GAMLEARN

England & Wales · Charity number 1195032

Details

Status	Registered
Legal form	CIO
Registered	2021-07-01
Register	View on the Charity Commission register

Contact

Address	167-169 Great Portland Street Fifth Floor London United Kingdom W1W 5PF
Phone	07825433199
Email	info@gamlearn.org.uk
Website	www.gamlearn.org.uk

Activities

Objects: THE PROMOTION OF GOOD HEALTH AND THE RECOVERY OF PERSONS WITH GAMBLING ADDICTION (AND THEIR FAMILIES), IN PARTICULAR, BUT NOT EXCLUSIVELY BY EDUCATING THE PUBLIC ABOUT THE RISKS OF GAMBLING ADDICTION AND THE TREATMENT OF PEOPLE SUFFERING WITH GAMBLING ADDICTION.

Activities: .

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Other Charitable Purposes
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£309,562	£283,596	-	-
2023-12-31	£124,100	£101,319	-	-
2022-12-31	£152,462	£137,895	-	-

Trustees

Name	Role	Appointed
Simon William Howard	Chair	2023-08-21
Lee Cooklynn		2026-05-14
Olivia Hopton		2026-01-26
Ravindera Lakhan		2023-08-21
Steven Watts		2021-07-01

GAMLEARN

England & Wales - Charity number 1195032

Accounts

GamLEARN

Lived Experience And Recovery Network

Registered Charitable Organisation
no. 1195032

Trustees Annual Report

01/01/2024 to 31/12/2024

Contents

Executive summary

In 2024, GamLEARN continued to grow as a UK-wide lived experience network, now supporting over 450 members affected by gambling-related harm. Key achievements include launching the Criminal Justice Support Service, delivering accredited training to 171 professionals, and expanding research partnerships with leading universities and funders. Our financial position remains strong, with a surplus enabling further investment in our mission. Looking ahead, we will build on these successes by expanding services, strengthening partnerships, and maintaining our commitment to independence and lived experience leadership.

Chair's introduction

On behalf of the trustees, I am pleased to present GamLEARN's second Annual Report.

Since our founding on 1 July 2021, GamLEARN has grown into a UK-wide lived experience network supporting people directly and indirectly affected by gambling-related harm. With more than 450 members, lived experience now shapes every part of who we are – from the individuals we support, to the team who deliver our services, and the decisions that guide our future.

Our members continue to define our values and direction, ensuring the organisation remains rooted in authenticity, compassion, and reform.

This year, 2024, we have made significant progress. The achievements outlined in this report reflect our mission, our values, and the impact we continue to make in communities across the UK.

- We launched the GamLEARN Criminal Justice Support (CJS) Service in September 2023, which is already making a major impact. Developed from the lived experience of many of our team and members, it recognises that gambling addiction can lead to entanglement with the criminal justice system and aims to break that cycle by empowering people to reclaim their lives.
- We delivered our Continuing Professional Development (CPD) course *Understanding Gambling-Related Harm and its Links to Crime* to Public Health bodies and organisations such as Tru-East and Murphys. Developed in partnership with Gambling Harm UK and shaped by GamLEARN members, it incorporates in-depth lived experience video testimonies from individuals who have navigated the justice system.
- GamLEARN was honoured to receive the Armed Forces Covenant Employer Recognition Bronze Award, recognising our commitment to supporting members of the Armed Forces community and creating an inclusive workplace that values their skills, experience, and contribution.

We would like to formally thank our partners and funders – including King's College London, the University of Lincoln, National Institute for Health & Care Research, Gambling Research Ex-change Ontario (GREO) and the Garfield Weston Foundation has enabled GamLEARN to achieve even greater impact in 2024. A special mention must go to our major funder, Derek Webb, without whom none our work would be possible.

We would like to thank our members, staff and partners for their continued commitment and belief in GamLEARN's mission. Your dedication, insight and compassion have been the driving force behind everything we've achieved this year.

Finally, I must acknowledge and commend the leadership of Tony Parente, founder of GamLEARN. Under his leadership, he and his team consistently embody the organisation's values and mission.

Steve Watts
Chair of Trustees, GamLEARN

Introduction

GamLEARN is a national charity dedicated to supporting individuals affected by gambling-related harm through education, training, and accredited workshops. Our focus is on building a lived experience membership network that promotes good mental health, reduces suicide risk, educates professionals within the criminal justice sector, and helps people rebuild their lives following gambling addiction.

Established in July 2021, GamLEARN now has over 450 members. As a charity led by people with lived experience, authenticity and empathy run through everything we do. We operate remotely, reaching people across the UK so that no one is excluded because of geography. We believe that lived experience, when valued and supported, is a vital force for reducing gambling-related harm.

It shapes our values, informs every aspect of our work, and drives change at individual, community, and system levels. Lived experience stays at the heart of who we are and everything we do.

Our Values

- **Lived Experience**
  We place the voices of those directly affected by gambling harm at the centre of our work, ensuring authenticity and relevance in all we do.
- **Compassion**
  We offer non-judgmental, empathetic support, recognising the complex challenges faced by those affected.
- **Empowerment**
  We help individuals reclaim control, rebuild their lives, and realise their potential.
- **Collaboration**
  We work in partnership with communities, professionals, and organisations to drive systemic change.
- **Integrity**
  We operate with transparency, accountability, and respect, upholding the trust placed in us by our members and stakeholders.

These values guide every decision we make – from how we support members to the partners we choose and the funding we accept.

What we aimed to do in 2024

Mission Statement

GamLEARN exists to prevent gambling-related harm and promote recovery, wellbeing, and hope for everyone affected. Our mission is simple – to help people reclaim their lives, restore their wellbeing, and contribute to a fairer, safer system that prevents others from being harmed.

We empower individuals and families to rebuild meaningful lives free from gambling, using education, awareness, and lived experience led support as tools for change. Our approach combines compassion with accountability, ensuring that people feel understood, not judged – and supported to move forward.

Our charitable purpose is the promotion of good health and recovery of persons with gambling addictions and their families, achieved primarily by educating the public about the risks of gambling and improving access to treatment and support for those affected. This education is primarily carried out by our members.

GamLEARN is a community built on shared experience. We believe that recovery is strengthened when people connect, learn, and act together. Every conversation, course, and partnership we lead aims to replace stigma with understanding and isolation with belonging.

Our objectives are to:

1. **Build connection, knowledge and skills** – creating inclusive spaces for lived experience, recovery, and peer learning to thrive.
2. **Collaborate with partners to change perception and influence policy** – using lived experience evidence, storytelling and advocacy to ensure lived experience shapes national thinking and reform.
3. **Provide professional training and awareness** – co-creating accredited and lived experience learning that strengthens understanding of gambling harm across sectors.
4. **Deliver criminal justice support** – offering tailored guidance and lived experience peer-based interventions for individuals whose offending is linked to gambling disorder.
5. **Collaborate on research and innovation** – working with academic and clinical partners to generate insight, evidence and long-term system change through engagement with our lived experience members.
6. **Embed safety, governance and lived experience leadership** – ensuring all activity is grounded in good governance, safeguarding and the values of dignity, respect and integrity.

Public Benefit

The trustees have had due regard to the Charity Commission's guidance on public benefit. Every aspect of our work advances our charitable purpose – the promotion of good health and recovery for people affected by gambling addiction and their families – through education, awareness, and lived experience-led support.

GamLEARN delivers public benefit by:

- **Reducing harm** through direct emotional and practical support for people whose health, relationships and livelihoods have been affected.
- **Improving understanding** through accredited and awareness training that helps professionals identify and respond to gambling harm.
- **Empowering recovery** via peer support, holistic training and growth opportunities that help individuals rebuild their lives.
- **Influencing systems and policy** by collaborating with universities, the NHS and justice partners so real experiences shape research and reform.

The trustees are satisfied that GamLEARN's activities deliver clear public benefit and fully meet the requirements of the Charities Act 2011.

What we do

Benefits for Members

GamLEARN offers a member-centred network for those directly and indirectly affected by gambling harm. Members access peer support, development opportunities, and structured advocacy routes that promote recovery, resilience and voice.

Key features include:

- **Monthly online meetings** for connection and shared learning.
- **Monthly newsletter and member-authored briefings** to keep members informed, engaged, and contributing.
- **Events, conferences and workshops** offering opportunities to influence policy and connect with researchers.
- **Media and research engagement** to share lived experience stories safely and meaningfully.
- **Holistic training and resilience building** via accredited courses and peer-facilitator development.
- **Advocacy and voice** so members become recognised leaders in shaping gambling-harm responses.

Research

Research is essential in reducing gambling harm. Put simply, society knows far more about other addictions and consequently gambling can be ignored by policy makers and and those experiencing gambling disorder can be unfairly treated by the criminal justice system. Research is a core strand of GamLEARN's mission. Members are involved as advisory-panel members, co-investigators and facilitators, bringing authenticity and emotional depth to projects.

GamLEARN oversees The Lived Experience Access Fund (LEAF), a unique funding programme that supports people with lived/living experience of gambling harm, enabling peoples' active participation in research, training, conference travel, and other related capacity-building opportunities. Through this collaboration we've supported 12 GamLEARN Members applications for funding to attend international conferences, courses, as well as enabling them to complete for their PHD.

Major research collaborations

- *Routine Screening for Gambling Disorder in Mental Health and Drug & Alcohol Services* (NIHR, 2024–26).
- *Gambling and Suicide: A Psychological Autopsy and Qualitative Inquiry* Gambling Research Exchange Ontario (Gambling Research Exchange Ontario (GREO) & the University of Lincoln, 2024–26). (Gambling Research Exchange Ontario (GREO) and the University of Lincoln, 2024–26).

All projects are supported by a safeguarding and wellbeing framework, ensuring participation is empowering, not retraumatising.

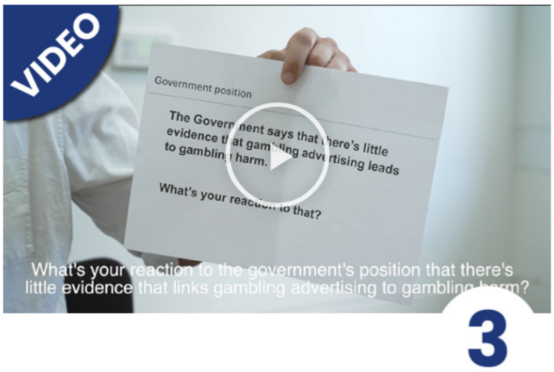
Awareness Raising and Training

Awareness and training sit at the heart of GamLEARN's mission. All sessions are co-designed and delivered by people with lived experience.

Flagship programmes include:

- *Understanding Gambling-Related Harm and its Links to Crime* – accredited CPD course delivered to 171 professionals across probation, policing, NHS and local authorities in 2024.
- *Addiction by Design* – delivered by Dr Matt Gaskell, MBE, to 18 Members exploring how gambling products exploit behavioural psychology.
- *Safeguarding Training for Members* – co-developed with Suicide First Aid Understanding Suicide Interventions safeguarding specialists to ensure safe facilitation, delivering training Level 4 C&G training to 25 people.

- *Welsh Union Learning Fund (WULF) Partnership* – integrating gambling-harm awareness into workforce wellbeing and public-health training.
- Working with the Coalition to End Gambling Advertising (CEGA) filming workshop peoples pre & post gambling harm experience. The final film, challenging the governments' view that there is 'little evidence that gambling advertising leads to gambling harm', was shown at Peers for Gambling Reform 2024 Summit.



Watch what people harmed by the gambling industry think of the Government's position on gambling advertising.

These programmes embed lived experience in professional learning and help prevent harm before it escalates, empowering our members to safely support their peers.

Criminal Justice Support (CJS) Service

Established in September 2023, the CJS Service has supported over 75 people affected by gambling-related offending, including 63 directly affected by gambling harm and 14 affected others. The service provides one to one trauma-informed lived experience peer support through investigation, charge, court and sentencing CJS stages, ensuring no one faces the justice process alone.

What we offer

- Tailored one-to-one support
- Structured court preparation and mitigation guidance, including securing and supporting peoples' preparation for psychiatric consults
- Post-sentence recovery and relapse-prevention
- Dedicated Affected Others support

Early impact

The CJS Service has improved peoples' ability to present accurate gambling histories, supported psychological reports, and reduced isolation through peer networks. It is now moving from early delivery to national model status, with formal data tracking and partnerships with the University of Lincoln and King's College London.

Together, all our programmes – membership, research, training, and CJS support – define what GamLEARN does and why it matters.

What we achieved

The following section sets out what we achieved in 2024, showing how these core activities translated into measurable outcomes, partnerships and public benefit.

Achievements and Performance

Objective 1: Building Connection, Knowledge and Skills

GamLEARN has grown into a UK-wide network of over 450 members affected directly or indirectly by gambling harm. Throughout 2024 we expanded peer-support opportunities and training offers, ensuring that every member could connect, learn and contribute.

Regular online meetings, newsletters, and member blogs created a rhythm of connection and learning. The weekly Criminal Justice peer group continues to be one of the charity's most active spaces, offering solidarity and shared problem-solving for those navigating complex legal processes.

In September 2024, 18 members attended GamLEARN's residential event in Caer Beris, Wales, taking part in workshops and open-share sessions focused on recovery, reflection and resilience. Participants were selected at random from those who expressed interest to ensure fairness and equal opportunity. Feedback highlighted the importance of belonging, emotional safety and practical guidance in sustaining recovery, and we plan to repeat the event on a biennial basis to offer the same opportunity to others.

Objective 2: Changing Perception and Influencing Policy

GamLEARN actively contributes to national dialogue on gambling harm and justice reform. During 2024, we engaged with the Gambling Commission and Peers for Gambling Reform, highlighting insights from our Criminal Justice programme and lived experience membership.

Our representatives contributed to the Current Advances in Gambling Research (CAGR) conference and other sector events, ensuring that the voices of those directly affected by gambling-related offending are heard within policymaking and research communities.

"I did not really know the severity of gambling addiction. I knew there was such a think as gambling addiction, but never knew the inside of how it posses' people into do anything, including crime to get money to continue to gamble. I did not realise that gambling can start from such a young age, my personal experience, I will buy 2 scratch cards and leave my 6-year-old do one – that will stop now!"

"I am grateful to be given the opportunity to go on this course, because not only did I learn about gambling, gambling addictions -but also the seriousness of it, the vicious circle people can get into, the consequence on family and friends, the risks of losing everything (including life)."

"The explanations of how the brain is changed to create addiction was fascinating and gives real insight into how gambling can affect anyone. The lived experience stories are impactful and to understand the impact we can have at PSR stage is invaluable."

Objective 3: Professional Training and Awareness

Our accredited training course, Understanding Gambling Related Harm and its Links to Crime, continues to strengthen awareness within the criminal justice and public health sectors. Between January and December 2024, 171 professionals – including probation, police, NHS and local-authority staff – completed the programme.

Delivered entirely by lived experience facilitators, the course equips professionals to identify, screen and support individuals at risk of gambling harm. Evaluation results showed improved confidence, empathy and understanding among participants.

Complementary sessions such as Addiction by Design, Safeguarding for Members, and awareness workshops funded through the Welsh Union Learning Fund (WULF) further broadened reach, embedding gambling-harm awareness in workforce training across multiple sectors.

Objective 4: Criminal Justice Support

Since its launch, the CJS service has supported over 75 people affected by gambling related offending, including 63 directly affected by gambling harm and 14 affected others.

Peer supporters with personal experience of both gambling harm and the justice system support Members through each stage of the CJS – investigation, charge, court and sentencing – ensuring that no one faces the process alone. Peer supporters log 160 support calls every month, with the 64 CJS Members supported. We hosted 62 meetings this year which amounts to over 125 hours prevention support. We regularly see

"Although my role doesn't involve direct work with service users, on a personal level it has increased my understanding of gambling related hard one hundred-fold! I am keen to ensure this training can be delivered to all PBNI staff if possible."

"I liked that the trainers had lived experience of gambling related harm, made the topic more realistic and enjoyed listening to their experiences. Great presentation slides, print outs were handy as I could make on own notes at the bottom, great videos, very interactive."

"I have more of an understanding of how people with gambling issues can be targeted by companies and about the impact of gambling on the brain. These are issues I had no idea about before. I think this will make me confident in dealing with gambling related harm and more appropriately balance the risks presented by service users of further offending alongside their individual needs."

attendance of up to 20 members at our weekly Peer Support Group meetings for those directly affected.

The service also strengthens system understanding through delivery of the accredited course *Understanding Gambling Related Harm and Its Links to Crime*, discussed above.

Early outcomes show that Members supported by the CJS work are better able to present accurate gambling histories, secure prompt psychological reports, and maintain recovery after sentencing. Partners across the legal and health sectors report greater awareness of the role of gambling disorder in offending.

"I wouldn't have got through the sentencing without them. They knew what mattered and helped me face it."
– CJS member, 2024

From our weekly Criminal Justice Support calls one-word check-ins and check-outs that remind us how powerful reflection and connection can be.

Objective 5: Research Collaboration and Innovation

In partnership with the University of Lincoln, King's College London, and Gambling Research Exchange Ontario (GREO), GamLEARN continues to embed lived experience in vital research shaping national understanding of gambling disorder.

- The National Institute Health Research (NIHR)-funded feasibility study on routine screening for gambling harm in mental-health and substance-use services completed its first full year, with GamLEARN members serving as co-investigators and advisors.
- The Gambling and Suicide: Psychological Autopsy and Qualitative Inquiry project, launched in 2024, is exploring the pathways leading to gambling-related suicide and includes GamLEARN members as research collaborators and safeguarding officers.

Objective 6: Safety, Governance and Lived-Experience Leadership

GamLEARN's governance model ensures that ethical practice and member wellbeing remain central to all operations. Our lived experience Advisory Panel brings together professionals and peers with over 100 years of combined experience, advising trustees on policy, safeguarding and organisational development.

Regular supervision, updated safeguarding training, and continuous feedback loops maintain safe boundaries and professional standards across all delivery. This structure reflects GamLEARN's belief that lived experience, when supported safely, is a source of strength and leadership within the charity.

Across all objectives, GamLEARN continues to show that lived experience is not only a route to recovery, but a driver of reform – changing how gambling harm is understood, prevented, and addressed within society.

Collaboration, funding and support

Partnership and integrity underpin all GamLEARN's work. Our progress is possible because of the people and organisations who share our commitment to tackling gambling related harm through lived experience, evidence and compassion.

We work alongside a wide network of collaborators across justice, health, academia and public health – including universities, NHS services, probation and policing partners, community organisations, as well as other charitable foundations. These partnerships enable us to reach more people, share expertise and ensure that the realities of gambling harm inform both service delivery and national policy. We are the first, and only body founded on lived experience of gambling harm that does this. Our reach is unmatched.

As a charity, GamLEARN's activities are funded through a combination of charitable trusts, foundations, public-sector commissions and income from our accredited training programmes.

We remain entirely independent of the gambling industry and do not accept funds from gambling operators or proceeds derived from gambling activity. This principle reflects our core values of integrity and accountability. In a 2024 Member poll, 95% of members supported maintaining this stance.

By working collaboratively and upholding strong ethical standards, GamLEARN continues to deliver genuine public benefit while modelling the independence and transparency that people affected by gambling harm deserve.

Partners and supporters include:

- NHS services across the UK
- Gambling With Lives
- Primary Care
- GamFam
- NHS Inclusion
- GamStop
- GamBan
- Peers For Gambling Reform
- Epic Restart Foundation
- Reframe
- Gambling Related Harm All Party Parliamentary Group (GRH APPG)
- Employers and the wider business community
- TRU East workforce
- Murphys Construction workforce
- HM Prison & Probation Service – Wales
- The Probation Board Northern Ireland
- Coalition Group Against Gambling Advertising
- The Ministry of Defence and the Armed Forces Covenant
- Lincoln University
- Kings College London
- Glasgow University
- Gambling Research Exchange Ontario (GREO)
- Garfield Weston
- Derek Webb
- Haringey Council
- Met Police
- Welsh Union Learning Fund
- Coalition to End Gambling Advertising (CEGA)

The leaflet below illustrates the extensive range of services we work with.

What people say

"There is a network of good organisations who will support and guide you through everything. The knowledgeable and understanding teams are giving people the tools to rebuild and transform their lives."
Andrew M

"Living with a gambler is often challenging. Knowing there is support available is reassuring. Reaching out was the first step. Finding the proper support is also invaluable."
Affected Other

"Being supported and understood has changed how I see myself."
LD

"During the 10 months of my recovery, I have used 7 different services, and I have needed all of these to aide and sustain my recovery. Having accessed these, it has given me wrap around support that has been vital for me to remain in recovery and build a better life free from gambling."
Tracey E, Recovering Gambler

www.gamlearn.org.uk

GamLEARN is a charity registered in England and Wales. Our charity registration number is 1195032. Our registered office address is 63-66 Hatton Garden London EC1N 8LE

Support Services

Gamblers Anonymous
Gamblers Anonymous is a fellowship of men and women who share their experience, strength and hope with each other so that they may solve their common problem and help others do the same.
www.gamblersanonymous.org.uk

Thrivin Together
Are a woman-led, lived experience organisation offering choice, voice and change for women across the UK. They offer advice, support, referrals and opportunities to gain confidence, and make connections.
www.thrivintogether.org.uk

Residential Support:

Adferiad
Residential treatment that provides help and support for people with mental health, addiction, and co-occurring and complex needs, to maximise their personal potential, and achieve a better quality of life.
www.adferiad.org

Gordon Moody
Residential treatment and support programme, with various locations throughout England - with a focus on therapies, intervention and counselling.
www.gordonmoody.org.uk

Gambling Blocks

It is important to consider practical barriers when providing support, especially for affected family members. Combining different types of barriers can increase their effectiveness and improve the overall support system.

Gamstop
Provides a straightforward, efficient, and cost-free method to restrict access to all gambling applications and websites authorised in the UK, for a duration that suits you.
www.gamstop.co.uk

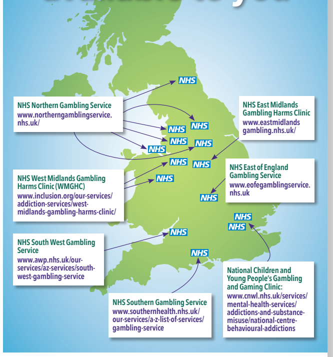
Gamban
An internet-based solution that prevents access to gambling apps and websites on multiple devices. This user-friendly tool is accessible at no cost.
www.gamban.com/talkbanstop

MOSES
Enables individuals to voluntarily exclude themselves from nearby land based gambling premises. This program operates by having participants submit photographs that can be shared with operators, aiding the staff in identifying individuals who have self-excluded from gambling.
www.self-exclusion.co.uk

Bank Blocks
Most banks now provide the option to restrict gambling transactions by blocking an account or card from being utilised for gambling activity.

GamLEARN
Lived Experience And Recovery Network

Support services available to you



The services and organisations listed within this leaflet provide treatment and support for individuals and their families who are experiencing gambling related harm.

This leaflet provides information and support

Support Services

East Of England Gambling Service
The East of England Gambling Service is free and run by the NHS. They offer support to individuals and families experiencing the negative impact of gambling.
www.eofegamblingservice.nhs.uk

NHS Northern Gambling Service
(Also known as the Northern Gambling Clinic) provides specialist addiction therapy and recovery to people affected by gambling addiction and to those affected, such as family, partners, and carers.
www.northerngamblingservice.nhs.uk

NHS West Midlands Gambling Harms Clinic
Provides specialist addiction therapy, treatment and recovery to people affected by gambling addiction and gambling problems across Stoke, Staffordshire, Telford and Wrekin.
www.inclusion.org

NHS Primary Care Gambling Service
Offer a range of therapeutic support to those suffering from gamblers harm and affected others. Services can be provided face-to-face, online or over the phone. All services are confidential and free of charge.
www.primarycaregamblingservice.co.uk

Support Services

NHS Southwest Gambling Service
The South West Gambling Service is for people living in the South West and it provides FREE confidential support to people affected by gambling addiction.
www.awp.nhs.uk/our-services/az-services/south-west-gambling-service

NHS Southern Gambling Service
A specialist service providing evidence-based treatment to people with gambling-related harms / gambling disorder.
www.southernhealth.nhs.uk/our-services/a-z-list-of-services/gambling-service

NHS East Midlands Gambling Harms Clinic
Offers help with specific problems experienced by individuals, and support and advice to family members and carers. Can help with mental health, debt management and housing.
www.eastmidlands gambling.nhs.uk/

National Children and Young People's Gambling and Gaming Clinic
An umbrella centre that houses both the National Problem Gambling Clinic and the National Centre for Gaming Disorders
www.cnwl.nhs.uk/services/mental-health-services/addictions-and-substance-misuse/national-centre-behavioural-addictions

Support Services

Gambling With Lives
Set up by families bereaved by gambling. They provide support, raises awareness of gambling disorder's devastating effects, and campaigns for change. www.gamblingwithlives.org

GamFam
Provide advice and support to those directly and indirectly affected by gambling harms through structured Peer Support. Groups are free of charge and run via Zoom.
www.gamfam.org.uk

NECA
Provide a range of short and longer term gambling advice and gambling support options either over the phone or face-to-face across the North East, Yorkshire and Humber.
www.neca.co.uk

Reframe Coaching
Providing Lived Experience Recovery Coaching to support individuals who have suffered directly or indirectly from a gambling addiction and/or Gambling Related Harm.
www.reframecoaching.org.uk

GamLEARN CJS Support
We offer a personal service to assist individuals who have resorted to crime. Our goal is to empower you to face your situation with confidence.
www.gamlearn.org.uk/criminal-justice-support/

Support Services

RCA Trust
Formerly known as the Renfrew Council on Alcohol - established in 1977 providing community based alcohol and gambling related prevention and treatment services in Scotland.
www.rcatrust.org.uk

Beacon Counselling Trust
Offer free and confidential education, treatment and recovery support throughout the Northwest of England, to anyone at risk of, or experiencing gambling-related harms.
www.beaconcounsellingtrust.co.uk

Aquarius
Support people 18 years and over affected by gambling, either their own or the gambling of a family member, partner or friend through 1:1 and group support sessions.
www.aquarius.org.uk

Breakeven
Breakeven offers free counselling, support and advice to anyone suffering from gambling-related harm.
www.breakeven.org.uk

EPIC Restart Foundation
Innovative recovery program and community led by lived experience, using expert facilitators to deliver life-changing events and online workshops.
www.epicrestartfoundation.org

Our team

Our board, staff, consultants and volunteers understand the depths of gambling harm with a majority of those involved having personal experience, either through having a gambling disorder themselves, or as an affected other. This lends authenticity and profound empathy to our work. We employ a tight-knit team of seven paid staff members, six paid members of the research teams and 12 paid GamLEARN advisory panel members.

We are incredibly grateful to have the support and guidance from our members to our board who bring a diverse range of knowledge, skills, and expertise and all share our mission and values.

Trustees

Steve Watts, chair of GamLEARN until September 2025 is a former schoolteacher and an Affected Other who through his own lived experience set up the charity GamFam.

Sandra Adams, has been as a therapist for over 19 years and over the past 10 years her work has been committed to helping individuals that have experienced gambling-related harm.

Simon Howard, is a former fund manager. He ended his career in sustainable and ethical finance as CEO of The UK Sustainable Investment and Finance Association (UKSIF).

Ravi Lakhan, brings first-hand experience of gambling and behavioural addiction. She joined GamLEARN to help shape its growth and is proud to support a charity that places lived experience and learning at the heart of recovery.

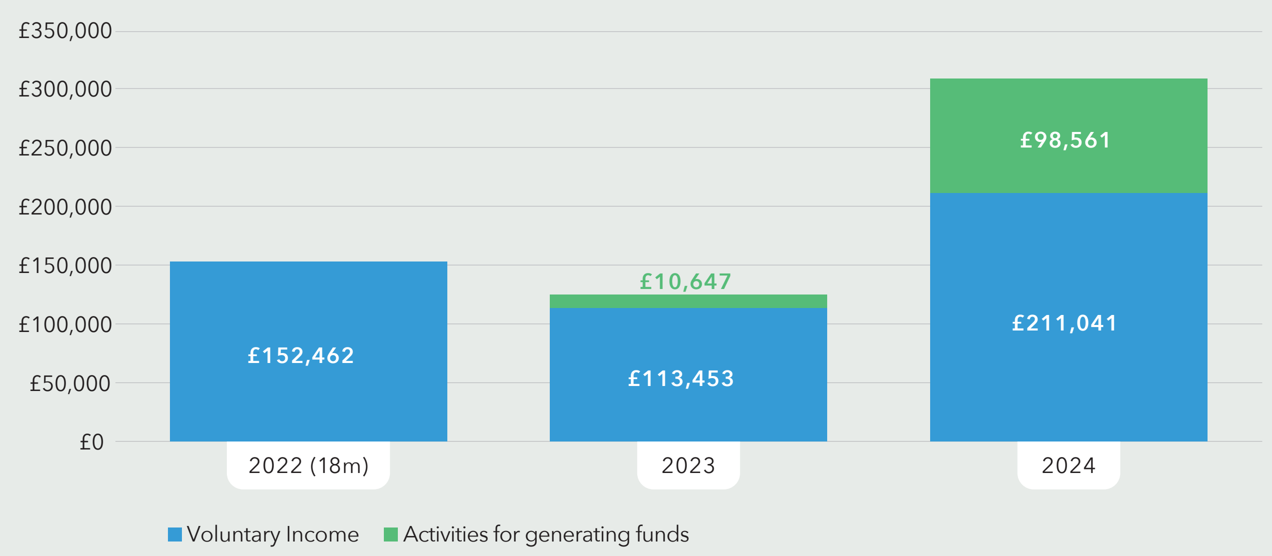
The staff team at GamLEARN is a team of people primarily with lived experience of the issues facing the members. Indeed, many became involved in delivering GamLEARN's programme of work through initially being members. All want to ensure that others did not struggle like they did. They are increasingly the people others come to when in need of support of expert insight.

Financial review

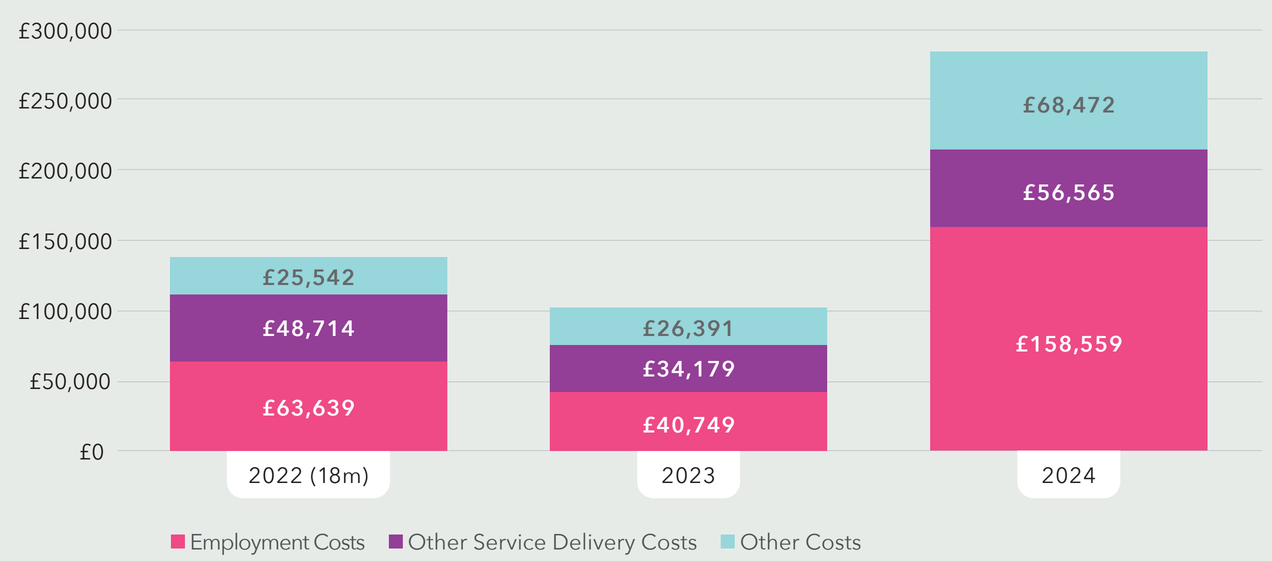
Income for the year totalled £309,562 with expenditure of £283,596 leading to a surplus of £25,966. At the year end the charity had total reserves of £63,314.

The trustees regularly review reserve levels to ensure they are appropriate and the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund. The trustees have agreed a policy and aim to hold unrestricted reserves equivalent to between 3- and 6-months expenditure.

Income Sources



Expenditure Breakdown – Charitable Activities



You can access our full accounts for 2024 at the Charity Commission website.

Plans for future periods

As GamLEARN moves into its next phase of development, our focus is on sustainable growth, evidence-led delivery, and deeper system influence.

We will continue to strengthen our core services while expanding the reach and impact of our lived experience model across justice, health and research sectors. Our priorities for 2025 are:

- **Developing Our Training Programmes**
  We will develop and update our training programmes, creating new video modules and deliver more awareness sessions on gambling related harm to a wider audience, as well as our accredited training, Understanding Gambling Related Harm and Its Links to Crime. We will continue to ensure that all these sessions are authentically delivered by lived experience trainers, enhancing the impact of the learning through our stories, our values and our experiences.
- **Expanding the Criminal Justice Service**
  Our aim is to embed lived experience insight at every stage of the criminal justice journey – from early intervention to rehabilitation. Building on the success of our CJS programme, we will also extend support to new regions through new partnerships with solicitors & barristers and treatment providers.
- **Research and Academic Collaboration**
  Our partnerships with the University of Lincoln, King's College London, and other academic institutions will continue to evolve through joint research projects and Knowledge Transfer Partnerships (KTPs). These collaborations will ensure that GamLEARN's practical insight informs national research and policy on gambling-related harm.
- **Building our Financial Sustainability**
  As an independent charity, GamLEARN will continue to diversify its income through a balanced mix of grant funding, charitable trusts, training income, and public-sector commissions. We will also prepare to access funding from the forthcoming Statutory Levy which expected to generate £90-100 million annually by 2027 for research, prevention and treatment of gambling harms.
- **Organisational Strengthening**
  To sustain growth, we will invest in staff development, safeguarding, digital infrastructure, including developing our website and CRM systems and improved monitoring & evaluation frameworks – ensuring our services remain safe, effective and accountable as demand increases.

Through these actions, GamLEARN will move from early growth to long-term stability – continuing to champion lived experience as a force for prevention, recovery and systemic change across the UK.

Capacity Building and Organisational Strengthening

GamLEARN will continue to invest in its people, systems, and governance to build the capacity needed for sustainable growth. Priorities include strengthening staff development and supervision, improving safeguarding and governance frameworks, and enhancing digital infrastructure through a new CRM and website improving access to our services and evaluation data. These developments will ensure GamLEARN remains safe, effective, and resilient as demand and national influence increase.

We will continue to champion lived experience as a force for prevention, recovery and systemic change across the UK.to champion lived experience as a force for prevention, recovery and systemic change across the UK.

Through all these actions, GamLEARN will move from early growth to long-term stability, reflecting the wider shift towards recognising gambling harm as a public-health issue.

Risks and dependencies

As GamLEARN continues to grow, the trustees recognise a number of key dependencies and risks that will be actively monitored throughout 2025-26.

- **Funding and Levy timing**
  The introduction of the statutory levy and related commissioning frameworks may be delayed, affecting the pace of programme growth. To mitigate this, we will continue to diversify income and maintain reserves at prudent levels.
- **Partnership dependency**
  Many of our projects rely on collaboration with external partners, including universities, public health and other third sector organisations. Clear governance, written agreements and regular review meetings will manage these interdependencies.
- **Regulatory and reputational integrity**
  The charity's refusal to accept funding from gambling operators remains central to public trust. The trustees will continue to uphold this policy and communicate it transparently to all stakeholders.

The Board reviews these risks annually through the organisational risk register and ensures mitigation plans are in place. Trustees are confident that GamLEARN remains in a strong position to manage these challenges and continue delivering measurable public benefit.

Structure, governance and management

The charity is a Charitable Incorporated Organisation, registered with the Charity Commission on the 1st of July 2021. The trustees who served during the year and up to the date of signature of the financial statements were:

Steve Watts – joined on 01/07/2021, due to step down as Chair in September 2025

Sandra Adams – joined on 01/07/2021

Simon Howard – joined on 21/08/2023

Ravi Lakhan – joined on 21/08/2023

Recruitment for further trustees is underway to strengthen oversight, broaden expertise and ensure the charity's leadership structure supports sustainable growth.

The Board of Trustees approved the trustees' report.

Date: 28th October 2025

Steve Watts
Chair of Trustees
To Sept 2025

Simon Howard
Chair of Trustees
From Sept 2025

GamLEARN
Lived Experience And Recovery Network

63/66 Hatton Garden, Fifth Floor Suite 23, London EC1N 8LE

www.gamlearn.org.uk | info@gamlearn.org.uk

GamLEARN	Charity No (if any)	1195032	CC17a
Annual accounts for the year			
Year start date 01/01/2024	To	Year end date 31/12/2024	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds							
Voluntary income		S01	211,001	-	-	211,001	113,453
Activities for generating funds		S02	56,024	42,537	-	98,561	10,647
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	267,025	42,537	-	309,562	124,100
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	241,059	42,537	-	283,596	101,319
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	241,059	42,537	-	283,596	101,319
Net incoming/(outgoing) resources before transfers		S14	25,966	-	-	25,966	22,781
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	25,966	-	-	25,966	22,781
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	25,966	-	-	25,966	22,781
Total funds brought forward		S20	37,348	-	-	37,348	14,567
Total funds carried forward		S21	63,314	-	-	63,314	37,348

Section B Balance sheet

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets		F01	F02	F03	F04	F05
Tangible assets (Note 9)	B01	1,768	-	-	1,768	390
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	1,768	-	-	1,768	390
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	6,514	437	-	6,951	685
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	64,741	26,276	-	91,017	130,349
Total current assets	B09	71,255	26,713	-	97,968	131,034
Creditors: amounts falling due within one year (Note 12)	B10	9,709	26,713	-	36,422	94,076
Net current assets/(liabilities)	B11	61,546	-	-	61,546	36,958
Total assets less current liabilities	B12	63,314	-	-	63,314	37,348
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	63,314	-	-	63,314	37,348
Funds of the Charity						
Unrestricted funds	B16	63,314			63,314	37,348
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	63,314	-	-	63,314	37,348

Signed by a trustee on behalf of all the trustees

Signature	Print Name	Date of approval
	Simon Howard	28/10/2025

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* [ ] Accounting Standards;
  or [✓] Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Donations	211,001	113,453
		-	-
		-	-
		-	-
		-	-
	Total	211,001	113,453
Activities for generating funds	Fee income	98,561	10,647
		-	-
		-	-
		-	-
		-	-
	Total	98,561	10,647
Investment income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Note 4 **Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
		-	-
	Total	-	-
Charitable activities	Employment costs	158,559	40,749
	Other service delivery costs	56,565	34,179
	Other costs	68,472	26,391
		-	-
		-	-
	Total	283,596	101,319
Governance costs		-	-
		-	-
		-	-
	Total	-	-

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	3	4
Nature of the expenses	Travel costs to attend trustee meetings	Travel costs to attend trustee meetings
Total amount paid	£ 86	£ 192

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	1,050	1,000
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	-	-

Note 7 **Paid employees**

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	147,611	37,917
Employer's National Insurance costs	7,191	1,782
Pension costs	3,757	1,050
Total staff costs	158,559	40,749

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	3	2
Governance	-	-
Other	-	-
Total	3	2

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme: Group persional pension plan

	This year £	Last year £
The costs of the scheme to the charity for the year	3,757	1,050
The amount of any contributions outstanding at the year end	501	140
The amount of any contributions prepaid at the year end	-	-

Note 8 **Grantmaking**

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	**-**	**-**

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking £

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
	Total grants to institutions	**-**

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-	1,317	-	-	1,317
Additions	-	-	2,026	-	-	2,026
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	3,343	-	-	3,343

9.2 Accumulated depreciation and impairment provisions

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
Basis	SL or RB	SL or RB	SL	SL or RB	SL or RB	
Rate			33%			
Balance brought forward	-	-	927	-	-	927
Depreciation charge for the period	-	-	648	-	-	648
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	1,575	-	-	1,575

9.3 Net book value

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
Brought forward	-	-	390	-	-	390
Carried forward	-	-	1,768	-	-	1,768

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments	**10.2 Market value at year end £**	**10.3 Income from investments for the year £**
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	6,951	685	-	-
Total	6,951	685	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	192	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	6,712	3,469	-	-
Accruals and deferred income	29,710	90,415	-	-
Total	36,422	94,076	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Note 13 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
UoL	R	Grant income received for specific project work

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
UoL	-	42,537	- 42,537	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	42,537	- 42,537	-	-	-

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	GamLEARN		
On accounts for the year ended	31 DECEMBER 2024	**Charity number**	1195032
Set out on pages	1-14		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	P. D	**Date:**	28 October 2025
Name:	Paul Dearsley FCCA		
Relevant professional qualification(s) or body (if any):	Chartered Certified Accountant		
Address:	Aston Ley Limited		
	The Mill House, Street Farm, The Street,		
	Stoke By Clare, Suffolk CO10 8HR		

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	GamLEARN		
On accounts for the year ended	31 DECEMBER 2024	**Charity number**	1195032
Set out on pages	1-14		

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- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	P. D[signature]	**Date:**	28 October 2025
Name:	Paul Dearsley FCCA		
Relevant professional qualification(s) or body (if any):	Chartered Certified Accountant		
Address:	Aston Ley Limited		
	The Mill House, Street Farm, The Street,		
	Stoke By Clare, Suffolk CO10 8HR		

GAMLEARN

England & Wales - Charity number 1195032

Accounts

GamLEARN

Lived Experience And Recovery Network

Registered Charitable Organisation no. 1195032

TRUSTEES ANNUAL REPORT

01/01/2023 to 31/12/2023

Contents

Chair's introduction

As chair of GamLEARN I am pleased and proud to introduce this annual report. GamLEARN was only founded as a charity in July the 1st 2021 and as I look back it is astounding to see what has been achieved in this our first full year of operation.

GamLEARN is a lived experience membership network for people that have been impacted directly or indirectly from gambling related harm. We have over 400 members, and we are a charity with lived experience throughout our team with our members helping shape and mould our values as a service.

GamLEARN gives people support to share real life experiences, attend focus groups and meet up groups, and to receive training and give feedback. In this year our members have spoken at conferences and shared their experiences with ministers and Lords at Westminster.

As a result, this year we achieved many things, of which the following exemplify what we are and what we do.

- We launched the GamLEARN criminal justice support scheme in September 2023, and it is already making a major impact. It was developed from the lived experience of many of our team and members, and it recognises and addresses the fact that gambling addiction can lead to getting entangled with the criminal justice system. Our scheme is about breaking this cycle by empowering people to reclaim their lives.
- We made a powerful and collaborative response to the white paper from the lived experience community. Our thanks to them and to the All-Party Parliamentary Group on Gambling for meeting with us. Through our testimony and evidence, the Gambling Commission made changes to online gambling to ban WhatsApp gambling.
- We have delivered suicide prevention training to 43 people, with 8 going onto gain level 4 accreditation with City and Guilds.
- We have gained paid roles for over 30 of our members and 2 of our members are currently studying for PHD's.

I'd like to place on record my appreciation of the leadership of Tony Parente, founder of GamLEARN. He and his team live the values and mission of the organisation in everything they do. Their commitment to members is second to none and their outward, open and trusting relationships mean we achieve even more through excellent collaboration with partners and supporters like Kings College London, the University of Lincoln, GamFam and many, many others.

Finally, I'd like to thank my fellow trustees for joining me in our mission to be a community of non-judgemental people who support each other and work together to reduce gambling related harm.

Steve Watts
Chair of Trustees, GamLEARN

Introduction to GamLEARN

GamLEARN is a grassroots charity with a UK wide reach, working to offer education, training, and accredited workshops to individuals affected by gambling related harm. Our core focuses are on being a lived experience membership network with emphases on good mental health, reducing suicide risk, educating the justice sector and rebuilding beneficiary lives after gambling given this is a recognised addiction.

GamLEARN was formed on 01/07/2021 and already has over 400 members. We are a charity with lived experience throughout our team. Our members help shape and mould our values as a service and are at the very heart of who we are. We are a small charity with staff and members operating remotely from various UK locations. This means we can provide support and services to anyone struggling with gamblingrelated harm wherever they are, effectively breaking down geographical barriers.

At GamLEARN, we recognise that lived experience is the key to reducing gambling related harm – it is at the very heart of everything we do and shapes and moulds our values as a service. Many of our members have experienced the detrimental effects that a gambling disorder can have, and we understand, only too well, just how destructive and devastating it can be.

Our collective lived experience drives our work, which we believe is a powerful tool for change on an individual, community, and societal level.

Our objectives are:

- To be a Lived Experience and Recovery Network (the 'LEARN' in our name) where our members can connect with one another.
- To provide learning through structured training and workshops to help our members develop personally and professionally.
- To collaborate with others ensuring that the voice of lived experience is heard and respected in meaningful interaction.
- To ensure that the safety and wellbeing of our members is at the core of everything we do.

We do the following:

- Provide regular support meetings for members to connect and share. We have weekly online meet ups which are safe spaces for members to connect, catch up and discuss important topics, we also keep connected with members through our regular newsletter and website with blogs from members giving others positive encouragement.
- Offer a support service for individuals facing the criminal justice system. We offer a unique one-to-one support service to help people who have resorted to crime to fund their gambling. We have connections with legal experts who have experience and understanding of legal cases related to someone who has gambled.

- Provide members with opportunities to obtain learning and accredited training which can lead to meaningful work.
- Provide accredited training and insights for service providers that are delivered by people with lived experience. Examples of courses include Addiction by Design which provides understanding of how gambling products and gambling environments deliberately exploit our reward learning systems and vulnerabilities, and suicide prevention.
- Work closely with research academics who want to have meaningful engagement with lived experience of gambling addiction. Lived experience offers unique insights that textbooks and academic knowledge cannot provide. When individuals with first-hand experience of gambling related harms contribute to research, it enriches the process.

Charitable Purpose

Our charitable purpose is the promotion of good health and the recovery of persons with gambling addictions and their families, in particular, but not exclusively by educating the public about the risks of gambling addiction and the treatment of people suffering with gambling addiction.

GamLEARN is a community of non-judgemental people who support each other and work together to reduce gambling harm.

We support and empower people to lead a happy and meaningful life without gambling.

Public Benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake and everything that GamLEARN does is directed toward achieving our charitable purpose and all resources are expended to that outcome.

Achievements and performance

Key objective 1: Helping our members connect with one another and gain insights and skills

We are a non-judgemental not for profit organisation, that is led by lived experience and wishes to grow by lived experience. We want to help and empower our members in choices and opportunities that they wish to engage in. It is evident that with time, support and the community people can move forward and be part of the work that we do.

In the last year, the team at GamLEARN has extended its membership to over 400 people – both people with gambling addictions and their families. We have been able to offer more support to them with increased and more frequent drop ins as well as our courses. We now offer a women's only drop in which is proving incredibly popular.

We offer drop ins, meet ups, send out a regular newsletter and showcase our members through our website blogs, videos and stories. We also support our members to be facilitators on our courses and gain skills and qualifications.

Figure 1: Recent GamLEARN Focus Group feedback

Objective 2: Provide accredited training and insights

Feedback on our courses is positive, empowering and enabling people with gambling addictions and their families to understand better the support that is available and develop skills and confidence to prevent similar harms for others.

The following are details of some courses delivered this year.

Suicide First Aid through understanding suicide intervention

This course aimed at people with lived experience or people who want to understand how in their day to day lives or work they can do something to prevent suicide. It gives learners the knowledge and tools to understand that suicide is one of the most preventable deaths and some basic skills can help someone with thoughts of suicide stay safe from their thoughts and stay alive.

In 2023:

- 43 people attended *Suicide First Aid: Understanding suicide intervention* courses
- Eight attendees went on to gain level 3 accreditation with City and Guilds

The GamLEARN **website** has a video from course attendees which powerfully evidences how the course can give people understanding

"It was a challenging course, and I think the takeaways I got to look and learn and listen more attentively and not to be afraid to ask the incomfortable questions."

Figure 2: Still from feedback video on GamLEARN website

"It gives you an understanding of the helpful vocabularly and words you can used in support to bring them back from thoughts of suicide."

Understanding Gambling Related Harm and its links to crime

This course, launched in In Autumn 2023, is accredited for people who work within the Criminal Justice System. The first cohort of trainees was the team at Swansea Probation Service. We have delivered the course to police services, NHS, local authorities and probation services across the UK. We have delivered our training Understanding Gambling Related Harm and its Links to Crime to 174 working professionals in the CJS over 13 sessions.

The course is delivered by our lived experience facilitators and its aim is to raise awareness of gambling related harm and its links to crime amongst the service users course attendees support in their day to day lives.

We published an evaluation of this course after nearly a year of delivery which demonstrated that the course helps professionals to:

- Gain increased awareness of gambling related harm
- Recognise that gambling is an addiction and recognised mental health disorder
- Have increased knowledge to recognise signs of gambling related harm

"This was the best training I have had. The facilitators were fantastic and interactive. Their lived experience was invaluable and really made the training stand out. The videos and statistics were really interesting."

"Videos were great to watch – person touch to the topic and not just purely stats and data."

"This training is so relevant and needed within all aspects of the criminal justice system. My recommendation would be to deliver this to as many staff as possible – from arrest to sentencing to supervision. Thank you very much."

"It has everything in terms of pitching the learning – I recommend that this needs to be right in the middle of the table for involvement at all levels of our HMPPS structure. A policy change to align gambling harms with other established addictions is the next step."

Figure 3: Feedback from attendees at Understanding Gambling Related Harm and its links to crime courses.

Figure 4: Gambling Related Harm Course literature

Objective 3: Criminal Justice Peer Support – Supporting people and their families as they go through the Criminal Justice System

In September 2023 we launched a personalised support service to assist people who have resorted to crime to fund their gambling. Many of our members and staff have lived experience of this and don't want others to go through it alone and unsupported like they were. This support complements the Understanding Gambling Related Harm and its links to crime training we provide to professionals.

Our team, led by Reece Casey, understand the challenges people may face when going to court and the lack of understanding of the nature of gambling addiction that led to the crime.

Our goal is to empower people in this situation to face it with confidence, knowing GamLEARN is by your side.

"I was in an active gambling addiction for over 15 years. It started small and fun but gradually took over my life and led to some real low and dark moments in my life, including spending time in prison due to a crime committed to fund my gambling.

This support and our training are unique and have a huge impact on people's lives. Facing a court hearing due to gambling related crime can be a very stressful and traumatic time for anyone. That is why it is so important for people to get into treatment and feel supported throughout this time.

Seeing individuals continue that journey of recovery and continuing to grow as person is incredible to be part of."

Figure 5: Reece Casey: Criminal Justice Project Lead for GamLEARN

The support we offer includes:

- Support from a member of the team who has lived experience of gambling related harm
- Additional support for family and friends
- Access to legal experts who have experience of legal cases related to someone who has gambled.
- Connection to trusteed support and treatment services who can offer additional help and guidance.
- Professional expert reports to assist the legal case.
- In this year we have supported 21 individuals going through the Criminal Justice System (10 women and 11 men) and 7 family members are receiving affected other support.

Of the 21 people:

- 6 have been through the CJS process with 2 individuals receiving custodial sentences, 3 individuals receiving suspended sentences; 1 individual was not charged.
- 11 are currently in the CJS process,
- 4 people are waiting/expecting to be arrested.
- All have engaged in additional supported services to help them.

Our website has many examples of the impact of our work, including Seb's feedback on the support GamLEARN gave him:

"I believe that the work which you did as well as the psychiatric report which you funded made all the difference and I really appreciate it so much.

Not only did the report help me in court, but it was also so helpful in terms of my recovery journey…. I mentioned before that on my sentencing before, the solicitor didn't even want to mention gambling because she thought that it would look like I am not taking responsibility, which I always do, but people have to understand that I wouldn't have done it if it wasn't for gambling…. ***However, this time you provided me with one of your solicitors and she was absolutely amazing and was wanting to take risks in covering my gambling, and it was so nice to have a solicitor who understood and also made me feel at such ease, which is again down to the work you do."***

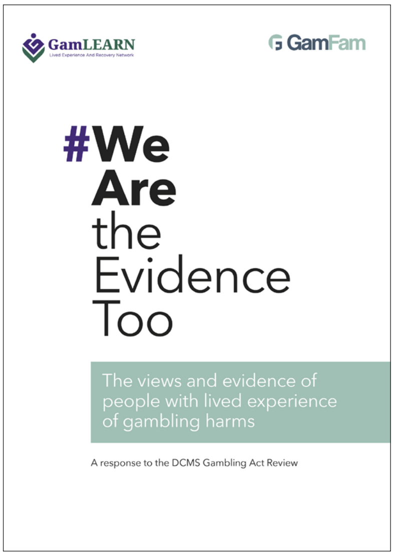
Figure 6: Criminal Justice support literature showing not only what we do but also the range of organisations we work alongside

Objective 4: Changing perception and influencing research and policy about gambling

Policy change is often made by those who may not have first-hand experience or fully understand the issues. Therefore, one of the GamLEARN key objectives is to ensure that the voices of those that have felt the devastating impact of gambling harms that have occurred within the current policy approach are heard.

The insight and expertise that groups like GamLEARN hold represent unique and important assets that can inform effective policy reforms.

GamLEARN worked in collaboration with GamFam to produce a joint submission for the call for evidence for the Gambling Act 2005 review. The report **#We are the evidence too** represented the views and experiences of over 100 voices of lived experience of gambling harms. In the lead up to producing the report we held meetings with members, researchers, policy and practice professionals and we were overwhelmed by the time, passion and commitment from everyone involved.



Through our advocacy and support, the voice of the gambling community was represented in the Gambling Act review. Our view is that the Gambling Act needs to be revised to make the prevention of harm the priority for both the Gambling Commission and the Operators. Gambling is not "safe, harmless fun for the vast majority of people" but an industry that is harming 25% of account holders. A Public Health England report in 2021, estimated there are 409 gambling-related suicides each year in England alone.

Our Group requests of Government

We want government to introduce a statutory duty of care to be placed on operators to prevent harm, with a named Director responsible, and independent enforcement (this seeks to emulate Health & Safety, Consumer Protection, Water Supply, and many other sectors where zero harm is expected and where failure to deliver it is not tolerated and is heavily punished).

We also want some tactical and operational changes to how the gambling industry operates:

- A mandatory affordability check to prevent operators emptying bank accounts on payday week after week and month after month. Even with a £100 soft cap, the vast majority of people will be unaffected.
- An independent Ombudsman to oversee and adjudicate customer complaints.
- A mandatory levy to independently fund research, education, and treatment. The Advisory Board for Safer Gambling has provided a compelling, well-reasoned case setting out why this should happen now.
- A ban on gambling advertising. Children are repeatedly exposed "by accident", and we should not allow them to be collateral damage to the industry's marketing.
- Introduce measures identified by experts to remove addictive characteristics from products, including:
    - Slower spin speeds
    - Lower maximum stakes
    - Lower maximum spends
    - No free bets, free money or free spins
    - Limits on time spent gambling
    - Ban all VIP Schemes

We contributed by providing 136 signatures to support and 60 of our members attended the Gambling Reform Rally where Minister Chris Philip attended and supported us. We met the Minister back in 2021 where we supported many people with lived experience of gambling harm to advocate for change.

The Gambling Related Harm All-Party Parliamentary Group (APPG) announced an additional session to hear from 4/5 individuals with personal experience both directly and indirectly affected from GRH.

This session took place in person at Westminster on Tuesday 5th September 2023. The aim of the session was to provide an opportunity for those with lived experience to contribute to the Inquiry. GamLEARN facilitated and coordinated six of our members, Martin Jones, Jaana Parker, Martin Paterson, Wendy Knight, Reece

Casey and Chrissy Boyce to contribute the voice of people with lived experience of gambling harm to the Gambling White Paper Inquiry. The session speeches were powerful, and the APPG Panel members were visibly impacted by the evidence given.

appg

Figure 7: Happiness stemming from being a member of a community facilitated by GamLEARN working for a broader community – GamLEARN members after presenting their views to the APPG on Gambling Related Harm September 2023.

Evidence was given by Reece Casey our CJS Lead that has led to changes in the Gambling Commission policy on unregulated WhatsApp betting. The change came into force on 1st April 2024 when the Gambling Commission decided to extend the requirement to participate in the GAMSTOP multi-operator self-exclusion scheme to all gambling businesses that make and accept bets by telephone and email.

The Telegraph

Bookmakers turning to WhatsApp to target vulnerable gamblers

A number of UK betting firms are offering their services through the Facebook-owned messaging app

Figure 8: *Telegraph* article 7th February 2021

Objective 5: Working closely with research academics who want to have meaningful engagement with lived experience of gambling addiction

GamLEARN actively engage and support researchers working in the areas of gambling addiction and harm to shape practice and policy through lived experience. Our view is that lived experience offers unique insights that textbooks and academic knowledge cannot provide. When individuals with first-hand experience of gambling related harms contribute to research, it enriches the process in several ways:

- It brings human-centric approaches, so researchers connect on a deeper level, leading to more empathetic and relevant studies.
- It raises awareness of the language and stigma surrounding Gambling Related Harm. This awareness helps researchers present findings in a way that is easily understood and relatable.
- It brings diverse skills sets to the research and can lead to employment opportunities.
- It brings about effective change.

GamLEARN is involved in facilitating and supporting the active participation of the wider lived experience community alongside organisations such as Gambling with Lives and GamFam.

We are fortunate to have two renowned academic experts in gambling related harm as advisors and friends of GamLEARN: Steve Sharmon, Research Fellow at the National Addictions Centre, King's College, London and Professor Amanda Roberts, Director of Research in the School of Psychology at the University of Lincoln.

The following are two examples of research work GamLEARN has been involved in this year.

Figure 9: An example of GamLEARN raising the profile of GamLEARN and its members at the Current Advances in Gambling Research (CAGR) London May 2023

Routine screening for gambling disorder and gambling-related harm within mental health and drug and alcohol services

Working in full partnership with Lincoln University and Kings College London, GamLEARN is supporting a research feasibility and pilot study into 'Routine screening for gambling disorder and gambling-related harm within mental health and drug and alcohol services. This research aims to ascertain the feasibility of introducing gambling screening in mental health and drug and alcohol services and what the facilitators and barriers are in both screening and referral. It will also test if screening will identify substantial proportions of individuals who are experiencing harmful gambling.

This study, funded by the National Institute for Health Research (NIHR) will have GamLEARN members established as advisory panel members, and one member as a lead trainer who is also taking her PHD.

Gambling and Suicide: A Psychological Autopsy and Qualitative Inquiry

This 2-year project in collaboration with Lincoln University and the Gambling Research Exchange (GREO) started in January 2024. It firstly involves experts in suicide research studying suicide, suicidal ideation, or self-harm behaviour, and secondly researchers with qualitative experience studying gambling related harm. Both involve 'in person' focus groups with people who have lived experience, typically our members. Our members use and share their thoughts in these sessions to connect and grow their support networks.

This research aims to examine the events and circumstances leading to gambling-related suicide. It has been estimated that between 117 and 650 gambling-related suicides occur each year in the UK; however, there is an absence of a comprehensive understanding about the precise role that gambling plays.

Through the partnership, GamLEARN members were recruited in various roles, including as Lived Experience Co-Investigators, advisory panel members, and safeguarding officers of their Lived Experience Research Advisory Group. The case study showing the journey of Annie Ashton below evidences the powerful impact GamLEARN can have by facilitating bringing people with lived experience into academic research.

"My name is Annie Ashton, wife to Luke Ashton, who tragically died from gambling related suicide in April 2021. I first learned of GamLEARN at a lived experience charity gathering where I met Tony Parente. Through the GamLEARN newsletter, I became aware of the groundbreaking 'Gambling Related Suicide Autopsy' research project. I applied and got a role as a GamLEARN co-investigator. I have now been working on the project for several months alongside Chrissy and Tony from GamLEARN, as well as Gambling With Lives, GamFam, Lincoln University, Kings College London and The University of Nottingham.

Through GamLEARN, I also connected with Professor Amanda Roberts, who had a PhD opportunity available through Lincoln University, which I also successfully applied for. My PhD research topic, 'Coronial Codes and Practices around Gambling Related Suicides' is extremely important to me and ***allows the legacy of my husband's death to positively impact future work around suicide prevention****. I would like to take this opportunity to thank GamLEARN for doing the work that you do for the gambling harmed and the lived experience community, you are an amazing organisation who should be proud of the work you are doing and continue to do!"*

Objective 6: Ensuring we can support our members safely and well

As a Lived Experience and Recovery Network, led by our members, GamLEARN works to the highest ethical standards. Our values and mission are front and centre in everything we do.

We have an advisory panel who review our policies and practices and help our trustee board keep abreast of issues. The current members collectively have over 190 years of gambling related harm experience in addition to their broader knowledge and skills. GamLEARN encourages other bodies to engage with with lived experience and having our panel demonstrates that we practice what we preach. Through regular meetings discussing strategy, planning, development, and sharing ideas, we rely on the panel's contributions. We use their combined and individual perspectives and vision in helping us shape our organisation.

Collaboration, Funding & Support

GamLEARN works with incredible people and organisations to do what we do. Our thanks to our referral partners who are critical in ensuring we reach as many people as possible.

Partners include:

- NHS services across the UK
- Employers and the wider business community
- GMCA (Greater Manchester Combined Authority
- HM Prison & Probation Service – Wales
- The Probation Board Northern Ireland
- Partner charities – GamFam, Gambling with lives, Gamban
- Coalition Group Against Gambling Advertising
- Research partners – Lincoln University and Kings College
- The Ministry of Defence and the Armed Forces Covenant

As a charity, GamLEARN is dependent on the generosity of people, individuals, charitable trusts and foundations as well as the organisations that pay to attend our training. Our most generous support is Derek Webb, who has been a longstanding advocate for GamLEARN as well as other charities working to reform gambling in the UK. One of our members Paula, carried out a sponsored sky dive and raised £1830.00 pounds for GamLEARN. Which contributed to our members attaining further accredited training.

We will not apply or take funds from sources from gambling firms or proceeds from winnings which does mean some avenues for funding are closed to us, but we believe accepting such funds is unacceptable knowing what we know about the gambling industry. All members were polled on this stance and 95% agreed to it.

Case study: Welsh Union Learning Fund (WULF) funding for probation officers to learn about gambling related harms

Working in partnership, GamLEARN, the Welsh probation service, the National Association of Probation Officers and, the Wales Union Learning Fund in 2023/24 funded a pilot for probation workers on Gambling Related Crime, and how to support service users who are problem gamblers.

They decided that it needed to start the same conversations about the approach to problem gambling that have been used to help workers in the probation service identify and signpost support for drug and alcohol dependencies. The shift stems from the need to take a rehabilitation approach to those caught in the criminal justice system who suffer from addictions. There is now a consensus within the probation service that without addressing dependencies you are not able to tackle secondary harms or reduce chances of reoffending.

This pilot initiative is a key driver of the cultural changes necessary in workplaces and combines employers and unions in in supporting better services and workplaces. GamLEARN delivered the key training to probation workers. Without the support of WULF this service would never have happened. See image below which shows the Wales TUC Problem Gambling toolkit.

Our people

Our board and its closest staff understand the depths of gambling addiction with a majority of those involved having personal experience, either through addiction themselves, or as an affected other. This lends authenticity and profound empathy to our work. We employ a tight-knit team of three paid staff members and ten volunteers.

All staff and volunteers undergo thorough training to ensure the highest level of support to those they serve. By striving to reduce isolation, stigma, and discrimination, we aim to foster lasting change in people's lives.

We are incredibly grateful to have the support and guidance of a strong board of trustees who bring a diverse range of knowledge, skills, and expertise and who all share our mission and values.

Steve Watts, chair of GamLEARN is a former schoolteacher and an Affected Other who through his own lived experience set up the charity GamFam. Steve and GamFam have worked with GamLEARN, and Steve was honoured and delighted to become a trustee of GamLEARN which has lived experience at the heart of everything it does.

Sandra Adams, trustee, has been a therapist for over 18 years and over the past 10 years her work has been committed to helping individuals that have experienced gambling-related harm. Being a trustee for GamLEARN allows Sandra to be part of something that supports individuals after the treatment process.

Ravi Lakhan, trustee, was looking for her first Trustee role and felt that this appointment would give her an opportunity to support and shape the work of GamLEARN. With first-hand experience of the destructive impact of gambling and behavioural addiction, she is proud to work with a Charity that emphasises the importance of lived experience, learning and training to sustain recovery.

Simon Howard, trustee, is a former fund manager with over twenty years of experience in investment management for 3i, Friends Provident and Liverpool Victoria. He moved into sustainable finance in 2010 and was CEO of The UK Sustainable Investment and Finance Association (UKSIF).

The staff team at GamLEARN are a team of people with lived experience of the issues facing the members, and indeed many became involved in delivering GamLEARN's programme of work through initially being members. All want to ensure that others do not struggle like they did. They are increasingly the people others come to when in need of support of expert insight.

Tony Parente, GamLEARN's founder, in recovery from a gambling addiction. He founded GamLEARN having experienced for himself the significant value of lived experience and the way that it could be impactful, inspiring, and extremely empowering, he wants to do the same and more for others. Tony leads the day to day running of the organisation as well as working with the board of trustees on the strategy and finance.

Chrissy Boyce, Research Project Lead, Chrissy found grief manifested itself in an addiction to online slots. Prolific gambling led to her losing her entire wealth, and rendering her bankrupt, homeless, and suicidal. She joined GamLEARN in December 2021 and leads on GamLEARNS's work with research partners with a passion to spread awareness about the detrimental impact of gambling on mental, financial, and social well-being.

Reece Casey, Criminal Justice Project Lead went into treatment to address his gambling addiction and get the help and support he needed and has never looked back since. Reece also sits on the GamLEARN Advisory Panel.

Darren Crocker, Communications lead for GamLEARN. Darren struggled with gambling in his twenties and is now eight years free from gambling. He has an Instagram account called "Ruleetteout' where he shares advice on how he managed to give up gambling.

Tracy O'Shaughnessy, Criminal Justice Lead, is an Affected Other and her experiences led her to educate herself on addiction, specifically Gambling Related Harm.

Tracey Arenstein, Criminal Justice system peer supporter, is in recovery from a gambling addiction which led to a criminal conviction. From this experience, Tracey is passionate about the work of GamLEARN to educate and raise awareness of Gambling Related Harm.

Reg Anderson, Criminal Justice system peer supporter, is part of the Criminal Justice Project support team where his administrative & analytical skills allow him to give something back having received much help himself on the road to recovery from gambling harm and addiction.

Jules Barber, Administrator, is passionate about helping and supporting people, having previously volunteered as an Amy Cadet Instructor with the ACF for nearly three years.

Challenges

The main challenges facing GamLEARN are:

Having sufficient capacity to support our members, especially when we want to give more of them opportunities to be part of what we do. As a lived experience network our members are our focus and our greatest asset. We want to give them the appropriate aftercare support that works for them. We let our members know our support is here for them in whichever way we can help, and we try to aid them in whatever they decide is right for them on their recovery journey. Members choose the steps they take and the pace of their recovery. There is no obligation or pressure for members to take up any offer of support.

The support we offer includes:

Additional support to complement treatment from other providers. This may be through attending weekly/monthly meetings in a relaxed environment and a safe space to share with fellow members. In those spaces members exchange their life's experiences after gambling, and discuss what works for them and how they sustain their own recovery.

Having regular 1-1 chats with one of our lived experience support staff who are compassionate and understanding. Our staff are aware of the pitfalls in recovery from addiction, and can provide gentle guidance to help avoid the triggers which may lead to setbacks.

Or signposting to more in-depth required rehabilitation and/or counselling.

Resourcing our work – GamLEARN, like so many grassroots charities, faces challenges in terms of getting funding. We extend our sincere thanks for his philanthropy to Derek Webb who has been our main supporter. We also thank one of our members, Paula, please see link below **www.gamlearn.org.uk/support-us**

With the support of several partners we have achieved a lot in this year. We have big ambitions for the charity and know, after the successes of this year that we can achieve them. We are embarking on a business and fundraising strategy, and we are optimistic that we can do more through the generous support of funders and supporters.

Financial review

Income for the year totalled £124,100 with expenditure of £101,319, leading to a surplus of £22,781. At the year end the charity had total reserves of £37,348 of which £37,348 was classed as free reserves.

The trustees regularly review reserve levels to ensure they are appropriate and the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund. The trustees have agreed a policy and aim to hold unrestricted reserves equivalent to between 3- and 6-months expenditure.

Plans for future periods

As we enter only our second full year of operation as a charity, our plans focus on moving into controlled and managed growth whilst continuing to support our members and advocate for lived experience voices and experiences to be at the heart of service delivery and research.

We are exploring setting up funded lived experience networks for public sector partners to give voices of lived experience the opportunity to contribute to the development of research, education and treatment services. We are working with the Greater Manchester Combined Authority to develop our first such network.

We want to develop our work within the criminal justice system. This unique, peer-led approach to addressing gambling addiction through education is much needed and is starting to change the approach professionals take as they gain greater better understanding the nature of gambling addiction that can lead to crime.

As with many charities we are also looking to diversify income streams. The plan is to take a twofold approach. Firstly, we will be seeking individual donations, corporate sponsorships (e.g. their Charity of the Year), a range of smaller grants from trusts and foundations, and crowdfunding.

Secondly, beginning a soon as the funding is made available, we will seek funding from the government Statutory Levy. The government aim to raise £90m-£100m per year by 2027 for research, prevention and treatment to reduce gambling-related harms. We will seek significant funding from this source.

It is anticipated our partnerships with organisations like the NHS and academic institutions will also provide financial support through collaborative projects or direct funding e.g. KTP projects (Knowledge Transfer Partnerships is a partly government funded programme to encourage collaboration between business/charities and universities in the UK) to ensure the sustainability of our programmes.

Structure, governance and management

The charity is a Charitable Incorporated Organisation, registered with the Charity Commission on the 1st of July 2021. The trustees who served during the year and up to the date of signature of the financial statements were:

Ravi Lakhan	– started 21/08/2023
Simon Howard	– started 21/08/2023
Sandra Adams	– started 01/07/21
Steve Watts	– started 01/07/21

The Board of Trustees approved the trustees' report.

Date 04/10/2024

Signed chair of trustees

GamLEARN			Charity No (if any)	1195032	CC17a
Annual accounts for the year					
Year start date	01/01/2023	To	Year end date	31/12/2023	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last period £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds							
Voluntary income		S01	113,453	-	-	113,453	152,462
Activities for generating funds		S02	10,647	-	-	10,647	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	124,100	-	-	124,100	152,462
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	101,319	-	-	101,319	137,895
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	101,319	-	-	101,319	137,895
Net incoming/(outgoing) resources before transfers		S14	22,781	-	-	22,781	14,567
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	22,781	-	-	22,781	14,567
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	22,781	-	-	22,781	14,567
Total funds brought forward		S20	14,567	-	-	14,567	-
Total funds carried forward		S21	37,348	-	-	37,348	14,567

Section B Balance sheet

	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last period
		£	£	£	£	£
Fixed assets		F01	F02	F03	F04	F05
Tangible assets (Note 9)	B01	390	-	-	390	829
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	390	-	-	390	829
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	685	-	-	685	650
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	130,349	-	-	130,349	16,282
Total current assets	B09	131,034	-	-	131,034	16,932
Creditors: amounts falling due within one year (Note 12)	B10	94,076	-	-	94,076	3,194
Net current assets/(liabilities)	B11	36,958	-	-	36,958	13,738
Total assets less current liabilities	B12	37,348	-	-	37,348	14,567
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	37,348	-	-	37,348	14,567
Funds of the Charity						
Unrestricted funds	B16	37,348			37,348	14,567
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	37,348	-	-	37,348	14,567

Signed by a trustee on behalf of all the trustees

Signature	Print Name	Date of approval
	Steven Watts	04/10/2024

Section C	Notes to the accounts

Note 1 **Basis of preparation**

***This section should be completed by all charities*.**

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* ☐ Accounting Standards;
  or ✓ Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2 **Accounting policies**

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

Section C	Notes to the accounts	(cont)

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last period £
Voluntary income	Donations	113,453	152,462
		-	-
		-	-
		-	-
		-	-
	Total	113,453	152,462
Activities for generating funds	Fee income	10,547	-
		-	-
		-	-
		-	-
		-	-
	Total	10,547	-
Investment income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C	Notes to the accounts	(cont)

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last period £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
		-	-
	Total	-	-
Charitable activities	Employment costs	40,749	63,639
	Other service delivery costs	34,179	48,714
	Other costs	26,391	25,542
		-	-
		-	-
	Total	101,319	137,895
Governance costs		-	-
		-	-
		-	-
	Total	-	-

Section C	Notes to the accounts	(cont)

Note 5 **Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 **Details of certain items of expenditure**

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last period
Number of trustees who were paid expenses	4	Nil
Nature of the expenses	Travel costs to attend trustee meetings	
Total amount paid	£ 192	£ -

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last period £
Independent examiner's or auditors' fees for reporting on the accounts	1,000	900
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	-	-

Section C	Notes to the accounts	(cont)

Note 7 **Paid employees**

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last period £
Gross wages, salaries and benefits in kind	37,917	60,000
Employer's National Insurance costs	1,782	639
Pension costs	1,050	3,000
Total staff costs	40,749	63,639

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work		This year Number	Last period Number
	Fundraising	-	-
	Charitable Activities	2	1
	Governance	-	-
	Other	-	-
	Total	2	1

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme	Group persional pension plan

	This year £	Last period £
The costs of the scheme to the charity for the year	1,050	3000
The amount of any contributions outstanding at the year end	140	400
The amount of any contributions prepaid at the year end	-	0

Section C	Notes to the accounts	(cont)

Note 8 **Grantmaking**

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking	**£**

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
	Total grants to institutions	-

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-	1,317	-	-	1,317
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	1,317	-	-	1,317

9.2 Accumulated depreciation and impairment provisions

Basis	SL or RB	SL or RB	SL	SL or RB	SL or RB	
Rate			33%			
Balance brought forward	-	-	488	-	-	488
Depreciation charge for the period	-	-	439	-	-	439
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	927	-	-	927

9.3 Net book value

Brought forward	-	-	829	-	-	829
Carried forward	-	-	390	-	-	390

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

Section C	Notes to the accounts	(cont)

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments	**10.2 Market value at year end £**	**10.3 Income from investments for the year £**
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 **Debtors and prepayments**

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last period £	This year £	Last period £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	685	650	-	-
Total	685	650	-	-

Note 12 **Creditors and accruals**

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last period £	This year £	Last period £
Loans and overdrafts	-	-	-	-
Trade creditors	192	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	3,469	1,844	-	-
Accruals and deferred income	90,415	1,350	-	-
Total	94,076	3,194	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Section C	Notes to the accounts	(cont)

Note 13 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last period £
None			

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last period £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last period £
None				

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	GamLEARN
On accounts for the period ended	31 December 2023
Charity no (if any)	1195032
Set out on pages	24-36

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 31/12/2023.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: P. D

Name: Paul Dearsley FCCA

Address:
Aston Ley Limited
Aston Ley, 13a Hermitage Meadow
Clare CO10 8QQ

GamLEARN
Lived Experience And Recovery Network

63/66 Hatton Garden,
Fifth Floor Suite 23,
London EC1N 8LE

www.gamlearn.org.uk | info@gamlearn.org.uk

GAMLEARN

England & Wales - Charity number 1195032

Accounts

GamLEARN	Charity No (if any)	1195032	CC17a
Annual accounts for the period			
Period start date 01/07/2021 **To**	Period end date	31/12/2022	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this period £	Total last year £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	152,462	-	-	152,462	-
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	-	-	-	-	-
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	152,462	-	-	152,462	-
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	137,895	-	-	137,895	-
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	137,895	-	-	137,895	-
Net incoming/(outgoing) resources before transfers		S14	14,567	-	-	14,567	-
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	14,567	-	-	14,567	-
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	14,567	-	-	14,567	-
Total funds brought forward		S20	-	-	-	-	-
Total funds carried forward		S21	14,567	-	-	14,567	-

Section B Balance sheet

	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this period £ F04	Total last year £ F05
Fixed assets						
Tangible assets (Note 9)	B01	829	-	-	829	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	829	-	-	829	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	650	-	-	650	-
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	16,282	-	-	16,282	-
Total current assets	B09	16,932	-	-	16,932	-
Creditors: amounts falling due within one year (Note 12)	B10	3,194	-	-	3,194	-
Net current assets/(liabilities)	B11	13,738	-	-	13,738	-
Total assets less current liabilities	B12	14,567	-	-	14,567	-
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	14,567	-	-	14,567	-
Funds of the Charity						
Unrestricted funds	B16	14,567			14,567	-
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	14,567	-	-	14,567	-

Signed by a trustee on behalf of all the trustees

Signature	Print Name	Date of approval
[signature]	Steven Watts	21/09/2023

Section C	Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

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- and with* [ ] Accounting Standards;
  or [✓] Financial Reporting Standards for Smaller Enterprises (FRSSE);
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Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

Section C Notes to the accounts (cont)

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This period £	Last year £
Voluntary income	Donations	152,462	-
		-	-
		-	-
		-	-
		-	-
	Total	152,462	-
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This period £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
		-	-
	Total	-	-
Charitable activities	Employment costs	63,639	-
	Other service delivery costs	48,714	-
	Other costs	25,542	-
		-	-
		-	-
	Total	137,895	-
Governance costs		-	-
		-	-
		-	-
	Total	-	-

Section C	Notes to the accounts	(cont)

Note 5 **Support Costs**

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 **Details of certain items of expenditure**

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This period	Last year
Number of trustees who were paid expenses	Nil	N/A
Nature of the expenses		
Total amount paid	£	£

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This period £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	900	
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	0	

Section C	Notes to the accounts	(cont)

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This period £	Last year £
Gross wages, salaries and benefits in kind	60,000	-
Employer's National Insurance costs	639	-
Pension costs	3,000	-
Total staff costs	63,639	-

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work

	This period Number	Last year Number
Fundraising	-	-
Charitable Activities	1	-
Governance	-	-
Other	-	-
Total	1	-

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

Group persional pension plan

	This period £	Last year £
The costs of the scheme to the charity for the year	3,000	
The amount of any contributions outstanding at the year end	400	
The amount of any contributions prepaid at the year end	-	

Note 8 **Grantmaking**

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking £

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
	Total grants to institutions	-

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-	-	-	-	-
Additions	-	-	1,317	-	-	1,317
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	1,317	-	-	1,317

9.2 Accumulated depreciation and impairment provisions

Basis	SL or RB	SL or RB	SL	SL or RB	SL or RB
Rate			33%		

Balance brought forward	-	-	-	-	-	-
Depreciation charge for the period	-	-	488	-	-	488
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	488	-	-	488

9.3 Net book value

Brought forward	-	-	-	-	-	-
Carried forward	-	-	829	-	-	829

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Section C	Notes to the accounts	(cont)

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This period £	Last year £	This period £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	650	-	-	-
Total	650	-	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This period £	Last year £	This period £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	1,844	-	-	-
Accruals and deferred income	1,350	-	-	-
Total	3,194	-	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Section C	Notes to the accounts	(cont)

Note 13 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	-	-	-	-	-	-

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This period £	Last year £
None			

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This period £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None			

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This period £	Last year £
None				

Independent examiner's report on the accounts

CHARITY COMMISSION FOR ENGLAND AND WALES

Section A Independent Examiner's Report

Report to the trustees	GamLEARN
On accounts for the period ended	31 December 2022
Charity no (if any)	1195032
Set out on pages	1-13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 31/12/2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: P. D[signature] 4 October 2023

Name: Paul Dearsley FCCA

Address:
Aston Ley Limited
Aston Ley, 13a Hermitage Meadow
Clare CO10 8QQ