

REFRAME COACHING
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

REFRAME COACHING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees Sharon Dorkings

Karen Ireland

Naetha Uren (Appointed 10 January 2024)
Dr Lauren Smith (Appointed 1 June 2025)

Charity number (England and Wales) 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

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

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

Throughout the year, and in line with our charitable objectives, Reframe Coaching has continued delivering impactful support to individuals affected by gambling.

Key Highlights:

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Our partnership with GamCare allows us to work across five regions — London, South East, East Midlands, Yorkshire & Humber, and Scotland — to deliver our Life After Gambling programme. This programme supports individuals after they have completed treatment with GamCare. It consists of ten one-to-one recovery coaching sessions, complemented by access to online modules designed to support the next phase of recovery.

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We were delighted to secure additional funding through the Community Resilience Fund, enabling us to provide ongoing recovery support to individuals completing our Life After Gambling programme. This funding has also allowed us to open our referral pathways to other individuals and organisations.

Y

We also launched our Women's Programme, funded by the Improving Outcomes Fund, designed to make support as accessible as possible for women — whether in recovery themselves or affected by someone else's gambling.

Impact and Beneficiary Outcomes

The work of Reframe Coaching has made a tangible difference in the lives of our beneficiaries. Through our programmes and services, we have achieved the following outcomes:

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Received over 150 referrals (self-referrals and professional referrals).

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Delivered more than 700 one-to-one recovery coaching sessions.

100% of participants said they would recommend the Life After Gambling programme.

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On average, individuals accessing recovery coaching support showed measurable improvements on two evaluation tools:

Warwick-Edinburgh Mental Wellbeing Scale (WEMWBS) scores improved by 4.6 points (10.2%).

Wellbeing Evaluation Tool scores improved by 7.0 points (15.3%).

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TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

Results are shown in the attached financial statements.

Reserves held at the end of the year amounted to £352,808 of this £84,027 was unrestricted funds and £268,781 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 year.

Challenges and Future Plans

While we have made significant progress during 2024, we recognise there are ongoing challenges ahead. The charity currently operates on a project-by-project funding basis, which presents sustainability risks.

Of particular note is the forthcoming new gambling levy, which will reshape commissioning and funding structures across the sector. A clear and stable transition period will be critical for Reframe Coaching, as our current commissioned work is scheduled to conclude in March 2026.

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 year and up to the date of signature of the financial statements were: Keith Willers (Resigned 10 January 2024)

Sharon Dorkings

Karen Ireland

Naetha Uren (Appointed 10 January 2024)

Dr Lauren Smith (Appointed 1 June 2025)

Recruitment and appointment of trustees

The Trustees will recruit and appoint new trustees with appropriate skill sets as 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

20 October 2025

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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 year ended 31 December 2024.

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.

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements 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 the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 Charities Act 2011. 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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
 21 October 2025

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STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	2024	2024	2024	2023	2023	2023
	Notes £ £ £ £ £ £					
Income from:						
Donations and legacies	3	1,114	357,522	358,636	78,292	157,970
Investments	4	94	-	94	-	90
Total income	1,208	357,522	358,730	78,382	157,970	236,352
Expenditure on:						
Charitable activities	5	5,889	148,102	153,991	4,573	83,710
Total expenditure	5,889	148,102	153,991	4,573	83,710	88,283
Net income/(expenditure)	(4,681)	209,420	204,739	73,809	74,260	148,069
Transfers between funds	1,138	(1,138)	-	13,761	(13,761)	-
Net movement in funds	8	(3,543)	208,282	204,739	87,570	60,499
Reconciliation of funds:						
Fund balances at 1 January	2024	87,570	60,499	148,069	-	-
Fund balances at 31 December	2024	84,027	268,781	352,808	87,570	60,499
						148,069

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure

derive from continuing activities.

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BALANCE SHEET

AS AT 31 DECEMBER 2024

2024 2023
Notes £ £ £ £

Fixed assets

Tangible assets 13 7,077 10,515

Current assets

Debtors 14 - 450 Cash at bank and in hand 353,416 144,731

353,416 145,181

Creditors: amounts falling due within one year (7,685) (7,627)
15

Net current assets 345,731 137,554 Total assets less current liabilities 352,808 148,069

The funds of the charity

Restricted income funds 16 268,781 60,499 Unrestricted funds 17 84,027 87,570

352,808 148,069

The financial statements were approved by the trustees on 20 October 2025

Karen Ireland
Trustee

REFRAME COACHING

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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:

Fixtures and fittings 20% Straight line
Computers and website 33% Straight line

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

3 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£

Donations and gifts 1,114 - 1,114 77,091 - 77,091 Grant income - 357,522 357,522 - 157,970 157,970 Other - - - 1,201 - 1,201

1,114 357,522 358,636 78,292 157,970 236,262

Grants receivable for core activities

Gamcare - 107,214 107,214 - 118,844 118,844 GambleAware -

Community Resilience

Fund - 90,719 90,719 - 27,586 27,586 AFA - - - 9,540 9,540 Norfolk Community Fund

- household support grant - - - 2,000 2,000 Improving Outcomes - 50,000 50,000 - - - GambleAware - System

Stabilization Fund - 109,589 109,589 - - - 357,522 357,522 - 157,970 157,970

4 Income from investments

Unrestricted Unrestricted
funds funds
2024 2023
£ £

Interest receivable 94 90

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

	activities Core activities		
5 Expenditure on charitable activities			
Core			
			2024 2023 £ £
Direct costs			
Staff costs 27,252 - Depreciation and impairment 4,883 3,246 Consultancy 87,746 57,245 Training 10,157 12,500 Travel and subsistence 3,240 1,139			
			133,278 74,130
		Grant funding of activities (see note 6)	750 1,211
Share of support and governance costs (see note 7)			
Support 17,199 9,678 Governance 2,764 3,264			
			153,991 88,283
Analysis by fund			
Unrestricted funds 5,889 4,573 Restricted funds 148,102 83,710			
			153,991 88,283
6 Grants payable			

	Core activities	Core activities
	2024	2023
	£	£
Grants to individuals	750 1,211	-

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

7 Support costs allocated to activities

	2024	2023
	£	£
IT, stationery and office	11,052	7,129
Telephone	231	521
Marketing and promotional	5,871	1,910
Bank charges and interest	45	118
Governance costs	2,764	3,264
	19,963	12,942

Analysed between:

Core activities 19,963 12,942

2024 2023
Governance costs comprise: £ £

Audit fees 960 960 Professional fees and subscriptions 1,804 2,304

2,764 3,264

8 Net movement in funds 2024 2023 £ £

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

Fees payable for the independent examination of the charity's financial
statements 960 960 Depreciation of owned tangible fixed assets 4,883 3,246

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

2024	2023
Number	Number
2	-

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

10 Employees (Continued)

Employment costs 2024 2023 £ £

Wages and salaries 27,252 -

There were no employees whose annual remuneration was more than £60,000.

11 Related party transactions

There were no disclosable related party transactions during the year (2023 - £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.).

12 Taxation

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

13 Tangible fixed assets

	Fixtures and fittings	Computers and website	Total
			£ £ £
Cost			
At 1 January 2024 -	13,761	13,761	Additions 387 1,058 1,445
			At 31 December 2024 387 14,819 15,206
Depreciation and impairment			
At 1 January 2024 -	3,246	3,246	Depreciation charged in the year 96 4,787 4,883
			At 31 December 2024 96 8,033 8,129
Carrying amount			

At 31 December 2024 291 6,786 7,077 At 31 December 2023 - 10,515 10,515

14 Debtors

2024 2023

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

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

15 Creditors: amounts falling due within one year

2024 2023

£ £

Other taxation and social security 569 - Trade creditors 5,990 6,667 Other creditors 166 - Accruals and deferred income 960 960

7,685 7,627

16 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 1 January 2024	Incoming resources Resources	expended Transfers At 31 December	2024	
					£ £ £ £ £
GamCare - Aftercare fund	54,608	107,214	(95,907)	- 65,915	GambleAware - Community
Resilience Fund	4,613	90,719	(34,532)	(387)	60,413
AFA - Train with Reframe fund	489	-	(796)	307	- NCF -
Household fund	789	-	(750)	- 39	Improving Outcomes fund -
50,000	(16,057)	(1,058)	32,885	System	
Stabilization fund	- 109,589	(60)	- 109,529		
			60,499	357,522	(148,102) (1,138) 268,781
	January 2023	Incoming resources	Transfers At 31	December	
	Resources	expended	2023		
Previous Period: At 1					£ £ £ £ £

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 YEAR ENDED 31 DECEMBER 2024

17 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 1 January 2024	Incoming resources	expended	2024	
		Resources	Transfers At 31		
			December		£ £ £ £ £
General funds	87,570	1,208	(5,889)	1,138	84,027
Previous Period: At 1 January 2023		Incoming resources	Transfers At 31	December 2023	
		Resources expended			£ £ £ £ £
General funds -	78,382	(4,573)	13,761		87,570

18 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total
	2024	2024	2024
	£	£	£
At 31 December 2024:			
Tangible assets	7,077	- 7,077	Current assets/(liabilities) 76,950 268,781 345,731
		84,027	268,781 352,808
	Unrestricted funds	Restricted funds	Total
	2023	2023	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

