Funds for the 15 month period to 31 March 2025	Restricted Funds for the 15 month period to 31 March 2025	Total Funds for the 15 month period to 31 March 2025	Total Funds for the 12 month period to 31 December 2023
	Note	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	2	1,374,030	-	1,374,030	595,324
Charitable activities	4	236,738	4,052,257	4,288,995	2,376,016
Investment income	3	122,235	-	122,235	28,598
<b>Total income</b>		<b>1,733,003</b>	<b>4,052,257</b>	<b>5,785,260</b>	<b>2,999,938</b>
<b>EXPENDITURE ON:</b>					
Costs of generating voluntary income	5	234,410	-	234,410	133,098
Charitable activities	5	331,509	3,537,300	3,868,809	2,341,320
<b>Total expenditure</b>		<b>565,919</b>	<b>3,537,300</b>	<b>4,103,219</b>	<b>2,474,418</b>
Net gains / (losses) on investments		25,926	-	25,926	49,294
<b>Net income</b>	6	<b>1,193,010</b>	<b>514,957</b>	<b>1,707,967</b>	<b>574,814</b>
Transfer between funds	16	488,010	(488,010)	-	-
Tax on activities		-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>1,681,020</b>	<b>26,947</b>	<b>1,707,967</b>	<b>574,814</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds at start of period	16	1,325,790	23,198	1,348,988	774,174
<b>Total funds at end of period</b>	16	<b>3,006,810</b>	<b>50,145</b>	<b>3,056,955</b>	<b>1,348,988</b>

All of the above results are derived from continuing activities. All gains and losses recognised in the period are included above.

The notes on pages 26 to 42 form an integral part of these financial statements.

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

BALANCE SHEET

Company limited by guarantee (registered company no. 09189998)

	Note	As at 31 March 2025 £	As at 31 December 2023 £
<b>FIXED ASSETS</b>			
Intangible assets	11	-	34,521
Tangible assets	12	65,863	49,587
Investments	13	752,150	726,224
		<b>818,013</b>	<b>810,332</b>
<b>CURRENT ASSETS</b>			
Debtors	14	452,214	360,073
Cash at bank and in hand		2,750,947	1,796,754
		<b>3,203,161</b>	<b>2,156,827</b>
<b>Creditors: amounts falling due within one year</b>	15	(964,219)	(1,618,171)
<b>NET CURRENT ASSETS</b>		<b>2,238,942</b>	<b>538,656</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>3,056,955</b>	<b>1,348,988</b>
<b>TOTAL NET ASSETS</b>		<b>3,056,955</b>	<b>1,348,988</b>
<b>FUNDS</b>			
Unrestricted fund:			
General fund	16	3,006,810	1,325,790
		3,006,810	1,325,790
Restricted Funds	16	50,145	23,198
<b>TOTAL FUNDS</b>		<b>3,056,955</b>	<b>1,348,988</b>

For the period ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies, but the Trustees' have elected to have an audit under the Charities Act 2011 as updated by the Charities Act 2022.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the period in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect accounting records and the preparation of financial statements.

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

The financial statements set out on pages 23 to 42 were approved, and authorised for issue, by the Board of Trustees on 23 September 2025 and signed on their behalf by:



Mike Wojcik – Chair of Trustees

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

CASH FLOW STATEMENT

	For the 15 month period to 31 March 2025 £	For the 12 month period to 31 December 2023 £	
Cash flow from operating activities (note i)	900,468	(1,298,664)	
Cash flows from investing activities			
Purchase of intangible fixed assets	(16,750)	(6,138)	
Purchase of tangible fixed assets	(51,760)	(48,915)	
Return on investment - interest receivable	122,235	28,598	
	53,725	(26,455)	
Cash flows from financing activities	-	-	
Net increase in cash and cash equivalents	954,193	1,272,209	
Cash and cash equivalents at start of period	1,796,754	524,545	
Cash and cash equivalents at end of period	2,750,947	1,796,754	
Note i			
Surplus for the financial period	1,707,967	574,814	
Adjustments for:			
Amortisation charge	-	11,507	
Depreciation charge	29,937	16,529	
(Gain)/loss on investments	(25,926)	(49,294)	
Loss on disposal of tangible fixed assets	56,818	4,453	
Decrease/(increase) in debtors	(92,141)	(220,436)	
(Decrease)/increase in creditors	(653,952)	989,689	
Investment income	(122,235)	(28,598)	
Cash flow from operating activities	900,468	1,298,664	
Components of cash and cash equivalents	At 31March 2025 £	At 31 December 2023 £	
Cash at bank and in hand	2,750,947	1,796,754	
Analysis of changes in net debt/(funds)	At 31 December 2023 £	Cash flows £	At 31 March 2025 £
Borrowings and lease liabilities	-	-	-
Total liabilities	-	-	-
Cash and cash equivalents	(1,796,754)	(954,193)	(2,750,947)
Total net (funds)/debt	(1,796,754)	(954,193)	(2,750,947)

The notes on pages 26 to 42 form an integral part of these financial statements.

## NOTES TO THE FINANCIAL STATEMENTS

### LEGAL FORM

Young Gamers and Gamblers Education Trust is a charitable company limited by guarantee registered in England and Wales (company number 09189998, registered charity number 1162425). Its principal activity is stated on page 2 and its registered address is 71-75 Shelton Street, Covent Garden London, WC2H 9JQ.

## 1. ACCOUNTING POLICIES

### 1.1 Basis of preparation of financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Companies Act 2006, Charities Act 2011 as updated by the Charities Act 2022, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and UK Generally Accepted Accounting Practice. The presentational currency of the financial statements is Pound Sterling (£).

These financial statements have been produced for the 15-month reporting period ending 31 March 2025. The last reporting period was 12 months from 1 January 2023 to 31 December 2023. The reason for the change in reporting period was due to the Board's decision to align the year end with that of Ygam's major funders. Authorisation was received for the change in the reporting period by the Charity Commission. Due to the changes in reporting period length, the financial figures for this period are not entirely comparable to the prior year period.

### 1.2 Going concern

The Trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern. A rolling 12 month cashflow forecast is updated monthly and shows a healthy cash reserves level for the year following the date the accounts have been signed. A combination of funding commitments and use of designated reserves will cover expenditure up to 31 March 2026. From April 2026, the majority of Ygam's income is expected to come from the new statutory levy which will be imposed on gambling operators and redistributed to organisations providing services in relation to research, prevention and treatment of gambling-related harms.

### 1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objects of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes. The cost of administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements. Statutory grants which are given as contributions towards the charity's core services are treated as unrestricted.

### 1.4 Incoming resources

Revenue grants are credited to incoming resources on the earlier date of when they are received or when they are receivable, unless they relate to a specific future period, in which case they are deferred. All other incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Investment income is recognised on an accruals basis.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

## NOTES TO THE FINANCIAL STATEMENTS

### 1.4 Incoming resources (continued)

Donated services are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to investment income or Gift Aid donations is recognised at the time the relevant income is receivable.

Other income is included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

### 1.5 Resources Expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Support costs, including governance costs, which cannot be directly attributed to particular activities, have been apportioned proportionately to the direct staff costs allocated to the activities. Governance costs include the costs of servicing Trustees' meetings, audit and strategic planning.

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

### 1.6 Redundancy and termination payments

The best estimate of the expenditure required to settle an obligation for termination benefits is recognised immediately as an expense when the charity is committed to terminate the employment of an employee or to provide termination benefit.

### 1.7 Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the Balance Sheet date. All differences are taken to the profit and loss account.

### 1.8 Intangible fixed assets

Intangible fixed assets are stated at cost less amortisation. Amortisation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Training web portal	25% reducing balance
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### 1.9 Tangible fixed assets and depreciation

All assets costing more than £250 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixture and fittings	25% reducing balance
Computer equipment	25% reducing balance

### 1.10 Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

### 1.11 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

## NOTES TO THE FINANCIAL STATEMENTS

### **1.12 Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

### **1.13 Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### **1.14 Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### **1.15 Pensions**

The charity is part of a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

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

The following judgements (apart from those involving estimates) have been made in the process of applying the above accounting policies that have had the most significant effect on amounts recognised in the financial statements:

- Depreciation rates for tangible fixed assets
- Amortisation rates for intangible fixed assets

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

NOTES TO THE FINANCIAL STATEMENTS

**2. DONATIONS AND LEGACIES**

	For the 15 month period to 31 March 2025			For the 12 month period to 31 December 2023
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Donations	1,374,030	-	1,374,030	595,324
Gifts in Kind	-	-	-	-
	<b>1,374,030</b>	<b>-</b>	<b>1,374,030</b>	<b>595,324</b>

**Comparative donations and legacies**

	For the 12 month period to 31 December 2023			For the 12 month period to 31 December 2022
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Donations	595,324	-	595,324	967,524
Gifts in Kind	-	-	-	6,000
	<b>595,324</b>	<b>-</b>	<b>595,324</b>	<b>973,524</b>

**3. INVESTMENT INCOME**

	For the 15 month period to 31 March 2025			For the 12 month period to 31 December 2023
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Interest receivable from:				
Bank interest	122,235	-	122,235	28,598
	<b>122,235</b>	<b>-</b>	<b>122,235</b>	<b>28,958</b>

£28,598 was received in 2023, of which all was unrestricted income.

NOTES TO THE FINANCIAL STATEMENTS

**4. INCOME FROM  
CHARITABLE  
ACTIVITIES**

	For the 15 month period to 31 March 2025			For the 12 month period to 31 December 2023
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Grants for services	10,910	4,052,257	4,063,167	2,203,714
Fee income	225,828	-	225,828	172,302
	<b>236,738</b>	<b>4,052,257</b>	<b>4,288,995</b>	<b>2,376,016</b>

**Comparative income  
from charitable  
activities**

	For the 12 month period to 31 December 2023			For the 12 month period to 31 December 2022
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Grants for services	-	2,203,714	2,203,714	1,486,730
Fee income	172,302	-	172,302	183,573
	<b>172,302</b>	<b>2,203,714</b>	<b>2,376,016</b>	<b>1,670,303</b>

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

NOTES TO THE FINANCIAL STATEMENTS

**5. RESOURCES  
EXPENDED**

	For the 15 month period to 31 March 2025				For the 12 month period to 31 December 2023
	Staff costs (note 8)	Other direct costs	Support costs (note 7)	Total Costs	Total Costs
	£	£	£	£	£
Cost of charitable activities	2,666,387	722,214	480,208	3,868,809	2,352,521
Total charitable activities	<b>2,666,387</b>	<b>722,214</b>	<b>480,208</b>	<b>3,868,809</b>	<b>2,352,521</b>
Costs of generating voluntary income	192,710	1,986	39,714	234,410	121,897
	<b>2,859,097</b>	<b>724,200</b>	<b>519,922</b>	<b>4,103,219</b>	<b>2,474,418</b>
<b>Comparative resources expended</b>	<b>For the 12 month period to 31 December 2023</b>				<b>For the 12 month period to 31 December 2022</b>
	Staff costs (note 8)	Other direct costs	Support costs (note 7)	Total Costs	Total Costs
	£	£	£	£	£
Cost of charitable activities	1,641,641	399,936	310,944	2,352,521	2,191,141
Total charitable activities	<b>1,641,641</b>	<b>399,936</b>	<b>310,944</b>	<b>2,352,521</b>	<b>2,191,141</b>
Costs of generating voluntary income	109,769	10,015	2,113	121,897	118,111
	<b>1,751,410</b>	<b>409,951</b>	<b>313,057</b>	<b>2,474,418</b>	<b>2,309,252</b>

NOTES TO THE FINANCIAL STATEMENTS

**6. RESOURCES EXPENDED INCLUDE**

	<b>For the 15 month period to 31 March 2025</b>	<b>For the 12 month period to 31 December 2023</b>
	<b>£</b>	<b>£</b>
Auditor's remuneration (excluding VAT):		
- Audit fee	8,500	6,595
- Other services	1,850	1,435
Depreciation charge	29,937	16,529
Amortisation charge	-	11,507

In common with many other organisations of our size and nature we use our auditors to assist with the preparation of the financial statements.

**7a. SUPPORT COSTS**

	<b>For the 15 month period to 31 March 2025</b>	<b>For the 12 month period to 31 December 2023</b>
	<b>£</b>	<b>£</b>
IT costs	111,549	84,304
New website development costs	78,257	-
Recruitment and staff related costs	99,732	80,030
Premises and office costs	14,731	7,052
Communication costs	1,452	630
Marketing and development	32,836	15,270
Professional fees	18,792	9,319
Consultancy fees	6,136	8,195
Depreciation and amortisation	83,473	31,800
Sundry costs	59,665	62,927
Governance costs (note 7b)	13,299	13,530
	<b>519,922</b>	<b>313,057</b>

**7b. GOVERNANCE COSTS**

	<b>For the 15 month period to 31 March 2025</b>	<b>For the 12 month period to 31 December 2023</b>
	<b>£</b>	<b>£</b>
Auditor's audit fee	11,765	11,886
Trustees and meeting expenses	1,534	24,992
	<b>13,299</b>	<b>36,878</b>

NOTES TO THE FINANCIAL STATEMENTS

**8. STAFF NUMBERS AND COSTS**

	<b>For the 15 month period to 31 March 2025</b>	<b>For the 12 month period to 31 December 2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	2,475,691	1,531,282
Social security costs	229,930	146,973
Pension costs	152,748	65,932
<b>Total employee costs</b>	<b>2,858,369</b>	<b>1,744,187</b>
Agency staff costs	728	7,223
<b>Total staff costs</b>	<b>2,859,097</b>	<b>1,751,410</b>

The average monthly number of employees (head count) during the period was: 48 40

The full time equivalent (based on 37.5 hour week) during the period was: 45 37

The number of staff who received an annual remuneration, including pension contributions, in excess of £60,000 during the period were:

	<b>For the 15 month period to 31 March 2025</b>	<b>For the 12 month period to 31 December 2023</b>
	<b>No.</b>	<b>No.</b>
£60,000 - £69,999	-	4
£70,000 - £79,999	-	-
£80,000 - £89,999	4	-
£90,000 - £99,999	-	1
£100,000 - £109,999	-	-
£110,000 - £119,999	1	-
£120,000 - £129,999	-	-
£130,000 - £139,999	1	-

No employee received more than £140,000 during the period (2023: none above £100,000)

The key management personnel of the Charity are those persons having authority and responsibility for planning, directing and controlling the activities of the charity, directly or indirectly, including any Trustee of the charity. In addition to the Trustees, key management personnel includes the Principal Officers. Aggregate remuneration and benefits paid to key management personnel during the 15 month period amounted to £538,668 (2023: £366,526)

The figures in the salary banding note above are not comparable to the prior period as 2025 covers a 15-month period compared to 12 months in 2023.

## NOTES TO THE FINANCIAL STATEMENTS

### 9. TRUSTEE REMUNERATION AND BENEFITS

During the period, no members of the Board of Trustees received any remuneration (2023: £NIL). No members of the Board of Trustees received reimbursement during the period (2023: £NIL).

### 10. TAXATION

Young Gamers and Gamblers Education Trust is a registered charity and is potentially exempt from taxation in respect of income and capital gains received within the categories covered by Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied to charitable purposes.

### 11. INTANGIBLE FIXED ASSETS

	Training web portal £	Total £
<b>Cost:</b>		
At 1 January 2024	73,012	73,012
Additions	16,750	16,750
Disposals	(89,762)	(89,762)
At 31 March 2025	-	-
<b>Amortisation:</b>		
At 1 January 2024	38,491	38,491
Charge for the period	-	-
Disposals	(38,491)	(38,491)
At 31 March 2025	-	-
<b>Net book value:</b>		
At 31 March 2025	-	-
At 31 December 2023	34,521	34,521

NOTES TO THE FINANCIAL STATEMENTS

12. TANGIBLE FIXED ASSETS

	Fixture and fittings £	Computer equipment £	Total £
<b>Cost:</b>			
At 1 January 2024	578	80,795	81,373
Additions	521	51,239	51,760
Disposals	-	(14,665)	(14,665)
At 31 March 2025	<b>1,099</b>	<b>117,369</b>	<b>118,468</b>
<b>Depreciation:</b>			
At 1 January 2024	145	31,641	31,786
Charge for the period	298	29,639	29,937
On Disposals	-	(9,118)	(9,118)
At 31 March 2025	<b>443</b>	<b>52,162</b>	<b>52,605</b>
<b>Net book value:</b>			
At 31 March 2025	<b>656</b>	<b>65,207</b>	<b>65,863</b>
At 31 December 2023	433	49,154	49,587

13 INVESTMENTS

	For the 15 month period to 31 March 2025 £	For the 12 month period to 31 December 2023 £
<b>Listed Investments:</b>		
At start of period	726,224	676,931
Gain on revaluation	25,926	49,293
At end of period	<b>752,150</b>	<b>726,224</b>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the Balance Sheet date. Investment management costs for the period were £527 (2023: £5,801).

14. DEBTORS

	As at 31 March 2025 £	As at 31 December 2023 £
Trade debtors	377,331	93,477
Accrued income	7,860	203,331
Prepayments	45,508	58,002
Other debtors	21,515	5,263
	<b>452,214</b>	<b>360,073</b>

All debtors are due within one year.

NOTES TO THE FINANCIAL STATEMENTS

**15. CREDITORS DUE WITHIN ONE YEAR**

	<b>As at 31 March 2025</b>	<b>As at 31 December 2023</b>
	<b>£</b>	<b>£</b>
Trade creditors	37,573	12,767
Deferred income	700,200	1,464,608
Taxation and social security	47,411	55,350
Other creditors	-	36,797
Accruals	179,035	48,649
	<b>964,219</b>	<b>1,618,171</b>
<u>Deferred income</u>		
Balance at start of period	1,464,608	458,615
Amount released to incoming resources	(1,409,366)	(429,713)
Amount deferred in the period	644,958	1,435,706
Balance at end of period	<b>700,200</b>	<b>1,464,608</b>

For both 2025 and 2023, income has been deferred in relation to agreed activities under contracts with various parties which cover several years and where activities have not yet been delivered as at the period end.

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

NOTES TO THE FINANCIAL STATEMENTS

**16. Fund  
reconciliation**

	Balance at 31 Dec 2023	Income	Expenditure	Gain on investments	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£
General	825,790	1,733,003	(565,919)	25,926	(511,990)	1,506,810
Designated	500,000	-	-	-	1,000,000	1,500,000
<b>Total unrestricted funds</b>	<b>1,325,790</b>	<b>1,733,003</b>	<b>(565,919)</b>	<b>25,926</b>	<b>488,010</b>	<b>3,006,810</b>
<u>Restricted:</u>						
Other funds	11,534	46,844	(50,540)	-	(2,962)	4,876
Merkur re HSC programme	-	37,500	(28,846)	-	(8,654)	-
Gamble ware System Stabilisation fund 2023-24	-	550,396	(534,848)	-	(313)	15,235
Gamble Aware System Stabilisation fund 2024-25	-	2,359,398	(2,035,359)	-	(308,196)	15,843
Gamble Aware Improving Outcomes fund	-	120,338	(99,604)	-	(17,305)	3,429
Gambling Commission re USE Gamble	332	204,984	(170,907)	-	(34,181)	228
Aware/GamCare re EGEH	2,040	161,646	(140,832)	-	(21,125)	1,729
BGC re National Education Programme	8,022	263,646	(222,852)	-	(44,570)	4,246
Merkur re scouts badge	-	48,500	(40,000)	-	(8,500)	-
Playtech re HSC programme	1,270	239,005	(196,430)	-	(39,286)	4,559
Microgaming re EDI work	-	20,000	(17,082)	-	(2,918)	-
<b>Total restricted funds</b>	<b>23,198</b>	<b>4,052,257</b>	<b>(3,537,300)</b>	<b>-</b>	<b>(488,010)</b>	<b>50,145</b>
<b>Total funds</b>	<b>1,348,988</b>	<b>5,785,260</b>	<b>(4,103,219)</b>	<b>25,926</b>	<b>-</b>	<b>3,056,955</b>

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

NOTES TO THE FINANCIAL STATEMENTS

Comparative Fund Reconciliation	Balance at 31 Dec 2022 £	Income £	Expenditure £	Gain on investments £	Transfers £	Balance at 31 Dec 2023 £
General	747,341	796,224	(362,328)	49,294	(404,741)	825,790
Designated	-	-	-	-	500,000	500,000
<b>Total unrestricted funds</b>	<b>747,341</b>	<b>796,224</b>	<b>(362,328)</b>	<b>49,294</b>	<b>95,259</b>	<b>1,325,790</b>
<u>Restricted:</u>						
Other funds	284	8,130	(8,414)	-	-	-
Playtech, re Head of Parental Engagement	3	-	(3)	-	-	-
Caesars re 4 yr apprenticeship	-	8,309	(8,309)	-	-	-
GVC re USE programme	735	48,549	(42,990)	-	(6,019)	275
National Education Programme	8,268	627,570	(602,820)	-	(24,996)	8,022
Playtech re CEO, Head of Finance, Board secretary	(1)	-	1	-	-	-
GIG re Safer Gambling programme	14,691	-	(3,671)	-	-	11,020
Entain re Diverse Communities programme	877	144,063	(126,931)	-	(17,770)	239
William Hill re strategy development	-	800	(800)	-	-	-
Merkur re HSC programme	-	37,500	(37,500)	-	-	-
Gamble Aware system stabilisation	-	948,694	(948,694)	-	-	-
Gambling Commission re USE	-	74,393	(64,966)	-	(9,095)	332
Gamble Aware/GamCare re EGEH	1,531	251,668	(220,315)	-	(30,844)	2,040
Playtech re Health and Social Care (formerly MR)	445	54,038	(46,678)	-	(6,535)	1,270
<b>Total restricted funds</b>	<b>26,833</b>	<b>2,203,714</b>	<b>(2,112,090)</b>	<b>-</b>	<b>(95,259)</b>	<b>23,198</b>
<b>Total funds</b>	<b>774,174</b>	<b>2,999,938</b>	<b>(2,474,418)</b>	<b>49,294</b>	<b>-</b>	<b>1,348,988</b>

## NOTES TO THE FINANCIAL STATEMENTS

The designated fund is for strategic development, leadership and support costs.

The restricted funds are held for the following purposes:

- Gamble Aware System Stabilisation Fund (2023-24 and 2024-25) – delivery of key programmes, leadership and support costs in the transition to statutory funding.
- Gamble Aware Improving Outcomes Fund – delivery of the Community & Faith Leaders Programme from 1<sup>st</sup> April 2024.
- Gambling Commission Regulatory Settlement – delivery of the University & Student Engagement Programme.
- Gamble Aware via GamCare – delivery of the English Gambling Education Hub until the programme ended in late 2024.
- Playtech and Merkur – delivery of the Health & Social Care Programme until 31<sup>st</sup> December 2024.
- BGC – delivery of the Education Programme in Northern Ireland and digital projects to support the Education Programme.
- Merkur – delivery of scouts badge project.
- Microgaming – delivery of EDI review work.

At the end of each funded programme, and subject to the terms and conditions of funding and the programme being delivered to the relevant funder's satisfaction, any remaining unspent funds are transferred to unrestricted funds in furtherance of Ygam's charitable objective.

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

NOTES TO THE FINANCIAL STATEMENTS

**17. ANALYSIS OF NET ASSETS  
BETWEEN FUNDS**

	<b>General Funds at 31 March 2025</b>	<b>Restricted Funds at 31 March 2025</b>	<b>Total Funds at 31 March 2025</b>
	£	£	£
Intangible fixed assets	-	-	-
Tangible fixed assets	15,723	50,140	<b>65,863</b>
Investments	752,150	-	<b>752,150</b>
Debtors	109,155	343,059	<b>452,214</b>
Cash	2,376,510	374,437	<b>2,750,947</b>
Creditors due within one year	(246,728)	(717,491)	<b>(964,219)</b>
	<b>3,006,810</b>	<b>50,145</b>	<b>3,056,955</b>

**Comparative analysis of net assets between funds**

	<b>General Funds at 31 December 2023</b>	<b>Restricted Funds at 31 December 2023</b>	<b>Total Funds at 31 December 2023</b>
	£	£	£
Intangible fixed assets	25,000	9,521	<b>34,521</b>
Tangible fixed assets	35,913	13,674	<b>49,587</b>
Investments	726,224	-	<b>726,224</b>
Debtors	120,173	239,900	<b>360,073</b>
Cash	574,686	1,222,068	<b>1,796,754</b>
Creditors due within one year	(156,206)	(1,461,965)	<b>(1,618,171)</b>
	<b>1,325,790</b>	<b>23,198</b>	<b>1,348,988</b>

## NOTES TO THE FINANCIAL STATEMENTS

### 18. PROVISIONS AND FUNDING COMMITMENTS

The Charity has no recognised funding commitments or provisions as at the 31 March 2025 (2023: none).

### 19. LEASES

The Charity has not entered into any operating or finance leases during the period to 31 March 2025 (2023: none).

### 20. PENSION COMMITMENTS

Pension costs in note 8 relate to payments made to a defined contribution pension scheme. The charitable company's liability is limited to making the payments due to the scheme on a timely basis. The liability at the period end is £0 (2023: £8,397).

### 21. RELATED PARTY TRANSACTIONS

There were no related party transactions during the period to 31 March 2025 (2023: none).

### 22. FINANCIAL INSTRUMENTS

At the Balance Sheet date the charity held the following:

	At 31 March 2025 £	At 31 December 2023 £
<b>Financial assets</b>		
<b>Financial assets measured at fair value:</b>		
Listed investments	752,150	726,224
<b>Financial assets measured at cost:</b>		
Cash at bank and in hand	2,750,947	1,796,754
<b>Financial assets measured at amortised cost:</b>		
Trade debtors	377,331	93,477
Accrued income	7,860	203,331
Other debtors	21,515	200
<b>Total financial assets</b>	<b>3,909,803</b>	<b>2,819,986</b>
<b>Financial liabilities</b>		
<b>Financial liabilities measured at amortised cost:</b>		
Trade creditors	37,573	12,767
Other creditors	-	87,084
Accruals	179,034	48,650
<b>Total financial liabilities</b>	<b>216,607</b>	<b>148,501</b>

YOUNG GAMERS AND GAMBLERS EDUCATION TRUST  
REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

NOTES TO THE FINANCIAL STATEMENTS

23. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

		Unrestricted Funds At 31 December 2023 £	Restricted Funds At 31 December 2023 £	Total Funds At 31 December 2023 £	Total Funds At 31 December 2022 £
	Note				
<b>INCOME AND ENDOWMENTS FROM:</b>					
Donations and legacies	2	595,324	-	595,324	973,524
Charitable activities	4	172,302	2,203,714	2,376,016	1,670,303
Investments	3	28,598	-	28,598	2,034
<b>Total income</b>		<b>796,224</b>	<b>2,203,714</b>	<b>2,999,938</b>	<b>2,645,861</b>
<b>EXPENDITURE ON:</b>					
Costs of generating voluntary income	5	133,098	-	133,098	118,111
Charitable activities	5	229,230	2,112,090	2,341,320	2,191,141
<b>Total expenditure</b>		<b>362,328</b>	<b>2,112,090</b>	<b>2,474,418</b>	<b>2,309,252</b>
Net gain on investments		49,294	-	49,294	(88,659)
<b>Net income</b>	6	<b>483,190</b>	<b>91,624</b>	<b>574,814</b>	<b>247,950</b>
Transfer between funds	16	95,259	(95,259)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>578,449</b>	<b>(3,635)</b>	<b>574,814</b>	<b>247,950</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds at start of period	16	747,341	26,833	774,174	526,224
<b>Total funds at end of period</b>	16	<b>1,325,790</b>	<b>23,198</b>	<b>1,348,988</b>	<b>774,174</b>