



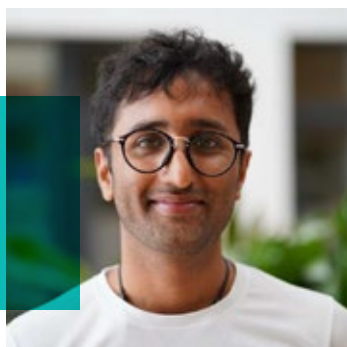
# TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 30 NOVEMBER 2024

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# Chairs foreword



## DR KISHAN PATEL

### Chair of Trustees

Public Health Registrar, MBBS BSc (Hons) AICSM

Gambling harm remains one of the most urgent yet neglected public health issues we face. For too long, the conversation has been dominated by industry voices, with limited recognition of the true scale of harm. We are here to change that. The reframing from “problem gambling” to “gambling harm” is just one important step in the journey.

It deserves to be seen and prioritised alongside tobacco use, poor diet, alcohol misuse, and substance misuse.

## A neglected top 5 modifiable risk factor

### Gambling harm

Relatively neglected despite disproportionate harms on affected others and children.

Diet

Alcohol

Smoking

Substances

## Challenging the status quo

This year, we’ve continued to speak up for real impact. We’ve challenged the failures of self-exclusion schemes, exposed the dangers of addictive product design, and pushed back against the industry’s tactics to downplay harm. We have consistently made one thing clear: this is a widespread systemic harm affecting individuals, families, and entire communities.

Despite early hopes, the Gambling Act Review, first announced in 2020, has failed to deliver the meaningful reform people need. Repeated delays and an ongoing reliance on industry-led solutions have not only stalled progress, but they have also exposed just how neglected this issue remains within mainstream policy and public health efforts.

## What sets us apart

Gambling Harm UK was started by a diverse group of individuals who have experienced gambling harm first-hand and wanted to make a difference in their spare time.

Our strength lies in the experience, skills, and values of the people behind our work. This unique blend informs everything we do from epidemiological framing to national advocacy.



### Medical education

Curricula shaped by clinical need and evidence



### Awareness & training

Building confidence in recognising and responding to harm



### Policy advocacy

Informing national strategy with real-world insight

# Our independence is not just symbolic

## Our independence is not just symbolic

We've remained fiercely independent. Even in another financially challenging year, we've continued to deliver meaningful change while most of our work remains unfunded for.

It gives us the freedom to ask difficult questions and work towards what will make a difference for gambling-harm as opposed to what we are funded for.

## Looking ahead

We are focused on advancing the epidemiological framing for the UK so that we understand and tackle gambling harm meaningfully. We want to deepen our collaboration with clinicians, researchers, educators, and policymakers to shape a system that truly reflects the scale and complexity of gambling harm.

We are also committed to demonstrating leadership to our delivery work. Our goal is not just to raise awareness, but to embed capability and capacity across systems so that gambling harm is finally treated with the gravity it warrants.

## Our commitment

Our impact would not be possible without our extraordinary team, our trusted partners, and especially the lived experience community that drives our mission. Your honesty and input have been our foundation through another challenging year.

To those affected by gambling harm past or present know that your voice matters. Your experience is valid. And you are not alone.

We are not here to maintain the system. We are here to change it.



# Objectives

Gambling Harm UK was created because those of us who lived through the devastating effects of gambling knew that the whole narrative and system needed to be changed.

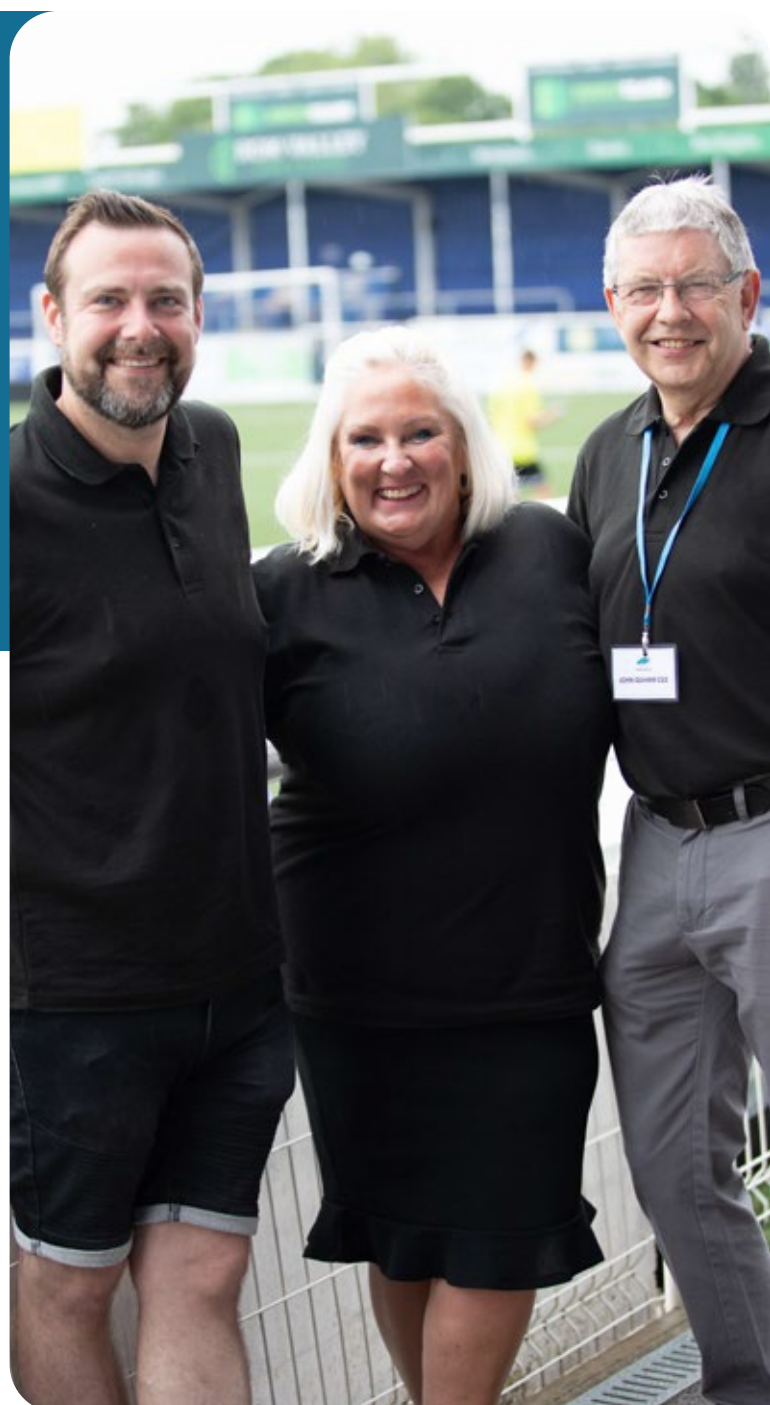
Founded in 2020 by individuals with direct experience of gambling harm, we set out with a simple but radical aim: to reframe gambling meaningfully as a public health issue, and to prevent others from going through what we did.

## Our foundations

- 01 **Led by lived experience**  
Grounded in authenticity, empathy, and first-hand insight.
- 02 **Guided by evidence**  
Informed by public health data, impact research, and community feedback.
- 03 **Fiercely independent**  
Never influenced by gambling industry money or messaging.

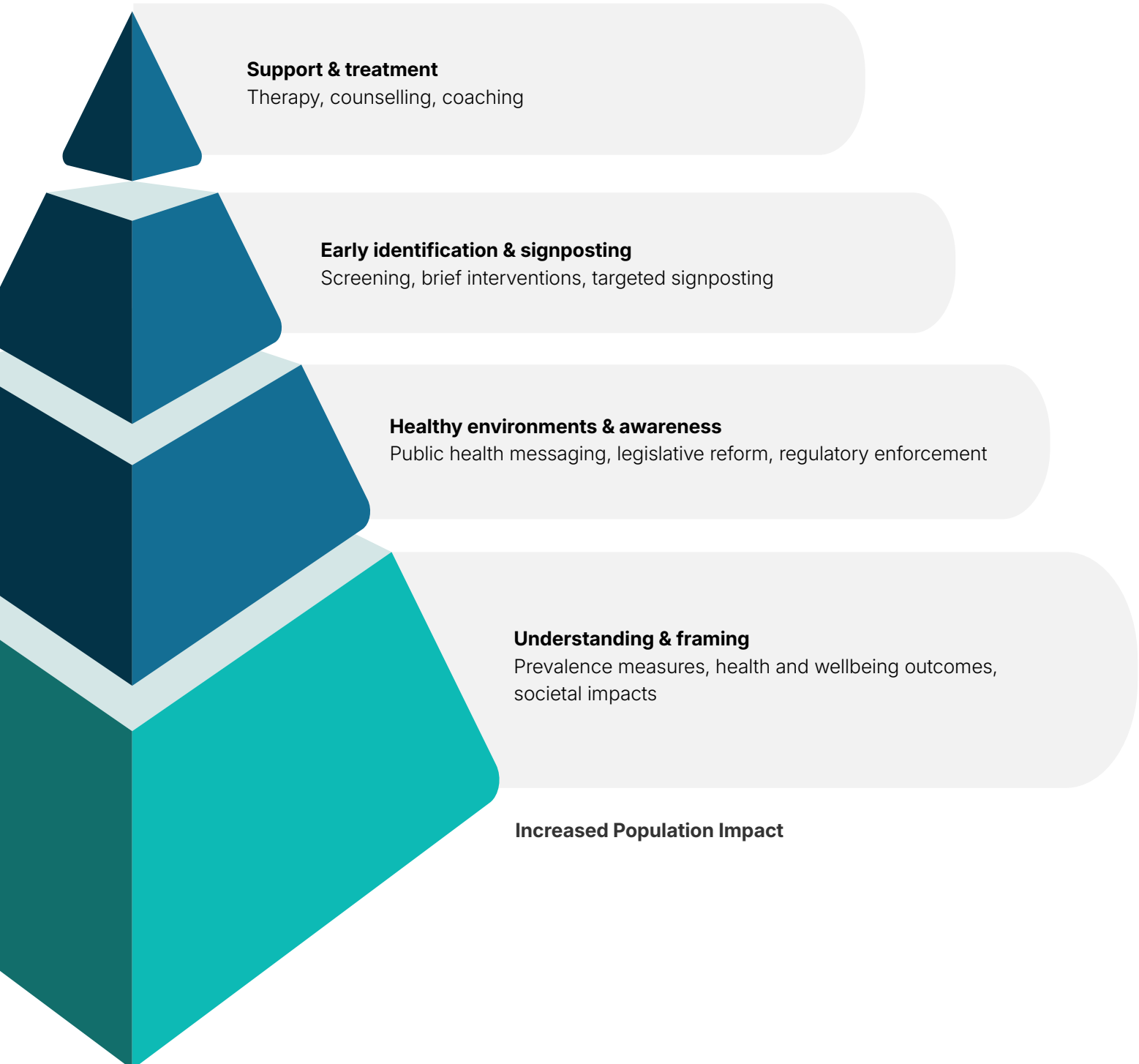
At a time when gambling harm remains under-acknowledged, under-measured, and under-regulated, we work to shine a light on hidden experiences, advocate for structural reform, and build the knowledge and capability that professionals and systems need to respond.

Gambling harm is a top-tier public health issue, on par with alcohol misuse, tobacco, diet, and substance misuse. Yet it continues to receive a fraction of the attention and support. That's why our work is urgent, and why we focus our efforts where they're most impactful.



# Population health framework for gambling

## Increased Individual Effort



## Increased Population Impact



# A different narrative

## From problem gambling to gambling harm

For too long, the national conversation has been engineered and propagated by the industry that benefits from harm.

The framing of harm around “problem gamblers” rather than as a complex, structural public health issue is just one clear sign of an industry narrative. This language isn’t just outdated; it’s misleading and harmful.

It obscures the true scale and nature of the harm, and it shifts responsibility away from harmful products, policies, and environments, placing it instead on the individuals most affected.

And in doing so also omits more than half of all gambling harm which occurs in affected others, people experiencing legacy harm, and via sub-threshold effects.

## We adopt a public-health framing of gambling harm

We speak openly and deliberately about gambling harm because harm does not begin only when someone meets clinical thresholds. It exists on a spectrum and impacts children, families, communities, and public services. These are not rare, individual tragedies. They are systemic, predictable outcomes of an industry designed to profit from encouraging excessive use.

We advocate for a population-level understanding of harm, like how we now view smoking, alcohol misuse, or substance misuse. We focus on risk environments, on cumulative impacts, and on affected others. We challenge a model that asks people to “gamble responsibly” when the systems around them are anything but.

This shift in narrative is not semantic, it is foundational. Without it, we will never achieve the reform, protection, or prevention that is urgently needed.

## Progress

Just a few years ago, “problem gambling” was the default framing. Today, “gambling harm” has become the dominant term across policy, public health, and the media. This is a significant shift that we see as a collective win. The fact that this language is now being actively replaced is a testament to the growing influence of lived experience, advocacy, and evidence-based public health thinking.



# Understanding what gambling harm means

Much of the current debate around gambling harm still hinges on prevalence statistics - how many meet certain thresholds. But prevalence is just the beginning.

What's often missing is the "so what?" - the scale and significance of the harm itself.

At Gambling Harm UK, we believe that meaningful reform demands an epidemiological understanding of gambling harm. This means moving beyond counting cases to understanding impact, on health, quality of life, mortality, and systems. It means asking:

## Questions

- How significant is the harm on a population level?
- How should gambling harm be prioritised in public health and policy agendas?
- How should prevention and treatment be structured and delivered?

## What we know

From tobacco to alcohol to unhealthy food systems to gambling, we have global precedents in how commercial determinants of health shape risk, behaviour, and burden. Gambling is no different, except in how far it lags in regulatory response.

We are encouraged by the fact that internationally, research is beginning to fill gaps. The use of burden of disease metrics, longitudinal studies, and quality of life impact analyses are giving a clearer picture of gambling harm, one that cannot be ignored. These findings point to the same conclusion: gambling harm is not marginal. It is significant, widespread, and system relevant.

## What we need

If we are serious about prevention, protection, and treatment, then we need a national strategy rooted in this deeper understanding. That includes:

- Investing in independent epidemiological research
- Quantifying the health burden of gambling in ways comparable to tobacco and alcohol.
- Aligning funding for Research, Education and Treatment (RET) with the true scale of harm.
- Designing prevention and intervention strategies that are informed by population-level evidence

We cannot effectively reform what we do not fully understand, we cannot keep ignoring what the evidence already shows.





# How we work

## Our strategic framework

We've always believed that tackling gambling harm can't be done in isolation. It needs a joined-up, thoughtful approach. One that brings people together, builds confidence, and creates something that lasts. That's why our work is shaped by three guiding principles.

### Creating connectivity

First and foremost, we bring people together. Whether it's NHS partners, local authorities, schools, or charities, we focus on making the right connections. Gambling harm is often left off the agenda, so we work to change that by helping systems recognise where it fits, who it affects, and what can be done. It's about building relationships that lead to real change, not just ticking boxes.

## Developing capability

We provide training, resources, and lived experience insight to help people understand gambling harm in practical terms. That might mean delivering workshops for medical students, speaking to GPs, or developing e-learning content for frontline staff. It's about making sure that wherever someone might come into contact with gambling harm, they're ready.

### Maximising capacity

We know that lasting impact comes when people feel ownership of the issue, not just awareness of it. So, we focus on building models that others can take on and run with. We help services integrate gambling harm into their everyday work. We share what works. And we keep things honest. If it's not sustainable, it's not good enough. We want systems to build capacity, not dependency on us.

# Our work in numbers

## Funding model

**£89910**

donated to the charity by our lived experience team in this year

**<£500**

From one industry RET donation from over two years on the UKGC approved list

**0%**

ongoing funding from the gambling industry (prev. <0.1%)



Independent and laser-focused

## Medical education

Pioneered lived experience medical education with 5 leading medical schools and more...



Warwick

**Imperial College  
London**

Imperial



King's College  
London



Queen Mary



ARU



Embedded gambling harm screening on medical education platforms with over a million monthly clicks

## Awareness workshops



**4,000+**

young people attended F2F workshops between Dec 2023 – Nov 2024

**5%**

reported experiencing gambling harm in the last year

**77%**

of participants reported a perceived reduced likelihood of harm

**71%**

of those reporting gambling harm reported a perceived reduced likelihood of harm

**86%**

felt more confident in recognising gambling harm and knowing where to get help

# Achievements and Performance

Despite a tough funding climate, we've delivered impact across systems, education, and communities. Always with lived experience at the heart of it.

This year, we've continued to build trust and credibility as a small but highly focused team, pushing forward work that we know makes a difference.

## Creating Connectivity

One of our key aims has always been to get gambling harm recognised in the places it matters by connecting people who can act on it.

This kind of work often happens quietly behind the scenes. But it's where long-term change starts.

### STRENGTHENED PARTNERSHIPS

In Essex, we worked closely with Mid & South Essex ICS, NHS Foundation Trusts, Provide CIC, Thurrock CVS, and Healthwatch to build stronger local alliances. These strengthened relationships led to joint training sessions on gambling harm, roundtable discussions on safeguarding, and formal commitments to include gambling in local suicide prevention plans.

### FORGED NEW COLLABORATIONS

In Thurrock, we brought together local public health teams, voluntary sector leaders, and national stakeholders to form the Preventing Avoidable Gambling Harm Forum. This new collaboration is helping to make gambling harm visible at a system level, where it had previously been overlooked.

This year,  
we've

### STARTED CONVERSATIONS

We spoke at the CAVS Community Conference and national mental health summits, using these platforms to raise awareness of how gambling harm cuts across mental health, safeguarding, and financial wellbeing. Each talk opened new conversations in spaces where gambling harm had not previously been recognised.

### CONTINUED TO SUPPORT

We promoted NHS gambling harm clinics by sharing referral pathways during our community awareness events and professional training sessions. These efforts helped increase understanding of the clinics' offer and connect more people to specialist support services.

# Developing Capability

## Medical education

We've invested heavily this year in building tools and training that help professionals respond better to gambling harm.

Our efforts are timely given that NICE guidelines were published for the first time in January 2025.

Something we highlighted as a key missed opportunity pre-incorporation in [April 2020](#).

### We:

**01**

Delivered medical education at Imperial College London, Kings College London, Barts and The London School of Medicine and Dentistry, and Warwick Medical School.

**02**

Co-developed new content with educators and clinicians, including case-based learning, GP consultation videos, and public health teaching materials.

**03**

Raised awareness of asking about gambling harm to hundreds of training health care professionals F2F and thousands online.

From the feedback we've received, and from institutions asking us back, it's clear this work is filling a gap. We've heard time and again that this is the first time students and staff have had structured, emotionally resonant teaching on gambling harm.





**The session delivered by John and Ben was a powerful call to action. The blend of neuroscience, lived experience, and film created something that genuinely moved and educated our students.**

**Dr Viral Thakerar**, Imperial College London



# Youth awareness workshops

We've continued to deliver high-quality, lived experience-led sessions to young people aged 14–24-year-olds. From December 2023 to November 2024, we delivered workshops to over 4,000 young people.

While long-term outcomes for gambling harm workshops remain understudied, we have absolute confidence in the value of ours.

**Our approach is different:** we focus on areas and communities hardest hit by gambling harm, delivering interventions where they're needed most.

We have affirmed this first-hand through the conversations that we have during our deliveries. But we also have lasting effect on audiences too.

We've also heard from educators that our sessions have opened conversations they'd never been able to have before.



”

*The impact of Ben's story was what students talked about after the session. Many hadn't thought about gambling in this way. This session has importantly raised student awareness.*

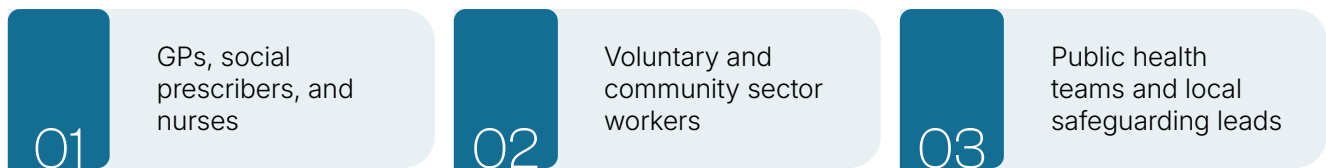
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Head of Sixth Form, The Boswells School



# Public health and professional training

We ran awareness and skills sessions for:



These sessions focus not just on recognising harm, but on how to respond and on how professionals can make their own services safer and more informed.

## Maximising Capacity

Alongside delivering services, we've laid the foundations for longer-term impact and sustainability.

## Scaling what works



**Our policy voice is still growing, but it's being listened to and we're changing the system.**

# Financial Review

This year, we've continued to operate on a low-cost, high-impact model - made possible thanks to the extraordinary generosity of our team and supporters.

We received the majority of our funding through GambleAware's System Stabilisation Fund (SSF). This has been restricted to our young-people workshop delivery.

This year, Dr Kishan Patel (Chair of Trustees) and John Gilham (Systems Lead) have continued to share operational leadership responsibilities both contributing substantial time, expertise, and oversight entirely on a voluntary basis, without salary, reimbursement, or personal benefit. This donated time model has allowed us to maintain high-impact delivery and develop organisational resilience during a period of financial uncertainty.

We've also benefited from the input of a small group of freelance contributors, who've supported us part-time on specific projects including engagement, training, delivery, and evaluation.

This flexible approach has allowed us to bring in the right expertise where needed, without taking on fixed staffing costs we previously were unable to sustain due to system funding changes.

## Our spending this year focused on:

- Delivering awareness workshops to young people aged 14–24
- Developing and delivering the most comprehensive and quality efforts in medical education
- Running awareness sessions for health and social care professionals and other system personnel

We've kept overheads low and prioritised work that has direct impact. At the same time, we've continued to invest in the charity's infrastructure, making sure we remain delivery-ready, safe, and compliant.

## How we are funded

Activity	Gambling-harm system	Lived experience donations
Awareness workshops in young people	✓	✓
Knowledge transformation		✓
National advocacy		✓
Public health and professional training		✓
Medical education		✓
Development of training and awareness resources		✓
Operational leadership		✓

# Independence from industry funding

We continue to operate without any gambling industry funding. Most of our income this year originates from GambleAware's System Stabilisation Fund (SSF) which allowed us to continue our young people awareness work. Whereas donations and volunteer-work from individuals with lived experience have allowed us to continue all our other work and strengthen the organisation.

We are proud of this model because it reflects not just our values, but our determination and credibility.

## What we know about industry funding

We want to highlight that Gambling Harm UK previously received a small, unsolicited donation of under £500 during the period (23/06/21 to 21/09/23) we were on the Gambling Commission's approved list of research, education, and treatment charities.

This amount represented less than 0.001% of total RET funding over that time. We are unique in talking about the problems about how the system has been funded:

1. The gambling industry did not want to fund our work
2. The gambling industry did not fund research, education, or treatment equally or equitably

## Working without funding

We have worked voluntarily, without salary, reimbursement, or benefit. We are not constrained by the priorities of those whose profits depend on public silence and public health inaction. Instead, we are guided by evidence, lived experience, and a clear public health mandate.

We believe this independence is exactly why we have been able to say what others won't and to advocate for the kind of system-level reform that truly addresses gambling harm at its root.

# Income and Reserves Summary

At the end of the financial year, we have successfully grown our reserves, reflecting both a prudent financial approach and the donated time model that underpinned our operations throughout the year. This was a deliberate and strategic response to the uncertainties created by the short-term nature of transition funding – especially following the closure of the Regulatory Settlement Fund.

As a result of these funding constraints, we were unable to extend fixed-term contracts for paid team members, leading to a shift back to a predominantly voluntary operating model. Growing our reserves was essential to maintaining continuity, protecting our core delivery work, and ensuring that Gambling Harm UK remained agile, independent, and ready to respond as funding opportunities evolve.

This growth does not reflect under-activity. It reflects resilience in the face of volatility, made possible by the extraordinary voluntary commitment of our leadership and community.

Total income:

**£** 179,785

Total expenditure

**£** 125,860

Unrestricted reserves at year end

**£** 170,776

These reserves provide us with short-term security and the flexibility to respond quickly to new opportunities, while remaining cautious about future commitments.

## Reserves Policy

The trustees aim to maintain unrestricted reserves equivalent to three to six months of core delivery costs. This buffer enables us to meet existing commitments, adapt to delays in funding, and sustain critical functions during temporary shortfalls.

At the end of this reporting period, our reserves remain within this target range, reflecting a conscious effort to protect the organisation's continuity amid a volatile funding landscape. However, we are clear-eyed about the limitations of this position. Our financial model continues to rely heavily on short-term project grants and voluntary leadership, which while effective in the short term cannot substitute for stable, long-term core funding.

Without a reliable foundation of unrestricted income to support day-to-day operations, long-term planning, staff retention, and growth remain constrained. Strengthening our core funding base continues to be essential to unlocking the full potential of our delivery, advocacy, and systems-change work.

# Structure, Governance and Management

Gambling Harm UK is a registered charitable incorporated organisation (CIO) governed by a board of trustees. Our constitution sets out our charitable objectives, the powers of the board, and the principles that guide our work, including a commitment to independence, lived experience, and public benefit.

## Trustee Leadership and Oversight

Our board includes individuals with direct experience of gambling harm as well as those with professional backgrounds in public health, education, and community development. This diversity ensures that our decisions are both grounded in real-world insight and guided by evidence and strategic oversight.

Day-to-day operations this year were led by our Chair (Dr Kishan Patel), with delivery and strategic support from our Systems Lead (John Gilham). Both have worked on a voluntary basis, sharing responsibility for project management, partnership development, and programme oversight.

This donated time model has allowed us to maintain organisational momentum despite limited infrastructure funding. Oversight was maintained through regular trustee check-ins, collaborative planning, and transparent financial monitoring.



# Board Meetings and Decision-Making

While formal trustee meetings were held at key points in the year, much of our decision-making took place through ongoing communication and informal working sessions. Trustees remained actively involved in reviewing progress, shaping strategy, and ensuring compliance.

## Trustee Recruitment and Induction

Trustees are recruited based on lived experience, alignment with our values, and the skills needed to support our mission. All trustees receive an induction that includes governance responsibilities, safeguarding principles, and our policies on independence and ethics.

We continue to maintain a majority-lived experience board, and we are committed to building an inclusive, mission-led leadership culture.

## Policies and Risk Management

### We maintain core policies covering:

Financial controls and expenditure, Safeguarding and whistle blowing, Conflicts of interest, Data protection and confidentiality, Charity independence and ethical funding.

Our risk management approach is proportionate to our size and based on continuous learning. As a small charity working in a politically sensitive and underfunded space, we pay particular attention to reputational risk, funding independence, and safeguarding of both staff and participants.

## Trustee Contributions

We're incredibly grateful to our outgoing trustee, Marie-Claire Conlin. Her expertise in research, knowledge translation, and strategic insight was invaluable during our early development. She played a key role in shaping our direction and ensuring our work remains relevant, impactful, and grounded in lived experience.





# Reference and Administrative Details

**Charity Name:**  
Gambling Harm UK

**Other Name Used:**  
Gambling Education Network

**Registered Charity Number:** 1196538

**Principal Address:**  
Gambling Harm UK  
86-90 Paul Street  
London  
EC2A 4NE

## Names of Charity Trustees Who Manage the Charity:

Trustee Name	Office (if any)	Dates Acted (if not full year)
Dr Kishan Patel	Chair	
Christopher Gilham		
Marie-Claire Conlin		Until 23/06/24
Lesley Buckland		
Craig Spencer		
Andrew Nicol	Treasurer	From 18 December 2023

## CEO or Senior Staff:

John Gilham, Systems Lead

## Trustees Holding Title to Property Belonging to the Charity:

- *Not applicable*

## Corporate Trustees or Directors (if any):

- *Not applicable*

## Funds Held as Custodian Trustees on Behalf of Others:

- *Not applicable*

## Trustees' Declaration and Approval

The trustees confirm that in this reporting period, our activities contributed to public benefit by expanding professional competence, improving awareness in high-risk populations, further public health strategies, and advancing a national dialogue on reform.

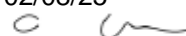
The trustees confirm that they have approved this report as a fair and accurate account of the charity's work and finances for the period 1 December 2023 to 30 November 2024.

This report has been prepared in accordance with the Charity Commission's Statement of Recommended Practice (SORP) and UK accounting standards where applicable.

Signed on behalf of the trustees:

Name: Christopher Gilham

Date: 02/08/25



**GAMBLING  
HARM UK**



<b>GAMBLING HARM UK</b>			Charity No (if any)	1196538	<b>CC17a</b>
Annual accounts for the period					
Period start date	01/12/2023	To	Period end date	30/11/2024	

## Section A Statement of financial activities


Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year	Total last year
			Unrestricted funds	income funds	Endowment funds		
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Incoming resources (Note 3)</b>							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		3	90,090	-	-	90,090	7,566
Activities for generating funds		3	300	-	-	300	14,486
Investment income		3	1,258	-	-	1,258	4
Incoming resources from charitable activities		3	-	88,137	-	88,137	93,686
Other incoming resources			-	-	-	-	-
<b>Total incoming resources</b>		3	91,648	88,137	-	179,785	115,742
<b>Resources expended (Notes 4-8)</b>							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income			-	-	-	-	-
Fundraising trading costs			-	-	-	-	-
Investment management costs			-	-	-	-	-
Charitable activities		4	3,902	129,762	-	125,860	84,830
Governance costs			-	-	-	-	-
Other resources expended			-	-	-	-	-
<b>Total resources expended</b>		4	3,902	129,762	-	125,860	84,830
<b>Net incoming/(outgoing) resources before transfers</b>			95,550	41,625	-	53,925	30,912
<b>Gross transfers between funds</b>		13	1,220	1,220	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>			96,770	42,845	-	53,925	30,912
<b>Other recognised gains/(losses)</b>							
Gains and losses on revaluation of fixed assets for the charity's own use			-	-	-	-	-
Gains and losses on investment assets			-	-	-	-	-
<b>Net movement in funds</b>			96,770	42,845	-	53,925	30,912
<b>Total funds brought forward</b>			74,006	52,826	-	126,832	95,920
<b>Total funds carried forward</b>		13	170,776	9,981	-	180,757	126,832

## Section B

## Balance sheet

Section 2

Balance sheet

		Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Fixed assets</b>							
Tangible assets	(Note 9)	9	43	-	-	43	525
			-	-	-	-	-
Investments	(Note 10)		-	-	-	-	-
<b>Total fixed assets</b>			43	-	-	43	525
<b>Current assets</b>							
Stock and work in progress			-	-	-	-	-
Debtors	(Note 11)	11	31,691	44,097	-	75,788	25,390
Short term investments			-	-	-	-	-
Cash at bank and in hand			139,608	-	-	139,608	107,683
<b>Total current assets</b>			171,299	44,097	-	215,396	133,073
<b>Creditors: amounts falling due within one year</b>							
	(Note 12)	12	566	34,116	-	34,682	6,766
<b>Net current assets/(liabilities)</b>			170,733	9,981	-	180,714	126,307
<b>Total assets less current liabilities</b>			170,776	9,981	-	180,757	126,832
<b>Creditors: amounts falling due after one year</b>							
	(Note 12)		-	-	-	-	-
<b>Provisions for liabilities and charges</b>							
			-	-	-	-	-
<b>Net assets</b>			170,776	9,981	-	180,757	126,832
<b>Funds of the Charity</b>							
Unrestricted funds			170,776			170,776	74,006
			-			-	-
Restricted income funds (Note 13)				9,981		9,981	52,826
Endowment funds (Note 13)					-	-	-
<b>Total funds</b>			170,776	9,981	-	180,757	126,832
Signed on behalf of all the trustees			Signature		Print Name		Date of approval
					Christopher Gilham Trustee		02/08/2025

Note 1 **Basis of preparation****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 

✓
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 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

**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  
Support Costs**

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 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)
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**Note 3                      Analysis of incoming resources**

	Analysis	This year £	Last year £
<b>Voluntary income</b>	Donations	280	2,566
	Grant income	-	5,000
	Donated time	89,810	-
		-	-
		-	-
	<b>Total</b>	90,090	7,566
<b>Activities for generating funds</b>	Fee income for training services	300	14,486
		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	300	14,486
<b>Investment income</b>	Interest receivable	1,258	4
		-	-
		-	-
		-	-
		-	-
	<b>Total</b>	1,258	4
<b>Incoming resources from charitable activities</b>	Grant - YGAM-GEN	-	39,966
	Grant - Essex Community Foundation	-	12,500
	Return surplus / Grant - GREO Leaf Programme	-	10,441
	Grant - Gambleware SSF1	21,220	21,220
	Grant - Gambleware SSF2	87,334	-
	Return surplus - Bolton CVS	-	9,976
	<b>Total</b>	88,137	93,686

Section C	Notes to the accounts	(cont)
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**Note 4**                      **Analysis of resources expended**

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Staff costs	- 726	61,305
	Depreciation	482	722
	Donated time	89,810	
	Other costs	36,294	22,803
	Total	125,860	84,830
Governance costs		-	-
		-	-
	Total	-	-

**Note 5**                      **Support Costs**

<b>Support cost type</b>	<b>Fundraising activity £</b>	<b>Charitable Activity £</b>	<b>Governance Activity £</b>	<b>Total Cost £</b>
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	-	-

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

**6.1 Trustee expenses**

**Number of trustees who were paid expenses**

**Nature of the expenses**

**Total amount paid**

<b>This year</b>	<b>Last year</b>
0	1
n/a	Travel expenses
£0	£22

**6.2 Fees for examination or audit of the accounts**

**Independent examiner's fee for reporting on the accounts**

**Preparation of the accounts**

<b>This year £</b>	<b>Last year £</b>
1,200	1,000
900	750

## Note 7

## Paid employees

## 7.1 Staff Costs

Gross wages, salaries and benefits in kind  
Employer's National Insurance costs  
Pension costs

Total staff costs

This year £	Last year £
- 760	60,056
-	-
34	1,249
- 726	61,305

## 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	1	5
Governance	-	-
Other	-	-
<b>Total</b>	<b>1</b>	<b>5</b>

## 7.3 Defined contribution pension scheme

## Brief details of the scheme

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The costs of the scheme to the charity for the year  
The amount of any contributions outstanding at the year end  
The amount of any contributions prepaid at the year end

This year £	Last year £
34	1,249
-	174
-	-

**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 £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
<b>Total</b>	-	-

**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 £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
<b>Total grants to institutions</b>		-



## Note 9

## 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	-	-	-	1,739	-	1,739
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	-	1,739	-	1,739

## 9.2 Accumulated depreciation and impairment provisions

<b>Basis</b>	SL or RB	SL or RB	SL or RB	Straight line	SL or RB
<b>Rate</b>				33%	

Balance brought forward	-	-	-	1,214	-	1,214
Depreciation charge for year	-	-	-	482	-	482
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	-	1,696	-	1,696

## 9.3 Net book value

Brought forward	-	-	-	525	-	525
Carried forward	-	-	-	43	-	43

## 9.4 Revaluation

All fixed assets are recognised at cost.

Note 10

Investment assets

10.1 Fixed assets investments

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

Analysis of investments

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

10.2 Market value at year end  £	10.3 Income from investments for the year  £
-	-
-	-
-	-
-	-
-	-
-	-
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****Analysis of debtors**

Trade debtors

Due between restricted and unrestricted fund

Other debtors

Prepayments and accrued income

**Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
43,667	24,720	-	-
31,691	-	-	-
-	-	-	-
430	670	-	-
75,788	25,390	-	-

**Note 12 Creditors and accruals****12.1 Analysis of creditors**

Loans and overdrafts

Trade creditors

Due between restricted and unrestricted fund

Other taxation and social security

Other creditors

Accruals and deferred income

**Total**

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
1,103	-	-	-
31,691	-	-	-
- 131	3,052	-	-
- 81	174	-	-
2,100	3,539	-	-
34,682	6,765	-	-

**12.2 Security over assets**

None

**Note 13**                      **Endowment and restricted income funds**

**13.1 Funds held**

<b>Fund Name</b>	<b>Type PE, EE or R</b>	<b>Purpose and Restrictions</b>
Bolton CVS	Restricted	To raise awareness to diverse communities of young people in Bolton.
Gamban	Restricted	To support the activity of the 'All Bets are Off' podcast.
Essex Community Foundation	Restricted	Awareness engagement training across the ICS plus awareness training specifically for 17-24 year olds.
GREO Leaf Pogramme	Restricted	To empower individuals who have experienced gambling harm to be maximally involved in research.
GambleAware SSF1 & SSF2	Restricted	Young People in Diverse Communities Gambling Harm Prevention Workshops (14–24-year-olds in Greater London and Home Counties).

**13.2 Movements of major funds**

<b>Fund names</b>	<b>Fund balances brought forward £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	<b>Transfers £</b>	<b>Gains and losses £</b>	<b>Fund balances carried forward £</b>
Bolton CVS	9,976	- 9,976	-	-	-	-
Gamban	929	-	-	- 929	-	-
Essex Community Foundation	1,961	-	- 1,670	- 291	-	-
GREO Leaf Pogramme	18,788	- 10,441	- 8,347	-	-	-
GambleAware SSF1	21,171	21,220	- 41,542	- 849	-	-
GambleAware SSF2	-	87,334	- 78,202	849	-	9,981
<b>Total Funds</b>	<b>52,825</b>	<b>88,137</b>	<b>- 129,761</b>	<b>- 1,220</b>	<b>-</b>	<b>9,981</b>

**13.3 Transfers between funds**

<b>From Fund (Name)</b>	<b>To Fund (Name)</b>	<b>Reason</b>	<b>Amount</b>
Gamban	Unrestricted fund	As agreed with funder to cover donated time	929
Essex Community Foundation	Unrestricted fund	As agreed with funder to cover donated time	291
GambleAware SSF1	GambleAware SSF2	As agreed with funder	849

Note 14

Transactions with related parties

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	None

14.2 Loans

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

14.3 Other transaction(s) with trustees or related parties

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





Section A

Independent Examiner's Report

Report to the trustees	GAMBLING HARM UK		
On accounts for the year ended	30 NOVEMBER 2024	Charity number	1196538
Set out on pages	1 to 14 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 November 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:  Date: 4 August 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

**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**