

GAMBLING WITH LIVES

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

GAMBLING WITH LIVES

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GAMBLING WITH LIVES

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025

Trustees	C Ritchie MBE, Co-chair E Katis MBE, Co-chair G Challis, Trustee T Furness, Trustee D I H Campbell, Treasurer P Keogh, Trustee Professor L White, Trustee S Singh, Trustee Professor J A O'Sullivan, Trustee
Charity registered number	1184114
Principal office	The Circle 33 Rockingham Lane Sheffield S1 4FW
Chief Operating and Development Officer	R Corbett (1 July 2024 - 13 January 2025) L Felton (appointed 8 January 2025)
Independent auditors	Shorts Chartered Accountants Statutory Auditor 2 Ashgate Road Chesterfield S40 4AA
Bankers	Virgin Bank 66 Fargate Sheffield S1 2HE
Solicitors	Lupton Fawcett LLP The Synergy Building Belgrave House 47 Bank Street Sheffield S1 2DR

GAMBLING WITH LIVES

STATEMENT FROM THE CO-CHAIR OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The co-chair of trustees presents his statement for the year.

The last year has seen some major changes which I believe will have a profound impact on the whole gambling landscape. Four years after the Government launched its review of the 2005 Gambling Act in December 2020, in November 2024 the Government announced the introduction of a statutory levy on the gambling industry. Starting in April 2025, the levy has been set at a level which should raise around £100 million every year: when Gambling with Lives was launched in 2018 the industry contributed substantially under £10 million – mainly to Gambleaware.

And crucially, all decision making about the use of the levy will be undertaken by bodies accountable to Parliament and the public. Half will go to treatment which will be commissioned by the NHS; 30% to prevention overseen by the Office of Health Improvement and Disparities (OHID); with the remaining 20% for research, the commissioning of which will be overseen by UKRI. It is expected that the first monies will become available in Autumn 2025.

An equally important event in January 2025 was the publication of the NICE guidelines on “Gambling-related harms: identification, assessment and treatment” which included the recommendation to “consider asking people about gambling (even if they have no obvious risk factors for gambling-related harm) when asking them about smoking, alcohol consumption or use of other substances”. Taken together with 2023’s National Suicide Prevention Strategy which identified gambling as one of six factors “linked to suicide at a population level” and that gambling can be a “dominant factor without which the death may not have happened”, it feels that gambling is now being seen as an important public health issue alongside tobacco, alcohol and unhealthy foods.

In future years, the statutory levy, NICE guidelines and Suicide Prevention Strategy will be seen as key events which changed how gambling was seen and treated in the UK and beyond. I am proud to say that Gambling with Lives families had a significant impact in the establishment of each. Many other organisations have been actively involved and the voices of those harmed by gambling have been heard.

Meanwhile, Gambling with Lives has continued to shape what we can offer families, with a key development being the establishment of the Family Council, which is integral to embedding the lived experience of families into governance and delivery. The Council will help to ensure that families can access whatever they need to move forward. Community events remain central: whether they be our annual Parliamentary Event, this year attended by over 30 family members and 50 MPs; or the annual summer event which brought together 40 individuals from 14 families; or the regular ‘coffee and catch up’ online sessions.

And many families have continued to press for gambling reform through meetings and work with their MPs. Gambling reform has always been a cross-party issue, but last year’s General Election brought a new government and a large number of new MPs into Parliament. Gambling with Lives families had been meeting with prospective MPs long before the election was announced, and many have since met with their MPs to let them know about the harm that gambling can do and what is needed in terms of reform and regulation. Families were quoted and reference many times in the Westminster Hall debate on gambling harms in February. And one family MP meeting led directly to Gambling with Lives and Chapter One being asked to be part of a ‘mental health day’ in Sheerness where we – and more importantly the family – made a powerful impression.

Our national gambling harm prevention programme, Chapter One, has gone from strength to strength. The original partnership with Greater Manchester Combined Authority and two-year pilot has demonstrated an alternative to existing prevention programmes which focus on ‘individual responsibility’ and ignore the role of products and industry practices in causing and prolonging harm and addiction. It can now serve the whole of the UK and has been commissioned to deliver training across Yorkshire & Humberside, Nottingham, Birmingham, Northern Ireland and elsewhere. Evaluation results have been excellent. Chapter One also delivered our first ever public health campaign (targeted at 18 to 34-year-olds) which led to millions of impressions and had a positive impact on local people accessing information and support for gambling harms. Its materials and resources have already been picked up by other local authorities.

GAMBLING WITH LIVES

STATEMENT FROM THE CO-CHAIR OF TRUSTEES (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

The demonstrable impact and success of Chapter One has meant that we have established it as a subsidiary trading company to put it in a position to expand and deliver education, training and wider prevention activities across the UK.

Clearly, the world of gambling reform and harm prevention is entering a new phase where we need to consolidate the new norm where gambling is treated as a public health issue, with appropriate safeguards in place and complete and independent information is available to us all.

DocuSigned by:

C Ritchie

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Charles Ritchie
Co-Chair of Trustees

Date: 26/08/2025

GAMBLING WITH LIVES

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the audited financial statements of the Gambling with Lives for the 1 April 2024 to 31 March 2025.

Objectives and activities

Policies and objectives

Gambling with Lives aims to:

- Support people bereaved by gambling-related suicide and to improve mental health and save lives through growing awareness of gambling harm and its causes.

We will achieve this by:

- Supporting gambling-bereaved families
- Investigating and learning from every death
- Public health information and support
- Research and evidence of gambling harm

Family service

“Just to be surrounded by people who know exactly where you are coming from - that is particularly comforting, when you know you're not actually alone.”
Rosie & Tony (bereaved parents)

Gambling with Lives is the only UK charity dedicated to supporting families bereaved by gambling-related suicide. Beyond direct support, our mission includes raising public awareness, reforming regulation, and reshaping the national narrative around gambling harm. We believe gambling suicide can be prevented, and our work centres on learning the lessons and prevention of harm, and future deaths.

We are a community and members offer mutual support to each other alongside the efforts of our staff team. Support is designed with and for those who have experienced bereavement first-hand. Our collective insights shape our strategy, delivery, and advocacy, ensuring our work is rooted in authenticity and lived experience.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

Our Support Model

The Family Service is built on five core support offers, providing a trauma informed and comprehensive approach to supporting families at point. This includes:

- *Bereavement Support* – Compassionate, practical, and emotional support following a death
- *Investigation Support* – Guidance and support through the inquest process, legal systems and regulatory action.
- *Community Support* – Opportunities for families to connect, reducing isolation and building solidarity.
- *Advocacy Support* – Empowering families to use their voice to call-out injustice and push for change and reform.
- *Therapeutic Support* – Access to trauma-informed counselling and mental health care.

Service Development & Delivery

The Family Portal

The Gambling with Lives Family Portal was launched this year, a secure, password-protected section of our website tailored to the needs of bereaved families. It offers a private space to access resources, guidance and updates on events and news. It's designed to be an informative and safe space for the community, where people can spend time gathering information and hear from others affected.

The Family Council

This year marked the establishment of the Family Council—an advisory group of bereaved family members who directly inform the development of services. Their work has focused on shaping how we communicate with and improve family engagement, as well as evaluating the accessibility of what we do.

The Council is integral to embedding lived experience into governance and delivery. Their insights are helping shape a responsive, relevant service that evolves in real-time with the needs of our community.

Council Vision: To ensure the Gambling with Lives Community are embedded in every area of the Family Support Service, bringing individual experiences to create a collective voice.

Public Affairs & Advocacy

Working with the Public Affairs team, family members have participated in high-profile political events to explain their experiences and learnings to help bring about change. In 2024, family members attended the Labour Party Conference and met newly elected MPs. In 2025, our Parliamentary Event achieved record attendance: 32 family members and over 50 MPs took part, listening to lived experience first-hand.

These engagements have led to All Party Parliamentary Group references, committee appearances, and local MP support for policy reform. Family members have voiced a renewed sense of empowerment:

"They are finally listening. Our boys are not being forgotten," said Judith, mother of Chris.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

Community Support & Events

In 2024–25, there were three in-person family events, bi-monthly online 'Coffee and Catch-Up' sessions, and peer-led social gatherings. These initiatives are vital in reducing the isolation often felt by family members.

The Summer Event brought together 40 individuals from 14 families. Partnering with Guy's Gift, a child bereavement charity, we ran therapeutic sessions for young people. This enabled parents and carers to connect with others in the community while knowing their children were supported in age-appropriate ways.

Research & Training

Work continues with partners on a large research project, a psychological autopsy, which involves several bereaved families. We will be leading on several elements of the next stage, dissemination of findings or 'knowledge mobilisation', and will offer valuable experience when it comes to communicating and delivering to multiple stakeholders. We have also continued to build relationships with academics and public health professionals to consider further projects to better inform policy and drive change in this space.

We co-produced a national guide on gambling harm and gambling-related suicide with Support After Suicide Partnership and other organisations in the space. We were invited to speak at the launch, alongside the national advisor in gambling harm and both Gambling with Lives and Chapter One feature in the resource.

We also delivered a training pilot to the largest bereavement support organisation in the UK, training over 300 professionals in gambling harm and suicide. Attendees reported significantly increased understanding of gambling harm and confidence in providing appropriate support. We aim to roll out this training nationally in the coming year and extend our focus to coroners, coroner's officers, and professionals involved in the investigations process.

Evaluation and Strategic Planning

Following the implementation of the service model, we have now finalised our Theory of Change Model and designed a framework for impact evaluation. This will underpin our ongoing strategy and help report outcomes for all stakeholders. We are collaborating with academic partners to develop a flexible Context-Mechanism-Outcome model, grounded in lived experience and based on an action research model. We hope this will be carried out by an embedded researcher, who will work alongside families and build strong relationships and an understanding of the organisation and its vision.

Political advocacy

During 2024–2025, Gambling with Lives built on the momentum achieved in previous years, maintaining a central role in shaping national policy on gambling reform, suicide prevention, and public health. The charity's political advocacy contributed to the implementation of key commitments made in the White Paper on gambling reform and continued to ensure that gambling related harm and suicide remained a political and public health priority across government departments, including the Department of Health and Social Care, and for the new intake of Parliamentarians following the General Election.

A major outcome of the charity's continued engagement was further inclusion of gambling-related harm as a health issue, particularly building on the foundation laid by the National Suicide Prevention Strategy in 2023, and progress on the statutory levy, reinforcing the recognition of gambling as a significant risk factor for suicide. Senior health and suicide prevention leaders and senior cross-Party Parliamentarians reiterated their support for these reforms.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

Activities that supported the charity's advocacy goals during the year included:

- Mapping and proactively engaging with candidates prior to the General Election and new cross-party politicians following the election.
- Ongoing engagement and meetings with Ministers, Shadow Ministers, MPs and Peers across parties.
- Meetings between bereaved families and Gambling with Lives trustees and their MPs and key policymakers – including briefings – ensuring lived experience directly informed political action, including parliamentary questions and wider debates on gambling-related harm and suicide.
- Active contributions to parliamentary inquiries, including being asked to be witnesses at the Health and Social Care Select Committee, helping shape recommendations around prevention, treatment, and regulation.
- Responding to several consultations on aspects of regulatory reform undertaken by the Gambling Commission and government departments.
- Representation at national and local party conferences:
- At the national Labour Party conference, Gambling with Lives had a stand and also hosted a well-attended fringe event on stopping gambling suicide featuring Parliamentarians with standing room-only attendance again.
- Gambling with Lives also hosted a fringe event at the Yorkshire and Humber Regional Labour Party Conference, where Oliver Coppard, Mayor of South Yorkshire, joined Liz Ritchie and James Grimes on the panel.
- Organisation of the sixth annual Parliamentary event, where families and experts engaged with over 50 Parliamentarians as well as health professionals, and civil servants. Crucially, both the Department of Health and Social Care and Department for Culture, Media and Sport Ministers spoke at the event – a first for the organisation.
- Continued collaboration with the All-Party Parliamentary Group on Gambling Related Harm, Peers for Gambling Reform, and the Suicide All Party Parliamentary Group, providing expert and lived experience input to ongoing discussions.
- Multiple meetings and engagements with senior civil servants from Department for Culture, Media and Sport, Department of Health and Social Care, Department of Education, Ministry of Justice, the Office for Statistics Regulation and other departments to influence the direction of policy development and implementation.
- Liz Ritchie continued her membership on the National Institute for Care Excellence guideline committee for gambling-related harm, which published its guidelines in February 2025.
- Liz and Charles Ritchie were invited to be on the National Suicide Prevention Strategy Advisory Group in recognition of gambling being included in the 2023 Suicide Prevention Strategy.
- Engagement with Metro Mayors, with several meetings taking place.

Through its advocacy work, Gambling with Lives has sustained pressure for reform at the highest levels of government and ensured that the voices of those affected by gambling-related suicide remain central to and form a critical part of the national conversation on gambling harms prevention, treatment and suicide policy.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

Policy, media and events

Gambling with Lives' spokespeople and families appeared in numerous high-profile broadcast interviews and provided quotes for multiple articles across several newspapers over the year.

As a result, Gambling with Lives' key messages were mentioned thousands of times in the media throughout this year, helping amplify our policy aims and maintain our profile.

Highlights include:

- **Gambling Survey of Great Britain, July 2024**

The new Gambling Survey of Great Britain, published by the Gambling Commission, indicated that levels of gambling harm are several times higher than found in previous Health Surveys. These are now the official figures of gambling participation and harm. John Myers, one of the members of the GwL community was on BBC Breakfast, along with Will Prochaska (Campaign to end Gambling Advertising). Gambling with Lives was quoted in many prominent articles, including The Guardian.

- **Chapter One football match, August 2024**

A special football match was played in Belfast on Friday 16 August to raise awareness of the serious harms of gambling addiction across the island of Ireland and to encourage sports clubs to sign up for Chapter One information and training programmes. Philip McGuigan MLA played, along with James Grimes (Director of Chapter One) and Declan Cregan, (Chapter One Training Officer) and

- Robbie Butler MLA supported. All major NI broadcasters covered the game, including BBC Newsline, RTE and UTV.

- **Gambling Commission Children and Young People report, November 2024**

Declan Cregan was on BBC Radio 4's Today programme following news that the percentage of children and young people classified as "problem gamblers" has doubled in the last year.

- **Statutory levy announcement, November 2024**

Liz and Charles Ritchie were on BBC Breakfast on the day that the Government officially announced the statutory levy. Gambling with Lives was also widely quoted, including BBC News.

- **The Big Step Arsenal to Downing Street, December 2024**

Bereaved families and people with lived experience of gambling harm walked from the Emirates Stadium to 10 Downing Street to hand in a petition signed by over 120,000 people calling for an end to all gambling advertising and sponsorship in football. Channel 5 News covered the walk and spoke with John Myers.

- **Voicing Loss report publication, January 2025**

The Voicing Loss project published a ground-breaking report into the experiences of inquests for families bereaved by gambling-related suicide, which featured nine Gambling with Lives families. The Observer covered the release of the report. Liz and Charles Ritchie also wrote a piece for the project, ahead of the report release.

- **NICE guidelines publication, January 2025**

Liz and Charles Ritchie appeared on BBC Breakfast on the day that the NICE guidelines on gambling-related harms were published. Liz was on the Committee which produced the guidelines. James Grimes also spoke to BBC News.

- **Sky Bet data story, January 2025**

Charles Ritchie was quoted in this Guardian story about gambling operators using data to target people already suffering harms from gambling.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

- **Chapter One Parliamentary launch, March 2025**

The Press Association ran the story of the launch which resulted in hundreds of pieces online, including The Independent and The Evening Standard.

The Big Step

The Big Step, a Gambling with Lives campaign which has brought together bereaved families and gamblers who have been seriously harmed by gambling, aims to end gambling advertising and sponsorship in football – one of the most common pathways into gambling for young people.

Building on momentum from the previous year, when the Premier League announced a voluntary ban on front-of-shirt gambling sponsors from the 2026/27 season, The Big Step held a major event in December 2024. Over 20 families bereaved by gambling-related suicide and others harmed by gambling walked from the Emirates Stadium to 10 Downing Street, where they delivered a petition—signed by over 120,000 people—to Sir Keir Starmer, urging a complete ban on gambling advertising and sponsorship in football.

Chapter One

“I feel a lot more confident about identifying the harms of gambling should a colleague, friend or client show them.” Chapter One training participant.

Chapter One is a national gambling harm prevention programme that provides information and support for everyone affected by gambling. This includes training for professionals, education for young people and resources & messaging for the public, especially people experiencing gambling-related harms. It was created through a partnership between Gambling with Lives and Greater Manchester Combined Authority and following a successful two-year regional pilot in Greater Manchester, is now run by Gambling with Lives to be able to serve the whole of the United Kingdom.

Millions of people are affected by gambling harm – many of whom are left feeling alone and that it is their fault. Chapter One exists to fix this problem. Our work is designed to provide the public and professionals with clear, accessible and factual information on the causes and effects of gambling harms and how to get the right help much earlier. The approach is informed by and aligned with the National Institute for Care Excellence Guidelines on Gambling-Related Harms which were published in January 2025.

The Chapter One website is a one stop shop for gambling harm information and support. It includes digital resources, dedicated advice for those experiencing gambling harms and professionals, access to tools to protect themselves or their loved one, as well as referral routes to proven treatment and support that works.

Our “Information, Support and Treatment Pathways” pilot in Greater Manchester was completed in November 2024, with a full evaluation published by Resources 4 Change. The evaluation showed that the intervention:

- Contributed to a 100% increase in referrals to specialist local NHS care
- Trained 642 professionals, including those in healthcare settings
- Directed over 44,000 people to the website following a targeted campaign, with 20% of users visiting the “how and where to get help” section

After completion of the impactful pilot, Chapter One has continued to work closely with Greater Manchester Combined Authority while expanding partnerships and reach across the country. This was marked by a national launch event in the House of Commons in March 2024, supported by several public health experts, parliamentarians and the Mayor of Greater Manchester, Andy Burnham, who shared the pilot findings and reaffirmed support for our approach and plans. At the same event we launched our “10 Point Plan for Gambling Harm Prevention” in partnership with London South Bank University which sets out strategic themes and actions to ensure fewer people are harmed by gambling and those affected are better supported.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

Outside of Greater Manchester, in the year our prevention work grew substantially, and we received numerous opportunities to work alongside several local authorities across the country – helping to cement our position as go-to experts on gambling harm prevention.

Chapter One was commissioned to deliver two different training programmes for professionals by Nottingham City Council over the next three years. Mobilisation, recruitment and engagement successfully began on these programmes in late 2024. Around the same time, we received a small grant to deliver preventative programmes and information for 18–25-year-olds and the communities around them across Birmingham.

Added to this, Chapter One was commissioned by Association of Directors of Public Health in Yorkshire & Humber to train over 400 frontline professionals across the region. This work was fully evaluated, and a report is available on the Association of Directors of Public Health website. Our training programmes are constantly evaluated for impact and in the year 98% of professionals expressed confidence to support someone affected by gambling harms after the course.

To meet demand for professional training and in continuing to be thought-leaders in our space, we have developed a pioneering & bespoke E-learning platform which will contain several courses for a range of audiences, starting with a “Begin the Conversation” introductory awareness course for professionals, followed by a train-the-trainer course for teachers. In Spring 2025 the first course will be piloted by 600 professionals in the Northwest.

Our first ever public health campaign (targeted at 18–34-year-olds at risk of gambling harms) was delivered across Greater Manchester, with a mixed media digital film campaign, leading to millions of online impressions and a positive impact on local people accessing information and support for gambling harms. The materials and resources were picked up and used by local authorities beyond those in Greater Manchester.

In the year we were also commissioned by the Department of Public Health at Manchester City Council to develop a “Trauma and Gambling Harms Toolkit” which will help professionals address gambling harms in a trauma-informed way. The toolkit will be launched with a public event in Spring 2025 and freely available to all professionals.

A crucial part of our prevention work continues to be delivering evidence-based and fully piloted education materials to young people and their teachers. In the year we have reached thousands of children and young people directly with the programme, with a particular focus on work in schools, sports clubs and community organisations in Northern Ireland. Our education programme and the young people who received it are part of an evaluation led by London South Bank University – the findings will be shared in 2025, including through a presentation at the Current Advances in Gambling Research Conference in Glasgow in June.

The increasing demand and scale of our work across the UK was put into action by the growth of the Chapter One staff team over the year. This included the recruitment of a Programme Manager and two Training Officers (one based in Northern Ireland). A new Director position, replacing the Head of Prevention role, was created to ensure Chapter One has the dedicated leadership it requires as it scales up nationally. The Chapter One team have spoken and presented at a range of mental health, addiction, public health and suicide prevention conferences and events throughout the year including multiple keynote addresses.

Research

Using and reporting research has always been at the core of Gambling with Lives. We have led on ensuring that gambling suicide has been central to the debate on gambling reform: informing what needs to change but also bring an urgency to the need for action.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

We were the first organisation to estimate the number of suicides each year in the UK. But we also recognised the need to understand why there is such a strong link between gambling and suicide. So, in partnership with the GamLearn, the University of Lincoln and several other universities, we were successful in securing money to undertake a major qualitative study examining a number of suicides and attempted suicides to understand the link and propose various initiatives to reduce the number of deaths.

The study is due to report at the end of 2025 and we have applied for funding for 'knowledge mobilisation' to ensure that the results are used not only to raise awareness of gambling suicide, but to influence practice in suicide prevention and the investigation of sudden deaths where gambling is identified.

Gambling with Lives core team and infrastructure

Interim Chief Operating Officer – Liz Felton
 Head of Family Support and Community – Jude Williams
 Events and Community Manager - Emily Beck
 Head of Public Affairs – Lauren Beadle
 Communications Manager – Tom Fleming
 Administrator – Lauren Morley

Chapter One team

Director – James Grimes
 Programme Manager – Steph Pavie
 Training Manager – Catherine Wilson
 Training Officers – Declan Cregan and Freya Lenton

The co-chairs, Charles and Liz Ritchie, have continued to work full time for the charity across all areas on a voluntary, unremunerated basis.

The team is supported by IT provider APEX IT, specialist financial management provider UHY Hacker Young, and HR management provider People HR.

The year ahead 2025/26 priorities

In the year ahead, we will:

Build stronger referral pathways into the Family Service from bereavement and postvention organisations and the coronial system.

Develop and expand training for coroners, coronial staff and others involved in the investigation of sudden deaths, bereavement professionals, public health and suicide prevention teams.

Improve national understanding and data collection on gambling harm and gambling-related suicides, through research, partnership working and training.

Deepen the role of the Family Council to guide co-production across the organisation.

Expand and strengthen our advocacy work to ensure that the lessons learned by families and through the investigation of suicides are core to driving and informing the changes to gambling regulation and other prevention activities which are required to reduce the number of deaths and wider harms.

Establish Chapter One as a subsidiary trading company to put it in a position to expand and deliver education, training and wider prevention activities across the UK.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

(continued)

Roll out a national e-learning programme to meet the demand for training for professionals.

Run a public health campaign in Liverpool and seek other opportunities to undertake and influence public health messaging.

Ensure that the research findings from the 'psychological autopsy' research project are widely disseminated and used as the basis for training and awareness raising for those involved in the investigation of sudden deaths and suicide prevention.

Financial review

Summary

The Statement of Financial Activities shows a net deficit for the year to 31 March 2025 of £330,038. The balance sheet discloses net assets of £1,741,755.

Reserves policy

Gambling with Lives maintains reserves to ensure a level of working capital that protects the continuity of the charity's core work, and to provide cover for risks such as unforeseen expenditure or unanticipated loss of income. The current target level of reserves is set as the equivalent of 6 months' of planned operating expenditure.

The Board of Trustees will review the target level of reserves annually with reference to the charity's strategy and annual budget.

In addition to holding a reserve, trustees will at times designate money from unrestricted funds for significant or pre-committed project costs or replacement of major assets.

The trustees also agreed a new designation of £127,240 relating to an unrestricted grant received from the Joseph Rowntree Charitable Trust. The grant was provided to deliver a range of campaigning and advocacy activities over a three-year period, the budget for which amounts to the total of the grant.

Principal risks and uncertainties

Like many small charities, the principal risk to the continuation of Gambling with Lives' work and services centres around securing sufficient funding. As the charity's unrestricted reserves return to a more conventional level following the one-off contribution of substantial settlement funding received in 2021, continued execution and success of the fundraising strategy will be key to mitigating this risk.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

Constitution

Gambling with Lives was incorporated as a Charitable Incorporated Organisation (CIO) on 26th June 2019 (Charity Number 1184114).

Gambling with Lives is established under a CIO constitution which set out the objects and powers of the charity.

Subsidiary Company

Gambling with Lives set up a wholly owned subsidiary company, Chapter One GwL, on 10th June 2025. The company will enter into contracts for the provision of gambling harm prevention, training and support services.

Members of the board

The trustees who served during the year were as follows:

Charles Ritchie
Elisabeth Katis
Gregory Challis
Timothy Furness
Peter Keogh
David Campbell
Leroy White
Smriti Singh
J O'Sullivan

Recruitment and appointment of trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Trustees are recruited for their expertise by experience of gambling related suicide and/or for their expertise by profession. Role descriptions exist for the treasurer and co-chairs and are being developed for other members of the board.

Trustees do not receive remuneration for their work for Gambling with Lives but do have expenses reimbursed for expenses incurred solely in the pursuit of charity business.

Recruitment and appointment of key management personnel

Key management personnel are recruited with the support of external HR expertise. Employee salaries and benefits are set using third party support to benchmark against norms for the charity sector.

Members' liability

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Public benefit

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Shorts, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

C Ritchie
(Co-Chair of Trustees)
Date: 26 August 2025

DocuSigned by:
C Ritchie
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GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES

Opinion

We have audited the financial statements of Gambling with Lives (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 its incoming resources and application of resources for the year 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.

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 Auditors' 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 United Kingdom, including the Financial Reporting Council's Ethical Standard, 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.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; 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, the Trustees are responsible for the preparation of the financial statements which 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 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.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 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 Auditors' 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 extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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 team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- through discussions with the directors and other management and from our commercial knowledge and experience of the sector, we identified the laws and regulations applicable to the charity; and
- focusing on the specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, we assessed the extent of compliance with those laws and regulations identified above through making enquiries of management and inspecting relevant correspondence.

We assessed the susceptibility of the charity'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; and
- 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 to identify any unusual or unexpected relationships;
- considered journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims;
- reviewing any correspondence with HMRC and considering relationships with relevant regulators and the charity's legal advisors;
- reviewing minutes of meetings between management and those charged with governance; and
- reviewing legal and professional fees for evidence of any litigation.

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. This description forms part of our Auditors' 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. 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 Auditors' 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 its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:



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Shorts

Chartered Accountants
Statutory Auditor
2 Ashgate Road
Chesterfield
S40 4AA

26 August 2025

Shorts are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

GAMBLING WITH LIVES

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	421,040	208,938	629,978	1,247,464
Expenditure on:					
Charitable activities	5	505,858	454,158	960,016	856,261
Net (expenditure)/income		(84,818)	(245,220)	(330,038)	391,203
Transfers between funds	12	130,054	(130,054)	-	-
Net movement in funds		45,236	(375,274)	(330,038)	391,203
Reconciliation of funds:					
Total funds brought forward		882,016	1,189,777	2,071,793	1,680,590
Net movement in funds		45,236	(375,274)	(330,038)	391,203
Total funds carried forward		927,252	814,503	1,741,755	2,071,793

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 22 to 34 form part of these financial statements.

GAMBLING WITH LIVES

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
Tangible assets	9	1,452	534
Current assets			
Debtors	10	43,578	35,501
Cash at bank and in hand		1,729,835	2,079,075
		<u>1,773,413</u>	<u>2,114,576</u>
Creditors: amounts falling due within one year	11	(33,110)	(43,317)
Net current assets		<u>1,740,303</u>	<u>2,071,259</u>
Total net assets		<u><u>1,741,755</u></u>	<u><u>2,071,793</u></u>
Charity funds			
Restricted funds	12	814,503	1,189,777
Unrestricted funds	12	927,252	882,016
Total funds		<u><u>1,741,755</u></u>	<u><u>2,071,793</u></u>

The financial statements were approved and authorised for issue by the Trustees on 26 August 2025 and signed on their behalf by:

DocuSigned by:

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C Ritchie
 (Co-Chair of Trustees)

The notes on pages 22 to 34 form part of these financial statements.

GAMBLING WITH LIVES

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash generated from / used in operating activities	15	(349,240)	426,175
Change in cash and cash equivalents in the year		(349,240)	426,175
Cash and cash equivalents at the beginning of the year		2,079,075	1,652,900
Cash and cash equivalents at the end of the year	16	1,729,835	2,079,075

The notes on pages 22 to 34 form part of these financial statements

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. General information

Gambling With Lives is a Charitable Incorporated Organisation, incorporated on 26th June 2019 (registered charity number: 1184114). Its registered office is The Circle, 33 Rockingham Lane, S1 4FW. The objectives of the charity are set out in the trustees report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Gambling with Lives meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

Although the charity is reliant on donations, grants and fundraising activities for its funding, the charity has a strong cash balances which is sufficient to cover the costs of the organisation for at least the next 12 months. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Computer equipment	-	33% Straight line
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2.6 Debtors

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

2.7 Cash at bank and in hand

Cash at bank and 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.

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.9 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives 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 or which have been raised by the Charity for particular purposes. The costs of raising and 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.

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The directors have not identified any key accounting estimates or judgements.

4. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	317,424	193,975	511,399	896,714
Grants	61,297	14,963	76,260	350,350
Fundraising activities	42,319	-	42,319	400
	421,040	208,938	629,978	1,247,464
Total 2024	55,088	1,192,376	1,247,464	

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Expenditure on charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Awareness raising and events	43,639	65,333	108,972	71,780
Family support services	26,529	50	26,579	53,519
Events	1,856	5,225	7,081	-
Education	-	-	-	10,551
Treatment pathway	1,115	6,657	7,772	31,843
Interest received	(32,978)	-	(32,978)	(22,645)
Interim support and recruitment fees	-	-	-	11,241
Wages and salaries (note 7)	272,598	315,897	588,495	595,378
IT costs	27,751	39,080	66,831	24,943
Insurance	5,820	-	5,820	5,416
Telephone and internet	3,153	-	3,153	1,984
Professional fees	84,444	-	84,444	31,356
Depreciation	658	-	658	267
Staff training and welfare	45,267	6,500	51,767	12,110
Travel and subsistence	25,730	15,416	41,146	27,700
Bank charges	276	-	276	818
Total 2025	505,858	454,158	960,016	856,261
Total 2024	695,607	160,654	856,261	

The charity operates in such a way that it needs significant resource in terms of staff and volunteers. The wages and salaries are shown in the above table but have been analysed further in note 7 to demonstrate which activities these costs are attributable to in order to provide a better understanding of the organisation and its activities.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

6. Auditors' remuneration

	2025 £	2024 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	9,500	9,000
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	2,500	4,440

7. Staff costs

	2025 £	2024 £
Wages and salaries	500,846	512,203
Social security and other costs	55,080	51,114
Contribution to defined contribution pension schemes	32,569	32,062
	588,495	595,379

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Employees	10	9

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	2	-
In the band £70,001 - £80,000	1	1

Total key management personnel benefits paid through payroll for the year ended 31 March 2025 is £65,652 (2024: £125,627).

The charity encourages an active board and invites trustees to get involved in the various activities which the charity undertakes. In particular, the two co-chairs and founders of the charity offer significant additional volunteer time to organise and support various events and functions within the charity. They do not receive any remuneration for this time.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
Analysis of staff cost by activity		
Family service	108,425	120,786
Education	245,342	112,320
Treatment pathway	-	61,321
Awareness raising and events	79,450	95,673
Central services	155,278	205,279
	<u>588,495</u>	<u>595,379</u>

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, expenses totalling £6,073 were reimbursed or paid directly to 3 Trustees (2024: £146 to 1 Trustee) in respect of their roles as volunteers.

9. Tangible fixed assets

	Computer equipment £
Cost or valuation	
At 1 April 2024	800
Additions	1,576
At 31 March 2025	<u>2,376</u>
Depreciation	
At 1 April 2024	266
Charge for the year	658
At 31 March 2025	<u>924</u>
Net book value	
At 31 March 2025	<u><u>1,452</u></u>
At 31 March 2024	<u>534</u>

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	-	3,500
Other debtors	-	4,991
Prepayments and accrued income	43,578	27,010
	<u>43,578</u>	<u>35,501</u>

11. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,850	16,842
Other taxation and social security	12,932	-
Other creditors	-	6,456
Accruals and deferred income	16,328	20,019
	<u>33,110</u>	<u>43,317</u>

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

12. Statement of funds**Statement of funds - current year**

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Designated Funds	190,391	41,297	-	(190,391)	41,297
General funds					
General Funds	691,625	379,743	(505,858)	320,445	885,955
Total Unrestricted funds	882,016	421,040	(505,858)	130,054	927,252
Restricted funds					
Treatment pathways	32,806	-	(95,196)	62,390	-
Education Regulatory Settlement Grant	338,304	12,000	(65,417)	(214,887)	70,000
Chapter One Major Gift - IOI	622,910	-	(141,220)	-	481,690
Chapter One Major Gift - DW	145,257	30,000	(67,739)	-	107,518
Greo Research Grant	43,945	25,260	(30,005)	-	39,200
Family Service Appeal Funds	6,555	54,000	(29,670)	-	30,885
Birmingham Brighter Futures	-	14,963	-	(2,000)	12,963
GMCA	-	3,965	-	-	3,965
OHID Yorkshire & Humber	-	12,500	(24,443)	24,443	12,500
Nottingham City Council Grant 1	-	30,000	(423)	-	29,577
Nottingham City Council Grant 2	-	26,250	(45)	-	26,205
	1,189,777	208,938	(454,158)	(130,054)	814,503
Total of funds	2,071,793	629,978	(960,016)	-	1,741,755

The details surrounding the designated funds are set out in the Trustees Report.

During the year the charity reviewed the fund position and reallocated some historical expenses between funds to rectify the closing position.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

12. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Designated Funds	-	-	-	190,391	190,391
General funds					
General Funds	1,522,535	55,088	(695,607)	(190,391)	691,625
Total Unrestricted funds	1,522,535	55,088	(695,607)	-	882,016
Restricted funds					
Treatment pathways	158,055	-	(125,249)	-	32,806
Education Regulatory Settlement Grant	-	350,350	(12,046)	-	338,304
Chapter One Major Gift - IOI	-	643,059	(20,149)	-	622,910
Chapter One Major Gift - DW	-	145,257	-	-	145,257
Greo Research Grant	-	44,020	(75)	-	43,945
Family Service Appeal Funds	-	9,690	(3,135)	-	6,555
	158,055	1,192,376	(160,654)	-	1,189,777
Total of funds	1,680,590	1,247,464	(856,261)	-	2,071,793

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

13. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	190,391	41,297	-	(190,391)	41,297
General funds	691,625	379,743	(505,858)	320,445	885,955
Restricted funds	1,189,777	208,938	(454,158)	(130,054)	814,503
	<u>2,071,793</u>	<u>629,978</u>	<u>(960,016)</u>	<u>-</u>	<u>1,741,755</u>

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	-	-	-	190,391	190,391
General funds	1,522,535	55,088	(695,607)	(190,391)	691,625
Restricted funds	158,055	1,192,376	(160,654)	-	1,189,777
	<u>1,680,590</u>	<u>1,247,464</u>	<u>(856,261)</u>	<u>-</u>	<u>2,071,793</u>

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,452	-	1,452
Current assets	958,910	814,503	1,773,413
Creditors due within one year	(33,110)	-	(33,110)
Total	<u>927,252</u>	<u>814,503</u>	<u>1,741,755</u>

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	534	-	534
Current assets	924,799	1,189,777	2,114,576
Creditors due within one year	(43,317)	-	(43,317)
Total	<u>882,016</u>	<u>1,189,777</u>	<u>2,071,793</u>

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	<u>(330,038)</u>	<u>391,203</u>
Adjustments for:		
Decrease/(increase) in debtors	(8,077)	26,162
Decrease/(increase) in tangible fixed assets	(918)	(534)
Increase/(decrease) in creditors	(10,207)	9,343
Net cash provided by/(used in) operating activities	<u><u>(349,240)</u></u>	<u><u>426,174</u></u>

16. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	<u>1,729,835</u>	<u>2,079,075</u>
Total cash and cash equivalents	<u><u>1,729,835</u></u>	<u><u>2,079,075</u></u>

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

17. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	2,079,075	(349,240)	1,729,835
	<u>2,079,075</u>	<u>(349,240)</u>	<u>1,729,835</u>

18. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £32,569 (2024: £32,062). Amounts totalling £nil (2024: £6,456) were payable to the fund at the balance sheet date and are included in creditors.

19. Related party transactions

During the year, amounts totalling £10,070 (2024: £20,100) were paid to Pukka Films. The director of Pukka Films is a close family member of a trustee of the charity. At the year end amounts were owing to Pukka Films totalling £nil (2024: £6,000).

In the previous year, Jonathan Dawson was working for the organisation as Director of Operations and People but was made redundant during the prior year. He continued to work with the charity on a freelance basis and an amount totalling £525 (2024: £2,699) was paid in respect of his self-employed services.

Janet Paske, a partner of one of the trustees, has performed some administrative work during the year and was paid £2,859.

Peter Keogh, trustee of the Charity, was paid £426, and there was an outstanding balance at year end of £203 which was recognised in creditors.

Voluntary Action Sheffield (VAS), a related party due to one of the trustees also being a trustee of Gambling with Lives, was paid £238 during the year.

All related party transactions are considered to have been carried out under normal market conditions by the Trustees.