

Charity number: 1200347

Gambling Lived Experience Network

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2025

Gambling Lived Experience Network
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Gambling Lived Experience Network
Report of the Trustees
For the year ended 31 March 2025

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The summary of the purpose of the charity is to provide a credible and representative voice for people who have experience gambling related harm and to inform all aspects of the gambling debate, from policy and regulation, to research, treatment and prevention.

Activities undertaken to achieve this have included participation in research projects, presenting at conferences and summits, holding workshops, webinars and meetings, producing policy papers around gambling harms, responding to stakeholder calls for evidence, and building good relationships with other organisations in the gambling harms space.

Statement on public benefit

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Gambling Lived Experience Network
Report of the Trustees Continued
For the year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Significant activities

The charity appointed two contracted staff during this reporting period on part-time basis in order to allow delivery against agreed objectives and activities to continue during what was shaping up to be a time of prolonged uncertainty for the commissioning and funding of services across the whole gambling harms sector. These appointments were deemed a prudent response following the recent managed departure of the previous Head of Operations. It was felt that until such a time as the full ramifications and timescales involved in the transition from voluntary RET funding to statutory levy funding were better understood that the charity's ability to source and recruit a long term successor to such a significant role could be assigned a lesser priority behind the obvious imperative of ensuring ongoing stability and continuity of activity in the face of uncertain times.

There was no change to the trustee positions or board membership, leaving the number of trustees at five.

The charity continued to operate its successful volunteer programme. The existing established development panel continued to offer strategic and practical support around the charity's overall activities, and the charity is grateful to members of the gambling harms lived experience community who responded to invitations to join several project specific delivery teams during the year, and also for the community support GLEN received in undertaking all activities.

We have been active in advocating for the experiential knowledge and purposeful drive held within our membership and within the wider gambling harms community to be listened to and to have influence on policy and strategy at both national and regional levels. GLEN were happy to submit a member led response to the draft Gambling Harms Framework being developed by Public Health Scotland and continue to monitor and provide thought leadership in the context of a system in transitional flux.

The charity was able to build on existing engagement success in the sector and was able to host many well received events supported by the willing participation of over twenty-five distinct organisations, pointing to the value and esteem in which the charity's work and objectives were viewed within the sector and beyond.

Of particular note was the work which GLEN championed and pioneered around exploring the intersections between Gambling as a source of harm and its prevalence and impact amongst neurodivergent individuals and communities supporting those with neurodiverse conditions. Our work in this area, including the webinar the charity hosted and the published insights and other outcome materials produced around this intersection of these separate yet increasingly correlated human conditions met with considerable interest and wide appreciation. The charity is especially proud of the meaningful connections which were formed between other stakeholders as a result of engaging with our events and output. The charity has always seen part of its role as creating platforms to support insightful conversations which facilitate the wider dissemination and sharing of knowledge and understanding around diverse and specialised areas of knowledge relating to gambling related harms. Our collective understanding of the many inequalities which exist between and amongst groups finding themselves at varying risk of harm due to their own identities and circumstances is a key driver of our efforts to improve wider understanding around all aspects of gambling related harms. As such we are pleased to see the focus which has since been visible in the sector directed towards neurodiversity being recognised as a source of inequality in terms of vulnerability to gambling harms and welcome the several strands of research which have subsequently been commissioned to delve deeper into this important subject area.

As well as work around neurodiversity and gambling the charity also hosted specialist events during the year which looked at other specific aspects of gambling and harm. These included developing a model and hosting a webinar around adopting a layered approach to using Apps, Technology and Self-Directed help as a support around harmful gambling; hosting events exploring Gambling in the Workplace; inventive uses for Creative Arts as a support mechanism in recovery; and the holistic benefits of Coaching as a support mechanism for supporting those in recovery from gambling harms.

The charity was pleased to be invited to sit as non-member core participants in the National Gambling Support Network (NGSN) Lived Experience Working Group, and also assisted in the development of a Model of Care for adoption within the NGSN and its partner organisations.

As well as hosting events and providing platforms for others to share knowledge around gambling harms the charity was honoured to be invited to join other's platforms and events. During the year these invitations have led to GLEN presenting and speaking at events in partnership with the Public Policy Exchange Institute; the Money & Mental Health Policy Institute; BetKnowMore; the Scottish Gambling Education Network; Reframe Coaching, and as guests of GambleAware at various events including panel appearances at their Annual conference.

We have continued to work with academic institutes in co-authoring research and acting as partners in sourcing lived and living experience participants for vital research programmes. Research partners this past year have included the Universities

Gambling Lived Experience Network
Report of the Trustees Continued
For the year ended 31 March 2025

of Bristol, Bournemouth, and Plymouth, as well as non-academic based research bodies such as the National Centre for Social Research and the Behavioural Insights Team.

We are particularly proud of the work we have carried out in partnership with the University of Plymouth in their project around developing new statutory instruments which will be better able to accurately gauge changes in gambling harm, and also the innovative and groundbreaking new metrics being developed within this project strand to also gauge recovery progression. We feel the recovery journey is an underserved area which we feel still lacks the attention and resource focus that it patently deserves and requires.

Other areas of activity have included the creation of an In Conversations video series designed to highlight the human side of existing treatment and support services around gambling harms. Our hope is that by giving others insight to the personal stories and caring roles which those with their own experiences of having suffered gambling related harms bring to the treatment and support sector, often through working in services delivering direct personal support to others whose needs mirrored their own previous situations, we can help reduce stigmatic barriers often experienced by those thinking of reaching out for support but who find themselves struggling to know who to trust to have their best interests at heart. We are especially grateful to all the service providers and individuals who agreed to take part in this video series which is now available on our YouTube channel and also accessible from our website.

FINANCIAL REVIEW

GLEN was registered in September 2022, making 2024/25 the second full year of operations.

The charity is in the last full year of a significant three-year grant funding agreement and continues to seek further avenues of funding.

A description of the principal risks facing the charity is as follows:

While finances are currently healthy the charity has faced, and continues to face, a challenging and uncertain time due to wider environmental factors brought about by the intended introduction of a Statutory Levy to fund future gambling harm related Research, Treatment and Prevention activities. This move away from the previous voluntary RET system administered by the regulator (Gambling Commission) and towards an RPT system under yet to be fully determined commissioning bodies (in England) and the expected devolvement of responsibilities to the Scottish and Welsh governments has created many areas of ongoing uncertainty in the sector. Changes in government ministerial portfolios caused by internal reshuffles and also the 2024 General Election have acted to delay the implementation of the Levy process. This has led to emergency funding being required from the Gambling Commission's regulatory settlement fund and allocated to GambleAware for distributing in order to provide system stabilisation to core services beyond the initial timeframe when the new Levy structure was expected to be implemented.

Like many other sector charities and other stakeholders GLEN are waiting to see what grant and commissioned service funding will look like in regards to the sector in the near and intermediate futures. This has limited our ability to make medium term financial plans and has also restricted our ability to feel able to make permanent staff appointments while the transitional and future system structures are still being finalised.

We fully expect to be able to access Levy funds once they become available and in addition will continue to work on alternative funding strategies to add future financial resilience to the charity.

We currently anticipate being able to continue as a going concern at present levels of activity until at least October 2025, but we will be carefully monitoring the developing funding environment and will dynamically respond to any need to moderate our risk tolerance levels in order to ensure a secure and stable long term future for the charity and its ability to support effective delivery around its charitable goals.

We also note that the charity is currently acting as co-respondents in an Employment Tribunal case raised against it and against other parties by a previous employee. The charity is actively taking advice and guidance from our appointed legal representatives and although this has resulted in unexpected legal costs being incurred during the period covered in this report we feel that the financial risk to the charity is being effectively managed and mitigated.

Apart from the above mentioned environmental concerns and any as yet undetermined future financial implications relating to settling the current Employment Tribunal case there are no other known principal risks to the continued viability and operation of the charity.

Reserves

The trustees' ambition is to build and maintain the charity's reserves at a level which is equivalent to a minimum of six months' operational expenditure.

**Gambling Lived Experience Network
Report of the Trustees Continued
For the year ended 31 March 2025**

Going concern

There are no immediate concerns about the charity being able to continue as a going concern, but until the sector funding structure is fully transitioned across to a Statutory Levy basis and the Employment Tribunal case is fully settled then full confidence in this continuing to remain the case has to be prudently tempered.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of trustees

GLEN is proud that the majority of its trustees have lived experience of gambling harms. New trustees with interest, expertise or experience in this space are recruited, interviewed and appointed as appropriate.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Gambling Lived Experience Network
Charity registration number	1200347
Principal address	61 Bridge Street Kingston HR5 3DJ

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Colin Walsh
Mizanoor Rahman
David Peacock
Dhruv Tomar
Claire Louise Taylor

Independent examiners

Caroline Clarke
Counterculture Partnership LLP
23 St Leonards Road
Bexhill
East Sussex
TN40 1HH

Approved by the Board of Trustees and signed on its behalf by



.....
David Peacock

30 January 2026

Gambling Lived Experience Network
Independent Examiners Report to the Trustees
For the year ended 31 March 2025

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

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 accounts do not accord with those records; or
3. the accounts 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 accounts to be reached.

Caroline Clarke

.....
Caroline Clarke
Counterculture Partnership LLP
23 St Leonards Road
Bexhill
East Sussex
TN40 1HH

30 January 2026

Gambling Lived Experience Network
Statement of Financial Activities
For the year ended 31 March 2025

	Notes	Restricted funds £	2024 £
Income and endowments from:			
Donations and legacies	2	125,858	119,600
Total		125,858	119,600
Expenditure on:			
Raising funds	3	(290)	-
Charitable activities	4/5	(110,986)	(87,563)
Total		(111,276)	(87,563)
Net income		14,582	32,037
Reconciliation of funds			
Total funds brought forward		118,606	86,569
Total funds carried forward		133,188	118,606

Gambling Lived Experience Network
Statement of Financial Position
As at 31 March 2025

	Notes	2025 £	2024 £
Current assets			
Debtors	11	44,113	46,870
Cash at bank and in hand		102,177	88,878
		146,290	135,748
Creditors: amounts falling due within one year	12	(13,102)	(17,142)
Net current assets		133,188	118,606
Total assets less current liabilities		133,188	118,606
Net assets		133,188	118,606
The funds of the charity			
Restricted income funds	13	133,188	118,606
Total funds		133,188	118,606

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



David Peacock
Trustee

30 January 2026

Gambling Lived Experience Network
Notes to the Financial Statements
For the year ended 31 March 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Gambling Lived Experience Network meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Income from government and other grants, whether capital' grants or revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Gambling Lived Experience Network
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

2. Income from donations and legacies

	2025	2024
	£	£
Restricted funds		
Grants received	125,858	119,600
	125,858	119,600

Analysis of grants received

	2025	2024
	£	£
Gamble Aware	125,858	119,600
	125,858	119,600

3. Expenditure on generating donations and legacies

	2025	2024
	£	£
Restricted funds		
Donations	290	-
	290	-

4. Costs of charitable activities by fund type

	2025	2024
	£	£
Restricted funds		
Raising awareness and support to people with gambling related harms	55,955	27,352
Support costs	55,031	60,211
	110,986	87,563

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Notes to the Financial Statements Continued
For the year ended 31 March 2025

5. Costs of charitable activities by activity type

	Activities undertaken directly £	Support costs £	2025 £	2024 £
Support costs				
Raising awareness and support to people with gambling related harms	55,955	55,031	110,986	87,563

6. Analysis of support costs

	2025 £	2024 £
Raising awareness and support to people with gambling related harms		
Management	3,053	12,889
IT	1,636	4,527
Governance costs	50,342	42,795
	55,031	60,211

7. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2025 £	2024 £
Accountancy fees	2,846	4,542
Staff pension contributions	-	434

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2025 were:

	2025 £	2024 £
Salaries and wages	-	26,918
Pension costs	-	434
	-	27,352

Gambling Lived Experience Network
Notes to the Financial Statements Continued
For the year ended 31 March 2025

	2025	2024
Staff	0	1
	<u>0</u>	<u>1</u>

9. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £244 for one trustee (2024:£nil).

There are no related party transactions to disclose for 2025 (2024:none).

10. Comparative for the Statement of Financial Activities

The comparative year values on the Statement of Financial Activites are for restricted funds.

11. Debtors

	2025	2024
	£	£
Amounts due within one year:		
Other debtors	44,113	46,870
	<u>44,113</u>	<u>46,870</u>

12. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	12,000	12,000
Accruals and deferred income	1,102	5,142
	<u>13,102</u>	<u>17,142</u>

13. Movement in funds

Purpose of unrestricted Funds

General

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Gambling Lived Experience Network
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Restricted Funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Balance at 31/03/2025
	£	£	£	£
Restricted	118,606	125,858	(111,276)	133,188
	118,606	125,858	(111,276)	133,188

Restricted Funds - Previous year

	Balance at 01/04/2023	Incoming resources	Outgoing resources	Balance at 31/03/2024
	£	£	£	£
Restricted	86,569	119,600	(87,563)	118,606
	86,569	119,600	(87,563)	118,606

Purpose of restricted funds

Restricted

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

14. Analysis of net assets between funds

	Net current assets / (liabilities) £	Net Assets £
Restricted funds		
Restricted	133,188	133,188
	133,188	133,188
Previous year		
	Net current assets / (liabilities) £	Net Assets £
Restricted funds		
Restricted	118,606	118,606
	118,606	118,606