



Our impact and achievements

Trustees' Report and Accounts for
our work in 2024 to prevent and address
gambling harms



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Foreword from the Chair

2024 marked a meaningful chapter in our story as we celebrated ten years of Betknowmore UK. As I reflect on this, and my time as Chair, I feel truly humbled to have been part of this remarkable journey. To witness the transformation of Betknowmore UK has been both inspiring and deeply rewarding.



What began ten years ago as the vision and determination of one individual has grown into a thriving charity delivering a wide range of tailored support services. From grassroots beginnings, our work has evolved into a nationally recognised model, known for its innovation and evidence-based approach.

Today, Betknowmore UK stands as a leading voice in the sector helping shape the national conversation on gambling harm and setting the standard for personalised, peer-led and person-centred support.

In 2024 we welcomed new colleagues, embraced ambitious projects, and expanded our capacity to meet rising demand. Our people are our greatest strength, and this year they demonstrated, time and again, what it means to lead with empathy, insight, and integrity.

Throughout the year we began shaping the next phase of our organisational strategy, placing renewed emphasis on improving communication, strengthening internal systems, and aligning our work closely with the evolving needs of the sector.

One of the true highlights for me was attending the first-ever all-staff offsite. It provided a chance to step away from the day-to-day and come together as one team. It gave us the opportunity to connect not just as professionals, but as people. I extend my heartfelt thanks to our dedicated staff, your care and commitment are the heart of everything we do. And to our partners, stakeholders, and the individuals we serve: thank you for your trust, insight, and continued belief in our mission.

As we look ahead to 2025, we remain deeply committed to raising awareness of the impact of gambling harm and ensuring that anyone in need of support can access the help they deserve.

A handwritten signature in blue ink, which appears to read 'Andrew Gray'.

Andrew Gray | Chair

Foreword from the CEO

10 Years young... and we are just getting started!

It is quite the achievement to celebrate a ten-year anniversary. It demonstrates commitment, motivation, and resilience! It is inevitable those ten years have also seen their ups and downs and lots of challenges! Mostly though, from founding the organisation in 2014 to today, it has been an exciting and fulfilling journey, and I am extremely proud that we have grown and attracted amazing and committed individuals to our cause, many sharing their own lived experience in the pursuit of helping others.



In 2024, we continued our growth across the NGSN estate, transitioning from regional to national provider of services, balancing sustainability, and scale. Key to expansion and ensuring our services remained safe and high performing, was supporting front-line delivery with targeted investment into our internal structures and processes, such as our Quality Management Systems, Cyber Securities accreditation and CRM software. We invested similarly in our people, introducing enhanced health and wellbeing packages for all employees and new members joined our Lived Experience Advisory Board. The journey towards a new levy funding model and the introduction of a new commissioning structure started. We look forward to the opportunities this will bring and collaborating with new partners across the UK and beyond. One exciting area of growth for the charity is our engagement with local authorities. More on that to come in 2025.

Our commitment to a public health approach requires we begin to survey where the gaps are in service provision and organise a response. In 2006, I travelled through the criminal justice system, receiving a suspended sentence. The shame and guilt at hurting my affected others, family, friends and employer, fueled motivation to change my life, to repair the breakdown in relationships and regain trust. However, even then, I sensed that probation, gambling, substance and family support services had gaps to help with my specific needs.

Fast forward to today, how much has changed in that respect? Betknowmore UK will invest resources in two important areas, support for affected others and the criminal justice sector. Both require a dedicated and comprehensive strategic and operational response. Both have been severely under-funded. To highlight the need, I am delighted to invite a guest blog, the author will share a raw and powerful lived experience narrative, touching on the impacts that they have suffered as a result of another person's gambling, whilst working within the criminal justice system.

We are just getting started, there is lots still to be done!

A handwritten signature in black ink, appearing to read 'F. Graham'.

Frankie Graham | Founder & CEO

A reflection on trust and deception

Professionally, the author has a background in criminal justice, working across probation, courts and prisons. As an affected other of gambling harms, she writes here about trust, legacy harms, and the messy intersections between personal and professional.

All views are solely those of the author and do not reflect the position of HMPPS.

Over my seventeen years working in criminal justice, I have encountered more deception than the average person would in a lifetime. I spent my first few years supervising people on probation, then moved to preparing pre-sentence reports for court. For this, I did in-depth interviews with

That said, I met plenty of people who were refreshingly honest, fully accountable and wanting to make meaningful change. I worked hard at building relationships where it felt safe for people to speak openly.

Over time, I developed confidence in my ability to distinguish between truth and fabrication. I recognised gaps in narratives, inconsistencies, and overly polished accounts that felt rehearsed. I noticed the subtle cues of evasion. Several years on, my internal deceit filter felt finely attuned, dependable.

That was all to change. 18 months into the pandemic, I discovered that I had been misled.



people facing sentencing, trying to understand both the offence itself, and the personal and social contexts behind it.

I became familiar with the psychological defences people default to when their behaviour is under the spotlight - justification, externalisation, and, at times, victim-blaming. Many played down the harm they had caused. It was easy to understand why. Genuine expressions of remorse are respected within the system, but acknowledging the full impact of your actions feels risky and can have negative consequences. For many, shame prevented transparency. For others, self-preservation.

Not for a short period, but for four whole years. My long-term partner had relapsed into a gambling addiction, but this time had kept it entirely concealed.

He had dabbled in gambling some years earlier, with devastating consequences. The fall-out so significant, I had convinced myself this was something he would never repeat.

Despite all my professional experience, I had no idea. My deceit filter had completely failed me. Four whole years of half-truths, quarter-truths, un-truths... four whole years of missing the cues.



After learning the full truth - the hidden debts - I found myself mentally retracing those last four years. I questioned countless moments in our relationship. Times when he had overreacted to a minor purchase I'd made or grown vague when I asked about money. I considered how many times he must have lied by omission. The scale of it was overwhelming. Where's the truth now? I had lost my navigation system.

Professionally, I'd moved into working with victims of crime. Personally, I now understood how it felt to wear the victim label. How it felt to be someone who had been manipulated, deceived.

But the impact didn't stop there. I began to question something deeper: If I couldn't recognise deception in someone I had known intimately for decades, how could I trust my ability to detect it in anyone else?

That doubt began to infiltrate other parts of my life. When we attended a problem gambling clinic, the therapist we met was warm and empathetic. Yet, when she explained who could access our data, I found myself spiralling. Could she be trusted to maintain confidentiality?

At that stage, I hadn't disclosed anything at work. I feared the assumptions that might follow. Would I be seen as victim of financial abuse? Ironical, really, given my new role included training staff to 'spot the signs' of financial abuse.

My professional identity began to shift. I no longer saw myself as the perceptive, professionally competent person I once believed I was. I saw someone who had been taken advantage of. Someone naive, vulnerable. Someone who missed the signs.

Eventually, I made the decision to step back from direct work with people on probation. At the time I was still facilitating the occasional group intervention. But I became increasingly concerned that my vulnerability might be visible. It didn't feel safe.

In time, the intensity of that mistrust began to ease. But even now, years later, traces remain. When someone invites me to collaborate on a project, I pause. I ask myself questions I never used to: What's their agenda? Can they be trusted?

That's the thing about betrayal, which often goes unspoken – the way it fractures not only your trust in others, but your trust in yourself.



Impact at a glance

In 2024, Betknowmore UK supported nearly **500** people experiencing gambling harms, through tailored 1:1 and group support by **Peer Aid**, **GOALS** and **New Beginnings**.

On average, new service users were contacted within 24 hours

Our service users experienced a 63% reduction in Problem Gambling Severity Index scores

Core 10 scores, which measure mental health, improved by an average of 64%

Our services achieved impressive outcomes and feedback:

- **93% of service users feeling like their support from Betknowmore had brought positive changes to their lives**
- **85% of service users better able to manage their gambling thoughts and behaviours**
- **80% of service users better able to manage their finances**
- **84% of service users feeling more optimistic about their futures**
- **77% of service users engaging in more physical activity**
- **71% of service users being more sociable**
- **68% of service users engaging in more learning and work opportunities**
- **91% of service users finding it easier to talk about the gambling harms that impact them**
- **73% of service users having a friend, family member or colleague that had noticed a positive change in them**

Overall, **99%** of our service users said they would recommend Betknowmore UK's services to other people in need of support.

We welcomed 9 new team members, bringing our total paid staff to 42

22 volunteers trained to become Peer Supporters

New Beginnings service held 11 cohorts – a 37% increase on the previous year

Women's Service – New Beginnings

New Beginnings is Betknowmore UK's peer support service for women. What makes New Beginnings distinctive is the strong community fostered by the team. The bonds formed within the groups often become a vital source of support and contribute directly to sustained recovery. For many participants, the groups serve as their primary social circle, providing understanding, encouragement, and solidarity.

In response to this growing sense of community, the service has continued to evolve. The team has introduced a regular digital health and wellbeing drop-in, alongside a monthly Sunday evening online quiz. These activities have become important touchpoints in the service journey, further strengthening the relationships that make New Beginnings such a valued space for the women we support.



Over the past year, the groups have explored a wide range of themes, including the connection between women's health and gambling harms, examined through the lens of lived experience and mutual support. The impact has been transformative. Many participants report feeling more in control of their thoughts and behaviours around gambling, as well as more confident in managing everyday challenges. The empowerment gained through a supportive community has led to increased social confidence and a renewed ability to take charge of their financial wellbeing. Time and again, women tell us that New Beginnings has helped them move forward with hope, resilience, and greater self-belief.

In 2024, we also strengthened links with external organisations, sharing lived experience and raising awareness of the specific challenges faced by women affected by gambling harms. We delivered sessions to Solace, Self-Injury Support, Age UK Lambeth, Places of Safety, and William Hill, and met with GambleAware alongside some of our service users. We are also proud to have contributed to Islington Council's 16 Days of Activism campaign, highlighting the intersection between gambling harms and violence against women.

“It's difficult to put into words just how important this cohort group has been for my continued recovery. Having that sense of belonging and being with women who are on varying stages of their own journey, them talking about their personal experiences and the openness of hosts and fellow members allowed me opportunity to speak openly and frankly without being judged or feel ashamed, providing a safe, comfortable environment where all were respected and valued. I genuinely feel thankful, that I made that enquiry and the connected to New Beginnings It is unquestionably a lifeline and has given me the opportunity to move forwards in a positive way knowing they are always a call or email away.”

New Beginnings service user

Achievement

New Beginnings team members Lisa and Christine were highly commended in the Hero of the Year Award category at the This Can Happen Global Awards– celebrating excellence in workplace mental wellbeing

Season 2 of the New Beginnings podcast is in development and scheduled for release in 2025, while you wait you can already catch season 1 where you listen to your podcasts

Community Based Support – GOALS

2024 was a dynamic year for our Gambling Outreach and Living Support service (GOALS), marked by strengthened community connections and expanded presence across London. From volunteering at a night shelter to collaborating with local organisations, the team remained consistently active on the ground within communities, offering support to those affected directly and indirectly by gambling harm, and raising awareness across diverse stakeholder groups.



New partnerships began to take shape, extending the service's reach and enhancing its impact across London boroughs. In response to this growth, the GOALS team underwent a restructure, enabling a more effective balance between direct client support and wider community engagement. This shift deepened collaborations, an example being with Islington Council and the launch of new drop-in and advice services at the Access Islington Hub at 222 Upper Street.

"I really enjoyed the [GOALS] sessions and in all honesty did not want them to end! It helped me re-evaluate the decisions I had every payday and why I need to prioritise myself above the gambling. Whenever I was having a bad day I knew and felt comfortable to reach out and ask for help. I have been shown great guidance and look forward to what the future holds for me now."

GOALS service user

The GOALS team are present every Thursday at 222, and provide an accessible space for the public to receive 1:1 brief interventions, whilst exploring gambling harm awareness through creative and interactive activities. One activity invited visitors to respond to the question: "How can we help our communities grow safely from harmful gambling?" sparking valuable conversations and reflection, even among those who didn't feel they had any direct harm from gambling.

Our partnership with the NHS Primary Care Gambling Service (PCGS) also evolved during the year. With a more streamlined onboarding process to support effective risk management and strengthened relationships with PCGS nurses and staff, the client journey is now smoother and more closely aligned with individual needs. From hands-on interventions to strategic partnerships, 2024 represented a significant period of growth and development for GOALS. The service is now more visible, better connected, and firmly embedded in the communities it serves.

"I don't feel like there is anything I can suggest to make the service better. It has helped me so much and... has been amazing from start to finish and really helped improve my confidence again and helped me get through the last couple of months." GOALS service user

The GOALS team conducted over 750 brief interventions in community settings, a 28% increase on last year

Partnership with Islington Council

The Hub

With Sue Marshall

How has this initiative added value to the Council's existing public health or community wellbeing strategies?

We previously had support for our residents across drugs/alcohol but not gambling harm so this initiative has been invaluable to the teams in the Access Islington Hubs as we have a strong referral path for residents who are struggling with gambling harm. According to gov.uk statistics there are more than 10k residents impacted by gambling harm so this is a big issue in our borough. The training for our teams was extremely useful; giving them additional tools and some sound advice on how to open the conversation.

Community Event Highlights

- The team volunteered at New Day's night shelter
- Cost of Living Day Events
- Calli Fest
- Go Africa Fest

How easy was it to integrate Betknowmore's programme into the Council's community service delivery?

It was very easy indeed. We met with the Betknowmore UK team and agreed on the best way forward – this included the training and getting to know you sessions with the teams. We all feel very much like one team now.

Why is a visible, welcoming space like the Hub so important for addressing issues that can often carry stigma?

This is vital to ensuring that residents feel comfortable talking to our team; we also have private spaces for the more confidential discussions (within the main space).

We're carrying our Islington Council momentum into 2025, creating more Hubs and activities to support more people across London. To find out where we are contact: info@betknowmoreuk.org



Empowering recovery through lived experience

Peer Aid is Betknowmore UK's sector leading peer support programme, enabling those with gambling harms lived experience to help others in need. Volunteer Peer Supporters bring incredible knowledge and skills to the role, and complete a City and Guilds quality assured programme to help enhance their capability, whilst also receiving support for their own wellbeing and professional goals. Many from the service has transitioned to paid employment within Betknowmore UK or the wider sector.



Services include 1:1 and group support that is person-centred, practical, and empowering. Peer Aid offers a safe, non-judgemental space where people feel heard and understood. Peer Supporters bring not only empathy, but also tools, encouragement, and accountability—helping individuals to build confidence and resilience in their recovery.

Just as importantly, each Peer Supporter is provided with regular support sessions with a Peer Aid Co-Ordinator, clinical supervision and ongoing safeguarding and risk management training.

In 2024, Peer Aid supported over 300 individuals directly and received more than 500 referrals, boosted by new partnerships with RCA Trust and NECA, as well as stronger digital outreach. Despite this surge, average waiting time remained just one day from referral to first contact.

"I feel that in my times as a Peer Supporter I have had lots of support and help when required. I also get regular check-ins from the team to see how I am coping with day to day life."

Peer Aid Peer Supporter

Impact reports indicate that participants disclose improved wellbeing, stronger relationships, and a renewed sense of purpose. Peer Aid shows that lasting change is possible when individuals are aided by those who can help create an authentic, non-judgemental and positive space for recovery to thrive.

"The service I received was fantastic. Having a [Peer Supporter] that relates to my gambling addiction, the same thought patterns that gamblers experience, is invaluable."

Peer Aid service user

Peer support harnesses the transformative power of shared experience, creating connections that professional services alone cannot replicate. By providing hope through lived proof that recovery is possible, peer support significantly improves treatment outcomes. If you are interested in turning your lived experience into fulfilling support, [contact us here](#).

Supporting Those Affected by Someone Else's Gambling

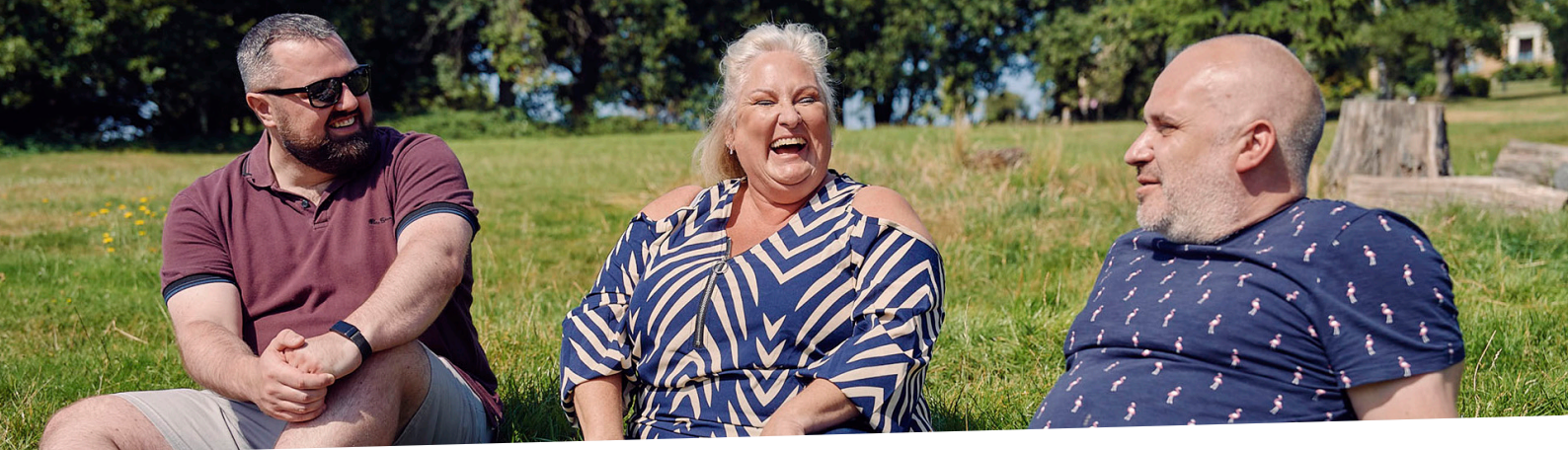
In 2025, Betknowmore UK will continue to grow and strengthen our “Affected Other” project, which focuses on the experiences of individuals indirectly impacted by gambling-related harm. Family members, partners, and close friends may not experience gambling harms directly, but they often carry a heavy burden, facing emotional distress, psychological strain, financial difficulties, and sometimes even physical consequences.

Our work in 2025 will place particular emphasis on supporting families and relatives dealing with these legacy harms. The project will offer one-to-one sessions with trained Peer Supporters, alongside weekly support groups that provide a safe, non-judgemental space for family members and friends of all genders.

These sessions will help guide and empower affected others, many of whom live in a constant state of anxiety while managing financial pressures, unpredictability, or emotional exhaustion.

We will also launch a dedicated awareness campaign “You Deserve Help Too!” to challenge stigma and ensure that those impacted by someone else's gambling recognise they are not alone and are equally entitled to support. A key element of this project is advocacy. By amplifying lived experience, we aim to reach those who have not yet sought help, often because they feel undeserving of support. Ultimately, the “Affected Other” project will expand to encompass the wider family and social networks of those affected, enabling a truly holistic and self-directed path to recovery.





Volunteers

Our lived experience volunteers are at the very heart of all we do at Betknowmore UK. We deeply appreciate the dedication and generosity of our volunteers, whose time, energy, and lived experience enrich every aspect of our work. Their commitment to supporting individuals affected by gambling harm plays a vital role in building a compassionate and inclusive community. Whether contributing to service delivery, advocacy, peer support, or awareness-raising, our volunteers embody the values of empathy, integrity, and empowerment. We are continually inspired by their passion and resilience, and we remain committed to providing them with meaningful opportunities, training, and recognition in return for their invaluable contributions.

The journey from volunteer to paid member of the Betknowmore UK Team

"Volunteering as a Peer Supporter with Peer Aid was a pivotal experience, making it clear that my future lay in this incredibly meaningful sector. Transitioning into paid employment as Senior Peer Coordinator, my own lived experience of gambling harms fuels my empathy and understanding, while my background in problem-solving and continuous improvement allows me to actively develop and strengthen the Peer Aid support service, helping it evolve to meet our Peers' needs. It's a privilege to contribute to Peer Aid's growth, and I am excited to see what more we can do."

Liv Thorpe, Senior Peer Co-ordinator

Thanks to The Landmark Trust's 50 Stay Free scheme, we were able to treat some of our volunteers to a complimentary stay in a beautiful, historical Landmark building in picturesque Surrey. The weekend was designed with a focus on wellbeing, with a programme that included a pilates session, breath work, painting, and country walks. It also gave our volunteers the chance to truly relax, unwind, and connect with one another in a peaceful and inspiring setting.

20 volunteers attended a wellbeing weekend held in recognition of Volunteer Week

We are incredibly grateful to our volunteers, whose dedication and willingness to share their lived experience play a vital role in shaping and strengthening our work. This weekend was a small way to say thank you and to recognise the powerful impact they make every day.

"Having time to relax, recharge and deepen connections with colleagues in such idyllic surroundings was an experience none of us will forget. I feel privileged to have been given this wonderful opportunity."

Betknowmore UK volunteer

If you'd like to turn your lived experience into meaningful support for others by volunteering contact us [here](#).

Partnerships & Projects

Throughout 2024, we advanced our collaboration with a range of NGSN partners to strengthen referral pathways with GamCare, Gordon Moody, and Breakeven. Our network also expanded geographically, with new partnerships established in the Midlands through Aquarius, in the North East with NECA, and in Scotland with the RCA Trust.

In partnership with the Massachusetts Council on Gaming and Health (MCGHC) we worked to launch a Peer support and Lived Experience Program across North America called the Gambling Recovery Information Network (GRIN).

Our ambassadors, Mark Saggars and Clarke Carlisle, continued to play a vital role in our mission to reduce gambling harm. Drawing on their own lived experiences, they bring authenticity, passion, and a powerful voice to our work. Both are committed to breaking down stigma, raising awareness, and inspiring hope by empowering individuals on their journey of recovery.



Mark Saggars



Clarke Carlisle



Armed Forces Gambling Support Network (AFGSN)

Betknowmore UK is a proud member of the Armed Forces Gambling Support Network (AFGSN). The service has a clear mission; to reduce the risk and incidence of gambling harm in the armed forces communities. The service provides free, accredited training on gambling harms within the military context; awareness activities at community events and conferences, drop-ins and meetings. A new peer support volunteer programme is currently in development and will offer opportunity to receive gambling harms training, quality assured by CPD. We are currently recruiting for volunteers from the veteran community, [please do get in touch here!](#)



Breaking the Cycle

Commissioned by GambleAware, our Breaking the Cycle project was created to improve support and services for Black communities in London through a targeted and tailored approach.

In its first year, the focus was on building networks, strengthening education and engagement, and developing culturally relevant awareness. Community workshops and events enhanced this work by providing educational workshops and resources designed to bridge existing gaps and better meet community needs.

Wellbeing Innovation in Action

As a predominantly remote organisation, we recognise how essential it is to create opportunities to connect in person. This year we held our first ever all staff residential event, The September Symposium. The residential was designed to support staff wellbeing and inspire collective vision across our geographically dispersed workforce. Set in a relaxed and welcoming environment, the event offered a space for staff to connect through meaningful conversations, strategic planning and shared learning.

A highlight of the symposium was the introduction of an innovative wellbeing initiative, the presence of a therapy dog. Our colleague Ann, who volunteers with Carmarthenshire Therapy Dogs, shared her experience of visiting care homes with Pollyanna, her Golden Retriever, to provide comfort and connection through animal-assisted therapy. Pollyanna's gentle presence at the symposium was a powerful reminder of the link between wellbeing, empathy, and the importance of caring for one another in diverse ways.

The overwhelmingly positive response inspired us to go further.

Partnership with Carmarthenshire Therapy Dogs

Betknowmore UK has engaged in a partnership with Carmarthenshire Therapy Dogs to provide emotional and psychological support to individuals on their gambling harm recovery journey, as well as supporting staff wellbeing and attending outreach events.

The partnership was established following a successful visit from Pollyanna, a three-year-old Golden Retriever, to the Betknowmore UK three-day staff symposium at Keele University in September. Her owner Ann Slater, a volunteer with Carmarthenshire Therapy Dogs who also works as the Quality Assurance Manager at Betknowmore UK, delivered a presentation to staff about the work they do to enhance wellbeing and social inclusion through animal-assisted therapy.

Carmarthenshire Therapy Dogs and their team of over 50 volunteers visit a variety of settings, including hospitals, residential homes, schools and specialist units. Collaborating with occupational therapists, teachers, support workers and families, this charity helps alleviate loneliness, improve mental health and assist individuals experiencing life-limiting or life-changing conditions.

Harmful gambling often results in severe social isolation, emotional distress and mental health challenges that act as barriers to recovery. Many of these issues, including social isolation, anxiety and depression, can be effectively addressed through animal-assisted therapy.

CEO and Founder Frankie Graham added: "Therapy dogs provide joy, comfort and companionship, and I have been excited to see how they complement the incredible work the Betknowmore UK team is already doing to support people who are experiencing gambling harms."

Carmarthenshire Therapy Dogs Founder Sue Smith said: "So many people of all ages benefit every week from the visits provided by our volunteers and their dogs. We have been working with the Betknowmore UK team and focusing on an often forgotten group of people and understanding how we can support them moving forward."



Raising Awareness

LGA Conference

In October we attended the LGA Annual Conference and Exhibition at Harrogate Convention Centre. The conference is a major event for local government in the UK, bringing together council leaders, chief executives, and other senior figures, and provided the charity with the opportunity to showcase our work in preventing and addressing gambling harm in communities and to explore opportunities for collaboration with local authorities.

Our interactive stand enabled us to have a number of productive conversations with local councillors and local officials, resulting in several follow-up discussions with local authorities out with London. The conference also gave us the opportunity to meet with other charities and organisations, including the Health Foundation, who invited Betknowmore UK to become supporters of Health Equals, a group of organisations and voices across different sectors, including employment, housing, education and the environment, who all want to make a positive difference to society's health and wellbeing.



Attending the conference helped raise the profile of the charity and ensures we are well placed with regards to any future commissioning plans following the implementation of the Gambling White Paper.



GambleAware Conference

GambleAware is the leading commissioner of gambling harms education, prevention, early intervention, and treatment across Great Britain. Betknowmore UK is part of the National Gambling Support Network (NGSN), which is funded by GambleAware. The network was created to provide cohesive support and services for those affected by gambling harms.

Founder and CEO Frankie Graham delivered a keynote spotlight session alongside Councillor Angelo Weekes, Executive Member for Community Safety at Islington Council, in December, focussing on our work with local authorities on reducing gambling harm via a multi-layered strategic approach across different departments such as public health, licensing, community safety and housing. By collaborating with local authorities, we aim to raise awareness of gambling harm and ensure they are identified and addressed in a joined-up, preventative way. This integrated approach not only improves support for individuals but also helps build safer, healthier communities.



GambleAware

Fundraising

2024 marked another milestone year for Betknowmore UK, as we expanded our income streams to strengthen our charity as part of the National Gambling Support Network (NGSN), providing national services alongside community-based projects. This growth enabled our teams to reach and support more individuals impacted by gambling harms.

Notably, we saw a rise in supporters with lived experience, either directly or through loved ones, who were inspired to give back. From skydiving and boxing challenges to first-time half and full marathons, our supporters demonstrated incredible commitment and creativity in raising funds and awareness. We are truly grateful to everyone who took part and helped further our mission.

As the sector navigated a period of transition, Betknowmore UK continued to adapt and evolve building partnerships and exploring new ways to increase our impact.

Case Study: Recovery to Resilience

Jack Lewis, a former Peer Aid service user, raised funds for Betknowmore UK to thank the team who helped him turn his life around. After struggling with gambling from a young age, Jack reached a breaking point in his mid-20s. With support from his partner, he sought help – accessing counselling, and self-excluding from gambling venues.

His recovery took shape through Betknowmore's **Peer Aid** programme. Attending online Health and Wellbeing sessions run by people with lived experience gave Jack the support, perspective, and motivation he needed. Over 18 months, he rebuilt his life – improving his health, launching a successful business, and preparing for fatherhood.

Training for a boxing challenge, Jack used his fundraising efforts to give back and raise awareness of gambling harms. **“Peer Aid helped me change my life,”** he said. **“This was my way of helping others find the same support I did.”**

Grants

Our grant portfolio continued to grow in 2024. We strengthened our role within the GambleAware-commissioned NGSN and were invited to pilot new community-based activities supported by GambleAware.

We secured significant funding through the Improving Outcomes Fund, enabling the launch of Breaking the Cycle, an outreach programme focused on educating and supporting Black communities across London.

Our women's service, New Beginnings, was further embedded with continued support from the National Lottery Reaching Communities Fund.

Internationally, we expanded our collaboration with the Massachusetts Council on Gaming and Health, securing a six-figure grant to establish the Gambling Recovery Information Network (GRIN). This pioneering UK-US partnership connects individuals in the US to lived experience-led support through Peer Aid. We look forward to sharing the impact of GRIN in the coming year.

Donations

Unrestricted donations from individuals, challenge events, online giving platforms, and our Building Together programme played a vital role in sustaining our work.

This generous support enabled us to deliver more accessible and relevant services – not only to those directly affected by gambling harm, but also to their families, friends, and wider community networks.

We also received donations through the Gambling Commissions Licence Conditions and Code of Practice (LCCP) levy for Research, Education & Treatment.

Total Donations: £648,014

These donations have enabled us to support our infrastructure and new innovations.

A special thank you to everyone who contributed, 2024 was our most successful fundraising year to date.



Research

2024 was a busy year for research at Betknowmore UK. Head of Research & Evaluation, Liz Riley, was a co-investigator on two projects being led by universities.

Partnering with Brunel University, and funded by a grant from the Bristol Hub for Gambling Harms Research, the first project explores gambling harms among people on probation. The research team conducted over 80 in-depth interviews and focus groups in 2024. We looked at how people who are involved with the criminal justice system and who are impacted by gambling harms experience the probation service in court, prison and community settings. This qualitative piece of research will be completed in 2025, when the team hope it will be well received by HMPPS and probation.

The second project, that started at the close of 2023 and is funded by the Gambling Commission, is being led by Durham University. It explores the links between gambling and domestic abuse, also examining the implications for housing security. In 2024 the research team, which also includes Addressing Domestic Abuse and Cranfield and Sheffield Hallam Universities, spent the year conducting fieldwork.

In-depth interviews were conducted with women with lived experience of gambling-related domestic abuse and domestic abuse-related gambling, as well as housing providers and other stakeholders. The project will conclude in late 2025, with the production of animated videos, podcasts and a toolkit for social housing providers and other stakeholders.

For information on either of these projects, please contact:
liz@betknowmoreuk.org

10 Million Steps Challenge

Combining our commitment to team connection and our focus on staff wellbeing, Betknowmore UK introduced a series of wellbeing initiatives and challenges throughout the year. These activities were designed not only to promote physical and mental health, but also to bring our remote team closer together.

The most ambitious of these challenges was the 10 Million Step Challenge as a tribute to our 10th Anniversary! Staff from across the organisation took part, tracking their steps which

contributed to the collective milestone. Whether through lunchtime strolls or weekend wanders, team members embraced the challenge with enthusiasm.

Although we didn't quite reach our 10 million step goal, the challenge encouraged healthier habits across the team. More importantly, it reminded us that wellbeing is not about perfection, but about showing up, supporting one another, and moving forward. It was a meaningful way to celebrate ten years of Betknowmore UK.

We spoke to challenge participant Rachel:

Why do you think staff wellbeing is particularly important in a remote organisation like ours?

Working remotely people can feel isolated or disconnected, so wellbeing initiatives help maintain a sense of community and belonging. Without the social interactions of an office, it's easy to feel disconnected from your colleagues.

Did you notice any unexpected benefits from the challenge?

It sparked some healthy competition which made the team feel connected despite being physically apart. I found myself moving more than I normally would because I wanted to do my bit for the team. That extra motivation kept me more active day to day. Many of the team discovered new personal routines (like lunchtime walks) that we might keep up beyond the challenge.

Even though we didn't meet the 10 million step goal, what do you think we did achieve?

We proved that shared goals, whether or not we hit the target, bring people together and build team spirit. We raised awareness of the importance of movement and wellbeing during the workday as well as finding space to connect on a personal level.



Our 10 Year Celebration Awards Ceremony



In November, we celebrated 10 years of Betknowmore UK at the beautiful Royal Society of Arts building in central London. With nearly 100 guests, including our amazing volunteers, partner organisations, staff, friends and family, it was a night filled with reflection and pride. We recognised the valuable contribution of staff and our volunteer Peer Supporters.

From our early days in 2014, as a small organisation launching our very first gambling support community hub, we've come a long way. Today, we're proud to be an award-winning charity, recognised as a Trusted Standard organisation, and part of the National Gambling Support Network.

This year, Betknowmore UK introduced two new awards to honour the memory of two individuals whose contributions have left a profound and enduring legacy within the organisation Richard Stephenson who worked as a Counsellor and a Clinical Supervisor and Ollie Long, who volunteered as a Peer Supporter.

The Ollie Long Award: You'll Never Walk Alone

Dedicated to our valued volunteers, this award acknowledges an individual who has shown outstanding dedication, commitment, and impact in their role. It celebrates the invaluable contribution of volunteers who embody the spirit of support, compassion, and perseverance that underpins Betknowmore UK's mission.

Awarded to **Tracy** our lived experience volunteer with the New Beginnings team who has shown such dedication and commitment to the women we support through the programme.



I was so grateful for receiving the award last year, I honestly wouldn't have been where I am now in my recovery without the support and understanding of Betknowmore, it has inspired me to continue volunteering, being told that you are appreciated is one of the most simplest and uplifting things a person can hear, especially when I spent a lifetime of self loathing. As Theodore Roosevelt once said "Believe you can and you are halfway there." You have all helped me to believe in myself more than I ever thought possible.

Thank you x

Tracy, Volunteer, The Ollie Long Award 2024



Our 10 Year Celebration Awards Ceremony



The Richard Stephenson Award: One Step Beyond

Established to celebrate excellence among Betknowmore UK staff, this award recognises an individual who has consistently demonstrated exceptional commitment and professionalism throughout the year. It is presented to someone who continually goes above and beyond, ensuring that both Betknowmore UK and the wider gambling harms sector are represented with integrity and distinction.

Awarded to Josh Mulleary – outstanding contribution to our community engagement team and a wonderful ambassador for the charity

Awarded to Jean Patterson – Jean always goes one step beyond in her work with Peers and Peer Supporters, and for Betknowmore UK as a whole.

“It was absolutely amazing to receive the award knowing that the BKM team had voted for me made me feel so blessed and honoured! All that this award stands for makes it even more special as I learnt so much from Richard and he was, and will always be, a true inspiration to me.”

Jean, Peer Aid Co-ordinator
Richard Stephenson Award in 2024



Betknowmore Global Ltd



The Safer Gambling Training (SGT) programme directly aligns with Betknowmore UK's charitable aims of preventing gambling harm, raising awareness, and supporting safer environments for individuals and communities. Developed in partnership with YGam, the training was designed specifically for the gambling industry, to share the voice of lived experience, improve understanding of customer vulnerability, and strengthen frontline staff's ability to recognise and respond to markers of harm.

In 2024 Global secured a multi-year contract with a key client in the space, to focus on strengthening their approach to safer gambling and staff capability through education. Working closely, we co-designed a tailored training programme that addressed both regulatory requirements and the realities of frontline operations. This included face-to-face workshops

that equipped managers and staff to confidently identify and respond to signs of potential problem gambling behaviours, alongside bespoke e-learning modules to embed knowledge and ensure consistent learning across their workforce. By combining practical delivery with scalable digital content, we provided a skills-based framework which empowers staff to apply safer gambling practices effectively.

Through this subsidiary-led work, Betknowmore UK has extended its charitable mission by influencing industry culture, embedding safeguarding principles and ensuring that individuals at risk of harm are better protected and supported. In this way, the activities of Betknowmore Global Ltd actively advance the charity's aims by translating education and awareness into meaningful systemic change.

Worksafe

Gambling harms and the workplace

Worksafe, Betknowmore UK's flagship workplace wellbeing programme, focused heavily on awareness raising throughout 2024. Alongside continuing to deliver some of the remaining funded sessions in Newham, a significant contract secured at the back end of 2023 saw us travel to various HM Prison & Probation Service sites to deliver to staff and service users. Building on the foundations of work began in 2023 to reach organisations dealing with vulnerable service users, we also delivered Worksafe training to Hilton Supported Living and Cobalt Housing.

Throughout the year, we attended a variety of events to showcase our work. These included corporate-facing events such as The Workplace Event and This Can Happen Global conference, as well as the Recovery Walk in London. This is a nationwide event attended by many like-minded

charities and CICs in the addiction recovery space, but we were the only charity present working exclusively with gambling harms.

The team worked with diverse sectors, providing training and lived experience sessions to Omexom, Wave Utilities, and Baker Botts, work showcased on our social media platforms. Noted though, was that for many sectors and organisations, gambling harms support and training is still to be included within their health and wellbeing agenda for employees.

Our City & Guilds assurance of Worksafe was successfully renewed in 2024, ensuring that we remain one of the country's only robustly quality assured workplace wellbeing training programmes for gambling harms. We will continue to build on all of these successes in the year ahead.

Technology and Digital Innovation

Throughout 2024, we have continued to enhance our digital services to better support both our staff and the people we serve. Our commitment to innovative technology solutions was recognised when our IT infrastructure and systems were used as a case study at the Charity Finance Group's Digital and Tech Conference as an exemplar of cost-effectiveness – particularly in our use of low-code and no-code technology to build and support back-office functions.

These technological approaches have enabled us to streamline our operations while maintaining cost-effectiveness and ensuring our systems remain accessible to staff with varying technical expertise. Our adoption of versatile platforms allows us to rapidly develop and deploy solutions that meet our evolving operational needs without requiring extensive technical resources.

Our digital platforms continue to encompass a range of remote support options, including video-based sessions and our informative podcast series. We continue to research emerging technologies, particularly artificial intelligence, to understand how they can support our work in the future.

This research focuses on identifying opportunities where technology can enhance our service delivery, improve operational efficiency and provide better outcomes for those experiencing gambling harms, while always maintaining our commitment to data security and ethical practices. We have invested in staff training on virtual reality and artificial intelligence to ensure our team understands how these technologies may influence gambling behaviours and addiction patterns. We expect to start realising benefits from this and seeing some exciting results over the coming years!

As we move forward, though, it must be emphasised that we remain committed to harnessing technology responsibly, always prioritising the wellbeing of those we support while adapting to the evolving digital landscape. Our approach will always ensure that technological advancement serves our mission of reducing gambling harms effectively and ethically.



How we operate

Quality Management System

Betknowmore UK is committed to the continuous improvement of our Quality Management System. The QMS serves as the foundation for ensuring consistency, efficiency and excellence in all operations.

It is essential that all processes within the organisation are clearly documented, communicated and consistently followed. Documented processes ensure that activities are carried out in a uniform manner, reducing variability and risk, while enabling staff at all levels to perform their responsibilities with clarity and confidence.

The QMS is a dynamic system that evolves alongside organisational needs. Continuous monitoring, feedback and improvement initiatives are overseen by the Quality Assurance Manager. This commitment to ongoing enhancement strengthens our ability to deliver reliable and high-quality products and services.

Health and Wellbeing of Our Employees

At Betknowmore UK, we recognise that our staff's health and wellbeing are paramount to our success. We have implemented a comprehensive support package to ensure our team members are cared for both physically and mentally.

Our employees benefit from an Employee Assistance Plan, providing advice and support in and out of the workplace; a Health Cash Plan, which allows staff to claim back costs for everyday health expenses including dental check-ups, eye tests and physiotherapy sessions. We also provide Vitality Health Insurance, offering comprehensive private medical coverage and incentivising healthy behaviours through rewards and discounts on fitness trackers, gym memberships and healthy food options; and various discount and salary sacrifice based benefits through BlackHawk Networks.

We continue to facilitate regular Health and Wellbeing Groups, providing a supportive environment for staff to discuss health-related topics, share experiences and learn new wellness strategies. Additionally, we have implemented a fair and transparent salary banding structure based on thorough organisational analysis and market comparisons, reducing financial stress and promoting job satisfaction.

In 2025 we will be conducting a further review of our benefits offer.

Trustee Management Board

Betknowmore UK trustees oversee the charity governance and administration and responsibly deploy their fiduciary duties aligned to Charity Commission regulation. They give their time freely and do not receive remuneration or financial benefits. The trustees have regular Board meetings four times a year and one strategy day but may hold additional meetings if required.

Management sub-committees are overseen by the trustees and provide oversight on areas such as financial risk and auditing, safeguarding, employee and volunteer wellbeing and service performance.

Recruitment, Induction and Training of Trustees

Trustees are recruited through a mix of open advertising, recommendations and direct recruitment. Candidates successful at interview are invited to become trustees, subject to reference clearance. Onboarding and induction are provided by senior management, covering charity regulation, compliance and role management, as well as access to charity services. Trustees are provided with safeguarding training and NCVO training which provides an overview and understanding of charity governance, regulation and best practice.

How we operate

Lived Experience Advisory Board

We recruited members for a Lived Experience Advisory Board (LEAB). The aim of the LEAB is to be a critical friend to the Board of Trustees and Senior Management Team, ensuring the voices of lived experience of gambling harms continue as Betknowmore UK's core values, providing insightful and objective recommendations to help steer the charity. All LEAB members will serve for two years, meeting every quarter, and members also receive ongoing support in the form of wellbeing check-ins and regular 1:1 supervision.

The lived experience perspective informs the development and delivery of our training programmes and support services at the most fundamental level. Moreover, by embedding lived experience at the heart of our organisational strategy, we ensure that our approach remains person-centred and rooted in the realities of those we support. This has led to more responsive and effective service design, strengthened safeguarding practice, and enhanced the relevance and impact of the training we provide to professionals and partner organisations.



Risk and Safeguarding Management

Betknowmore UK understands that we are supporting and engaging with vulnerable adults, and as such exemplary risk management and safeguarding protocols are key to Betknowmore UK's work. The charity has a comprehensive risk register and issues related to risk are regularly reported on through such processes as the CEO's monthly report to trustees, subcommittee meetings and Senior Management Team check-ins.

Cyber Essentials and Our Commitment to Information Security

As part of our commitment to ensuring robust, secure operations, Betknowmore UK has achieved Cyber Essentials accreditation. This government-backed certification demonstrates our organisation meets essential cybersecurity standards and protects against the most common online threats. Cyber Essentials forms a critical part of our wider risk management strategy, helping us safeguard the personal data and digital infrastructure that underpin our work.

We maintain a continuous review of our security policies and procedures, ensuring they remain effective against evolving cyber threats. As part of our long-term strategic development, we are working towards achieving ISO 27001 certification, which represents the gold standard for information security management systems and will further strengthen our commitment to protecting the data and systems entrusted to us.

System Development and Operational Integrity

Growth in service provision requires further investment in strengthening both digital and operational systems. These include improvements to client management software, incident reporting tools and monitoring frameworks, all of which enable a responsive, accountable and data-informed approach to service delivery. These systems, supported by rigorous security and quality assurance protocols, are integral to the effective and safe delivery of support to individuals experiencing gambling harms.

Financial statements

Betknowmore UK

Year ended 31 December 2024

Administrative details

Charity Registration Number 1190760

Company Registration Number CE023375

Principal Office

200A Pentonville Road, Islington,
London, N1 9JP

Trustees

Andrew William Gray

Joe Lip Poh Seet

Emily Rachel Brimson-Keight

Keith Lewis

Appointed 17 September 2024

Bankers and professional advisers

Independent Auditors

Feist Hedgethorpe Limited

Statutory Auditors

Chartered Accountants

Preston Park House, South Road,
Brighton BN1 6SB

Bankers

Metrobank, One Southampton Row,
London WC1B 5HA

Statement of Trustees' Responsibilities

The charity trustees are responsible for preparing the Trustees' Annual 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 and 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 the incoming resources and application of resources of the charity 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 Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- Make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards 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 maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, and the provisions of the trust deed.

Financial statements

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.

Each of the Trustees confirms that:

- There is no relevant information of which the charity's Independent Auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Auditor is aware of that information.

Approved by the Board of Trustees of Betknowmore UK on 24 October 2025 and was signed on their behalf by:



Andrew William Gray | Chair

Public Benefit Statement

We provide relief to those who are in need as a result of an addiction to or a misuse of gambling. We do this by the provision of education, support and mentoring services. This support can be given by providing relief to individuals, families and communities affected by health, social and other problems arising from or related to gambling addiction or misuse of gambling. We also champion the advancement of education by raising public awareness regarding the nature and issues surrounding gambling, gambling harms and misuse of gambling.

Financial Review & Reserves

At the end of the accounting period, the fund balance to be carried forward was £348,538 (2023: £288,714), of which £48,403 (2023: £107,183) were restricted funds. The balance of £300,135 (2023: £181,531) represents the general fund and are unrestricted reserves. There are no funds in deficit.

Regarding reserves, the Trustees' aim is to move towards a target of a minimum of three months' operating costs of £360,000 as unrestricted liquid reserves. All cash is currently held in a UK bank account as liquid funds.

We are grateful to all those who fund our activities, as without them we could not help mitigate the effect of gambling harms. We are pleased to have some key funders to whom we extend our thanks, in particular, the Long Family, whose generous donations have enabled us to support Peer Supporters to a level we could not otherwise have achieved, Gamble Aware who continue to grant fund the Peer Aid programme, and those who have donated via the Research, Education and Treatment (RET) funding scheme overseen by the Gambling Commission.

Independent Auditors' Report to the Trustees of Betknowmore UK

Report on the audit of the financial statements

Opinion

In our opinion the financial statements of Betknowmore UK (the 'charity'):

- give a true and fair view of the state of the Group's and Parent Charity's affairs as at 31 December 2024 and of the Group's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the Charities Act 2011.

We have audited the financial statements which comprise:

- the statement of financial activities;
- the balance sheet;
- the cash flow statement; and
- the related notes 1 to 14.

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).

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 Group and of the Parent Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Standard's (the 'FRC'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 Group and Parent 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 trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' report. Our opinion on the financial statements does not cover the other information and 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.

Independent Auditors' Report to the Trustees of Betknowmore UK

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the 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 trustees are responsible for assessing the Group and Parent 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 151 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 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.

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 auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

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, is detailed below:

- 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;
- 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 legislation such as the Charities Act, data protection, anti-bribery, employment, environmental 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; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

Independent Auditors' Report to the Trustees of Betknowmore UK

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; 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;
- tested 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.

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;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

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.

Matters on which we are required to report by exception

Under the Charities (Accounts and Reports) Regulations 2008 we are required to report in respect of the following matters if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient and proper accounting records have not been kept by the parent charity; or
- the parent charity 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.

We have nothing to report in respect of these matters.

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 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.

Chris Morey (Senior Statutory Auditor)
for and on behalf of Feist Hedgethorpe Limited
Statutory Auditors
Chartered Accountants
Preston Park House
South Road
Brighton
East Sussex
BN1 6SB
Date: 27 October 2025



Statement of Financial Activities

(Income and Expenditure Account)

		2024			2023		
	Notes	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments from:							
Charitable activities	2	573,195	1,540,183	2,113,378	362,754	1,166,754	1,529,508
Other trading activities	3	457,771		457,771	320,659		320,659
Total income and endowments		1,030,967	1,540,183	2,571,150	683,413	1,166,754	1,850,167
Expenditure on:							
Raising funds	4	508,672	-	508,672	412,841	-	412,841
Charitable activities	5	115,352	1,887,302	2,002,654	263,918	1,067,986	1,331,904
Taxation	8	-	-	-	-2,470	-	-2,470
Total expenditure		624,024	1,887,302	2,511,326	674,289	1,067,986	1,742,275
Net surplus / (deficit)		406,943	(347,119)	59,824	9,124	98,768	107,892
Transfers between funds		(288,339)	288,339	-	90,200	(90,200)	-
Net movement in funds		118,604	(58,780)	59,824	99,324	8,568	107,892
Fund balance brought forward		181,531	107,183	288,714	82,207	98,615	180,822
Fund balance carried forward	12	300,135	48,403	348,538	181,531	107,183	288,714

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of recognised gains and losses has not been prepared.

All the above results arise from continuing activities.

The notes on pages 35 to 45 form part of these financial statements.

Consolidated Balance Sheet as at 31 December 2024

	Notes	2024 £	2024 £	2023 £
Fixed Assets				
Tangible fixed assets	9		19,770	17,456
Total fixed assets			19,770	17,456
Current Assets				
Debtors	10	440,687		20,996
Cash at bank and in hand		877,895		701,078
Total current assets		1,318,581		722,074
Liabilities				
Creditors: amounts falling due within one year	11	(989,813)		(450,816)
Net current assets			328,768	271,258
Totals assets less current liabilities			348,538	288,714
Net assets			348,538	288,714
The funds of the charity				
Restricted income funds	12		48,403	107,183
Unrestricted funds	12		300,135	181,531
TOTAL CHARITY FUNDS			348,538	288,714

The charity has a surplus for the year of £46,786 (2023: £141,100).

These financial statements were approved by the members of the Trustee Board on:
24 October 2025 and signed on their behalf by:



Charity registration number 1190760. Parent Company registration number (England and Wales) CE023375
The notes on pages 35 to 45 form part of these financial statements.

Charity Balance Sheet as at 31 December 2024

	Notes	2024 £	2024 £	2023 £
Fixed Assets				
Tangible fixed assets	9		18,474	13,724
Total fixed assets			18,474	13,724
Current Assets				
Debtors	10	462,971		35,343
Cash at bank and in hand		766,108		632,591
Total current assets		1,229,079		667,934
Liabilities				
Creditors: amounts falling due within one year	11	(943,868)		(424,759)
Net current assets			285,211	243,175
Totals assets less current liabilities			303,685	256,899
Net assets			303,685	256,899
The funds of the charity				
Restricted income funds	12		48,403	107,183
Unrestricted funds	12		255,282	149,716
TOTAL CHARITY FUNDS			303,685	256,899

These financial statements were approved by the members of the Trustee Board on: 24 October 2025 and signed on their behalf by:



Charity registration number 1190760. Parent Company registration number (England and Wales) CE023375
The notes on pages 35 to 45 form part of these financial statements.

Consolidated Statement of Cash Flows

for the year ended 31 December 2024

	2024 £	2023 £
Net income for the year	59,824	107,892
Adjustments for:		
Depreciation	17,010	14,798
Depreciation	-	(2,470)
Decrease/(Increase) in debtors	(419,687)	(175,057)
Increase/ (Decrease) in creditors	538,997	408,907
Net cash provided by operating activities	196,144	354,070
Cash flows used in investing activities		
Purchase of fixed assets	(19,324)	(21,069)
Net cash used in investing activities	(19,324)	(21,069)
Net increase in cash and cash equivalents	176,820	333,001
Cash and cash equivalents at beginning of the reporting period	701,078	368,077
Cash and cash equivalents at the end of the reporting period	877,898	701,078

Analysis of changes in net debt	At start of reporting period £	Cashflows £	At the end of reporting period £
Cash	701,078	176,820	877,897
	701,078	176,820	877,897

The notes on pages 35 to 45 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

Charity information

Betknowmore UK is a charity registered with the Charity Commission (number 1190760).

The registered office address is:

200A Pentonville Road, London, N1 9JP.

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with 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) and the Charities Act 2011.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

Betknowmore UK meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Basis of consolidation

The consolidated financial statements incorporated those of Betknowmore UK and its subsidiaries (i.e. entities that the group controls through its power to govern the financial and operating policies so as to obtain economic benefits). In line with the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice and the Charities Act 2011, the consolidated financial statements have been prepared on a line by line basis. As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activities and related notes.

Going concern

The Trustees consider the going concern basis of accounting to be appropriate following careful consideration of possible events or conditions that might cast significant doubt on the ability of the organisation to continue as a going concern. The Trustees have also considered forecasts and projections and conclude the organisation has adequate resources to continue in operational existence for the foreseeable future.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations have been accounted for when received. Grants receivable are credited to income as these become receivable, except in situations where they are related to performance, in which case these are accrued as the charity earns the right through performance. Revenue from the sale of services is recognised at the point of sale.

Resources expended

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings.

Costs of raising funds comprises fundraising costs incurred in seeking donations, grants and legacies. Costs of fundraising activities include salaries, direct costs and an appropriate allocation of support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing relief of those harmed by gambling and the reduction of gambling harm by the provision of education, training, support and similar services to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and include central services costs, governance, information technology, human resources, finance and office management.

Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity, and include audit costs. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Costs related to a particular activity are allocated directly. Support costs not directly attributable to particular activities, are apportioned on the basis of management estimates.

Notes to the Financial Statements

Volunteers

The value of the services provided by volunteers is not incorporated into these financial statements. Further details of their contribution is provided in the trustees' report.

Fixed assets

Tangible fixed assets are stated at cost, or deemed cost, less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended by management.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

- Computer equipment – 33% on cost
- Office equipment – 33% on cost
- Plant and machinery – 33% on cost

The need for any impairment of a fixed asset is considered if there is concern over the carrying value of an asset and is assessed by comparing that carrying value against the value in use or realisable value of the asset when appropriate.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the entity after deducting all of its financial liabilities.

Impairment policy

At each balance sheet date, the charity reviews the carrying amount of its assets to determine whether there is any indication that any items have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of an asset, the Charity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The investment in the subsidiary does not appear on the balance sheet, as the company is limited by guarantee and therefore has no share capital. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Notes to the Financial Statements

2. Charitable activities income

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Donations	648,014	471,923
Grants	1,445,389	1,055,780
Other Income	19,976	1,805
	2,113,378	1,529,508
	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Grants received, included in the above, are as follows		
NGSN (Overarching Contract) - Restricted Funds	1,243,867	953,554
Aftercare – Restricted Funds	28,308	60,000
Improving outcomes – Restricted funds	35,149	-
National Lottery New Beginnings – Restricted Funds	87,781	-
University Research – Restricted Funds	50,284	-
Gamcare Worksafe – Unrestricted Funds	-	106,343
	1,445,389	1,119,897

3. Other trading activities

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Training and workshops	457,771	142,056
Grants	-	106,343
Donations	-	72,260
	457,771	320,659

Notes to the Financial Statements

4. Raising funds activities costs

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Salaries and wages	399,082	334,319
Other costs	109,590	78,522
	508,672	412,841

5. Charitable activities costs

	Year ended 31 December 2024				Year ended 31 December 2023			
	Support Costs £	Direct Costs £	Governance costs £	Total £	Support Costs £	Direct Costs £	Governance costs £	Total £
Salaries and wages	75,396	1,383,457	36,018	1,494,871	179,764	803,420	33,778	1,016,962
Other costs	270,642	210,875	26,266	507,783	174,500	123,884	16,558	314,942
	346,038	1,594,332	62,284	2,002,654	354,264	927,304	50,336	1,331,904

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Expenditure incurred included in the above, are as follows		
NGSN (Overarching Contract) – Restricted Funds	1,547,926	1,037,087
Armed Forces – Restricted Funds	48,784	-
Aftercare – Restricted Funds	54,735	30,899
Activities and Organisational Development – Restricted Funds	27,019	-
BGC (Overarching contract) – Restricted Funds	26,348	-
University research – Restricted Funds	35,470	-
Improving Outcomes – Restricted Funds	34,982	-
Lived Experience – Restricted Funds	1,573	-
Massachusetts Council – Restricted Funds	17,889	-
National Lottery New Beginnings – Restricted Funds	91,838	-
RET – Restricted Funds	10,000	-
	1,896,564	1,067,986

Notes to the Financial Statements

6. Staff costs

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Wages and salaries	1,547,324	1,208,150
Social security costs	161,918	116,266
Pension contributions	33,994	26,865
	1,743,236	1,351,281
The average number of employees during the year was:	41	35
The average number of full time equivalent employees during the year was:	36	25

During the reporting period, four (2023: two) employees received emoluments of more than £60,000.

No remuneration was paid to the Trustees.

During the reporting period, expenses of £98 (2023: £334) were paid to the Trustees.

7. Support costs

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Accommodation-Staff-International	1,415	2,356
Accommodation-Staff-National	9,229	8,095
Advertising & Marketing	12,341	5,098
Audit & Accountancy fees	23,874	13,834
Bad debt	-	278
Bank Fees	1,121	976
Charitable and Political Donations	750	500
Communications - Business	24	8,801
Consultancy Charge	60,898	39,176
Content Development	34,853	10,000
DBS	268	18
Depreciation Expense	7,058	8,373
Design - Digital	-	1,536
Design - Generic	-	48
Design - Print	1,200	-
Employers National Insurance	35,798	49,971
Entertainment - 0%	33	1,809
Entertainment - 100%	2,481	299
Events	72,805	26,015
Financial - Software	364	326
Financial administration	613	3,879
General Expenses	5,813	3,589
Human Resources	70	-
Insurance	5,783	5,837
IT Software and Consumables	36,559	34,921
Legal Expenses	3,780	6,342
Light, Power and Heat	-	180
Medical insurance	4,948	3,282
Meetings	320	739
Membership	5,307	1,392
Office equipment not capitalised	317	160
Pensions Costs	6,581	10,922
Postage, Freight & Courier	5,537	1,299
Printing & Stationery	4,065	1,522
Recruitment Expenses	210	-
Rent	120	1,053
Salaries	317,401	486,968
Service payment	150,596	-
Subscriptions	-	283
Staff welfare	10,941	549
Sustenance	2,725	1,186
Telephone and Internet	9,509	7,747
Training-Staff	15,774	16,955
Travel-Staff - International	10,604	2,595
Travel-Staff - National	45,733	26,071
Venue Hire	1,249	5,158
Volunteer Expenses	7,927	939
Website - Design	-	1,200
Website - Host	-	15,084
Discounts	-	80
	916,994	817,441

Support costs include raising funds and governance costs. Governance costs comprise wages of £36,018 (2023: £33,778), audit fees of £15,588 (2023: £11,160) and apportioned service costs of £10,678 (2023: £5,398).

8. Taxation

Analysis of the tax credit The tax credit on the surplus/(deficit) for the year was as follows:	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Current tax:		
UK Corporation tax	-	(1,017)
Deferred tax	-	(1,453)
Tax on surplus/(deficit)	-	(2,470)

9. Tangible fixed assets

Group	Fixtures fittings and equipment £
Cost or valuation	
At the beginning of the reporting period	66,031
Additions	19,324
At the end of the reporting period	85,355
Depreciation and impairments	
At the beginning of the reporting period	48,575
Depreciation	17,010
At the end of the reporting period	65,585
Net book value at the beginning of the reporting period	17,456
Net book value at the end of the reporting period	19,770
Charity	Fixtures fittings and equipment £
Cost or valuation	
At the beginning of the reporting period	29,572
Additions	17,892
At the end of the reporting period	47,464
Depreciation and impairments	
At the beginning of the reporting period	15,848
Depreciation	13,142
At the end of the reporting period	28,990
Net book value at the beginning of the reporting period	13,724
Net book value at the end of the reporting period	18,474

Notes to the Financial Statements

10. Debtors

	Group		Charity	
	Year ended 31 December 2024 £	Year ended 31 December 2023 £	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Trade debtors	402,447	19,300	394,366	500
Prepayments and accrued income	36,559	679	11,057	82
Funds owed from the training company (Betknowmore Global Ltd)	-	-	56,887	34,761
Other debtors	1,677	1,017	660	-
	440,683	20,996	462,970	35,343

11. Creditors due within one year

	Group		Charity	
	Year ended 31 December 2024 £	Year ended 31 December 2023 £	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Trade creditors	22,707	18,304	22,677	16,384
Accruals	86,438	73,961	77,687	54,235
Deferred income	867,897	336,248	830,980	336,248
Other creditors	585	11,760	585	9,572
VAT	12,186	10,543	11,939	8,320
	989,813	450,816	943,868	424,759

12. Funds

	At 31 December 2023 £	Incoming funds £	Outgoing funds £	Transfers between funds £	At 31 December 2024 £
Group					
General funds - Unrestricted	181,531	1,048,443	614,762	(280,337)	334,875
NGSN (Overarching Contract) - Restricted Funds	28,082	1,243,867	1,547,926	275,977	-
Armed Forces - Restricted Funds	50,000	1,197	48,784	-	2,413
Aftercare - Restricted Funds	29,101	28,308	54,735	-	2,674
Activities and Organisational Development - Restricted Funds	-	26,500	27,019	519	-
BGC (Overarching Contract) - Restricted Funds	-	25,501	26,348	847	-
University Research (grouped) - Restricted Funds	-	50,284	35,470	(7,862)	6,952
Improving Outcomes (Overarching Contract) - Restricted Funds	-	35,149	34,982	1,457	1,624
Lived Experience (Overarching Contract) - Restricted Funds	-	-	1,573	1,573	-
Massachusetts Council - Restricted Funds	-	14,119	17,889	3,770	-
National Lottery - New Beginnings - Restricted Funds	-	87,782	91,838	4,056	-
RET - Restricted Funds	-	10,000	10,000	-	-
	288,714	2,571,150	2,511,326	-	348,538
Charity					
General funds - Unrestricted	149,716	590,672	170,025	(280,337)	290,026
NGSN (Overarching Contract) - Restricted Funds	28,082	1,243,867	1,547,926	275,977	-
Armed Forces - Restricted Funds	50,000	1,197	48,784	-	2,413
Aftercare - Restricted Funds	29,101	28,308	54,735	-	2,674
Activities and Organisational Development - Restricted Funds	-	26,500	27,019	519	-
BGC (Overarching Contract) - Restricted Funds	-	25,501	26,348	847	-
University Research (grouped) - Restricted Funds	-	50,284	35,470	(7,862)	6,952
Improving Outcomes (Overarching Contract) - Restricted Funds	-	35,149	34,982	1,457	1,624
Lived Experience (Overarching Contract) - Restricted Funds	-	-	1,573	1,573	-
Massachusetts Council - Restricted Funds	-	14,119	17,889	3,770	-
National Lottery - New Beginnings - Restricted Funds	-	87,781	91,837	4,056	-
RET - Restricted Funds	-	10,000	10,000	-	-
	256,899	2,113,378	2,066,588	-	303,689

During the year some restricted funds were showing a net deficit. Funds were transferred from the unrestricted RET reserve to the relevant restricted reserves to bring the net fund carried forward balance to Nil. For the purpose of reporting, some funds have been grouped together that fall under one overarching contract.

Notes to the Financial Statements

13. Deferred Income

	At 31 December 2023 £	Arising £	Released £	At 31 December 2024 £
Group				
Deferred income	336,248	867,897	(336,248)	867,897
Charity				
Deferred income	336,248	830,980	(336,248)	830,980

The deferred income balance has arisen due to the charity receiving funds during the reporting period to 31 December 2024 that relate to projects commencing after 31 December 2024.

14. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	At 31 December 2024 £	At 31 December 2023 £
Group				
Tangible fixed assets	4,060	15,710	19,770	17,456
Other net assets	330,815	(2,047)	328,768	271,258
	334,875	13,663	348,538	288,714
Charity				
Tangible fixed assets	2,764	15,710	18,474	13,723
Other net assets	287,262	(2,047)	285,215	243,176
	290,026	13,663	303,689	256,899

Notes to the Financial Statements

15. Subsidiary undertaking

The charity is the sole member of its wholly controlled subsidiary, Betknowmore Global Ltd with company registration number 08822099. Where distributable profits allow, a gift aid donation is made from the subsidiary to the charity. The Board of Betknowmore Global Ltd have confirmed they continue trading as a going concern.

At 31 December 2024 the subsidiaries assets were £147,683 (2023: £92,633), the liabilities were £102,833 (2023: £60,818), and the reserves were £44,850 (2023: £31,815).

For the reporting period ended 31 December 2024, the subsidiaries turnover was £457,771 (2023: £320,659), the cost of sales were £150,596 (2023: £nil) and the administrative expenses were £294,140 (2023: £356,337). The surplus before tax was £13,035 (2023: £35,678 deficit) and the surplus after tax was £13,035 (2023: £33,208 deficit).

16. Pensions

The group operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the group pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations.

The contributions are recognised as an expense in the Consolidated Statement of Financial Activities when they fall due. Amounts not paid are shown in accruals as a liability on the Consolidated Balance Sheet. The assets of the plan are held separately from the charity in independently administered funds.

The pension charge represents contributions payable by the group to the fund and amounted to £33,994 (2023: £26,865).

17. Audit exempt subsidiaries

In accordance with S.479A(2)(d) of the Companies Act 2006 the charity has given a guarantee to the following subsidiary and as a result this subsidiary is exempt from audit:
Betknowmore Global Ltd – 08822099



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Betknowmore UK, 200A Pentonville Rd, London, N1 9JP

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