

REFRAME COACHING
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 DECEMBER 2023

REFRAME COACHING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Sharon Dorkings Karen Ireland Naetha Uren	(Appointed 10 January 2024)
Charity number	1200290	
Principal address	85 Great Portland Street London W1W 7LT	
Independent examiner	Argents Accountants Limited 15 Palace Street NORWICH Norfolk United Kingdom NR3 1RT	

REFRAME COACHING

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 14

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TRUSTEES' REPORT

FOR THE PERIOD ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the Period ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charities objective is to provide a benefit and relief to individuals across the UK who are in need as a result of a gambling addiction or gambling related harm either directly or indirectly. This is done by supporting individuals and their families through the provision of education, support and coaching services.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Throughout the year, in line with our charitable objectives, Reframe Coaching has continued delivering impactful programs and initiatives.

Some highlights include:

- Our partnership with GamCare allows us to work across their regions to provide our Life After Gambling programme to individuals once they have finished their treatment with GamCare. Our Life After Gambling programme is the next phase of their Recovery, consisting of ten one-to-one Recovery Coaching sessions alongside access to online modules.
- The development of our Online Recovery Portal has easy-to-access events and courses such as our Life After Gambling programme, Mindfulness, Breathwork and Creative Journaling.
- Our Gambling Outreach programme has seen us visit numerous community groups in Norfolk. Helping to raise awareness of Gambling, the potential harms and the available support. This programme has allowed us to build relationships with organisations such as Norfolk & Waveney Mind, where we also host regular drop-in sessions for individuals who would like to talk about their relationship or a loved one's with Gambling.
- We are pleased to have embedded our Train with Reframe programme into our minimum training standards, ensuring those who deliver on our behalf have the right skills and knowledge as well as feeling supported.
- We provided essential practical support through our Household Support Fund with contributions to utility bills and providing food vouchers.
- We successfully launched the Life After Gambling podcast to highlight and share the many ways into and within Recovery. Each episode contains links to the various support methods/organisations guests have accessed, it is hoped, that listeners may try it for themselves. The podcast also helps to showcase one of our Recovery Coaching principles 'Promoting Multiple Pathways of Recovery'.

REFRAME COACHING

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2023

Impact and Beneficiary Outcomes

The work of Reframe Coaching has made a tangible difference in the lives of our beneficiaries. Through our programs and services, we have been able to achieve the following outcomes:

- 23 individuals trained to be Recovery Coaches, 22 with Lived Experience of Gambling Harm.
- Delivered over 150 one-to-one Recovery Coaching sessions.
- 100% of individuals said they would recommend the Life After Gambling programme.
- 22 households supported by our Household Support Fund.
- 29 Gambling Awareness sessions delivered.
- 3 episodes launched of The Life After Gambling podcast, sharing links to the multiple Pathways of Recovery.

Financial review

Results are shown in the attached financial statements.

Reserves held at the end of the year amounted to £148,069 of this £87,570 was unrestricted funds and £60,499 was restricted.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the Period.

Plans for future periods

Challenges and Future Plans

While we have made significant progress, we recognise there are ongoing challenges to face. The Charity currently survives on a project-by-project basis.

Because this is not a sustainable model, we are currently looking at ways to address this.

One of these will be to try and improve the infrastructure of the Charity, both at a board level and operational level. Allowing for dedicated time to help address these challenges whilst continuing to focus on the growth and quality of our Recovery Coaching support.

Structure, governance and management

The charity became a CIO and was registered with the Charity Commission on 6 September 2022 and is controlled by its governing document.

Prior to converting to a CIO the charity operated as a CIC carrying out similar activities and purpose but on a smaller scale.

The trustees who served during the Period and up to the date of signature of the financial statements were:

Keith Willers (Appointed 26 January 2023 and resigned 10 January 2024)

Sharon Dorkings

Karen Ireland

Rashael Girling

Naetha Uren

(Resigned 26 January 2023)

(Appointed 10 January 2024)

REFRAME COACHING

TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 31 DECEMBER 2023

Recruitment and appointment of trustees

The Trustees will recruit and appoint new trustees with appropriate skill sets a circumstances dictate.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

Karen Ireland

Trustee

31 July 2024

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF REFRAME COACHING

I report to the trustees on my examination of the financial statements of Reframe Coaching (the charity) for the Period ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

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

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.



Mark Johnstone FCA

Argents Accountants Limited
15 Palace Street
NORWICH
Norfolk
NR3 1RT
United Kingdom

Dated: 8 August 2024

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STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:				
Donations and legacies	3	78,292	157,970	236,262
Investments	4	90	-	90
Total income		78,382	157,970	236,352
Expenditure on:				
Charitable activities	5	4,573	83,710	88,283
Total expenditure		4,573	83,710	88,283
Net income		73,809	74,260	148,069
Transfers between funds		13,761	(13,761)	-
Net movement in funds	8	87,570	60,499	148,069
Reconciliation of funds:				
Fund balances at 18 August 2022		-	-	-
Fund balances at 31 December 2023		87,570	60,499	148,069

The statement of financial activities includes all gains and losses recognised in the Period. All income and expenditure derive from continuing activities.

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BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023 £	£
Fixed assets			
Tangible assets	12		10,515
Current assets			
Debtors	13	450	
Cash at bank and in hand		144,731	
		145,181	
Creditors: amounts falling due within one year	14	(7,627)	
Net current assets			137,554
Total assets less current liabilities			148,069
Net assets excluding pension liability			148,069
The funds of the charity			
Restricted income funds	15		60,499
Unrestricted funds			87,570
			148,069

The financial statements were approved by the trustees on 31 July 2024

Karen Ireland
Trustee

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Reframe Coaching is a Charitable Incorporated Organisation (CIO).

1.1 Reporting period

The charity converted to a CIO in September 2022, as a result this is the first set of accounts in this format and as such there are no comparatives. In addition as a result of the date of conversion this first set of accounts represents a 16 month period to 31 December 2023

1.2 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers and website	33% Straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	77,091	-	77,091
Grant income	-	157,970	157,970
Other	1,201	-	1,201
	<u>78,292</u>	<u>157,970</u>	<u>236,262</u>
Grants receivable for core activities			
Gamcare	-	118,844	118,844
Gambleaware	-	27,586	27,586
AFA	-	9,540	9,540
Norfolk Community Fund - household support grant	-	2,000	2,000
	<u>-</u>	<u>157,970</u>	<u>157,970</u>

4 Income from investments

	Unrestricted funds 2023 £
Interest receivable	<u>90</u>

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

5 Expenditure on charitable activities

	Core activities 2023 £
Direct costs	
Depreciation and impairment	3,246
Consultancy	57,245
Training	12,500
Travel and subsistence	1,139
	74,130
 Grant funding of activities (see note 6)	 1,211
 Share of support and governance costs (see note 7)	
Support	9,678
Governance	3,264
	88,283
 Analysis by fund	
Unrestricted funds	4,573
Restricted funds	83,710
	88,283

6 Grants payable

	Core activities 2023 £
Grants to individuals	1,211

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REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

7 Support costs allocated to activities

2023
£

IT, stationery and office	7,129
Telephone	521
Marketing and promotional	1,910
Bank charges and interest	118
Governance costs	3,264
	<u>12,942</u>

Analysed between:

Core activities	<u>12,942</u>
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2023
£

Governance costs comprise:

Independent Examination fees	960
Professional fees and subscriptions	2,304
	<u>3,264</u>

8 Net movement in funds

2023
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	960
Depreciation of owned tangible fixed assets	3,246
	<u></u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the Period.

10 Employees

The average monthly number of employees during the Period was:

2023
Number

Total	<u>-</u>
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There were no employees whose annual remuneration was more than £60,000.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

12 Tangible fixed assets

	Computers and website £
Cost	
Additions	13,761
At 31 December 2023	13,761
Depreciation and impairment	
Depreciation charged in the Period	3,246
At 31 December 2023	3,246
Carrying amount	
At 31 December 2023	10,515

13 Debtors

	2023 £
Amounts falling due within one year:	
Trade debtors	450

14 Creditors: amounts falling due within one year

	2023 £
Trade creditors	6,667
Accruals and deferred income	960
	7,627

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 18 August 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2023 £
GamCare - Aftercare fund	-	118,844	(51,473)	(12,763)	54,608
GambleAware - Community Resilience Fund	-	27,586	(21,975)	(998)	4,613
AFA - Train with Reframe fund	-	9,540	(9,051)	-	489
NCF - Household fund	-	2,000	(1,211)	-	789
	-	157,970	(83,710)	(13,761)	60,499

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 DECEMBER 2023

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 18 August 2022	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	-	78,382	(4,573)	13,761	87,570

17 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	10,515	-	10,515
Current assets/(liabilities)	77,055	60,499	137,554
	87,570	60,499	148,069

18 Related party transactions

Transactions with related parties

During the Period the charity entered into the following transactions with related parties:

£48,778 was paid by the charity, to Girling Consultancy Limited for consultancy services provided. Girling Consultancy Limited is a company in which Steve Girling, co-founder and husband of Rashael Girling (trustee until 26 January 2023) is a director.