

GAMBLING WITH LIVES

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

GAMBLING WITH LIVES

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GAMBLING WITH LIVES

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2024

Trustees	C Ritchie, Co-chair E Katis, Co-chair G Challis, Trustee T Furness, Trustee D I H Campbell, Treasurer P Keogh, Trustee L White, Trustee S Singh, Trustee
Charity registered number	1184114
Principal office	The Circle 33 Rockingham Lane Sheffield S1 4FW
Chief Operating and Development Officer	R Corbett (appointed 1 July 2024)
Independent auditors	Shorts Chartered Accountants Statutory Auditor 2 Ashgate Road Chesterfield S40 4AA
Bankers	Virgin Bank 66 Fargate Sheffield S1 2HE
Solicitors	Lupton Fawcett LLP The Synergy Building Belgrave House 47 Bank Street Sheffield S1 2DR

GAMBLING WITH LIVES

STATEMENT FROM THE CO-CHAIR OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The co-chair of trustees presents his statement for the year.

This year Gambling with Lives played a pivotal role in the publication of the Government's much-delayed Gambling Act Review white paper in April 2023. Significantly, the proposals provided recognition that gambling harms are caused by addictive gambling products sold as fun to an uninformed public. Unfortunately, the measures excluded action on advertising and were subject to a slow consultation process and little had been implemented before the General Election in July 2024. Perhaps most frustrating was the delay to policy decisions on the statutory levy. Gambling with Lives has campaigned hard for the levy to be free from industry influence, administered by public and statutory bodies so that all decision making is accountable to the government and public. There is a strong expectation that the levy will be implemented by the new administration and the charity will continue to work with the Government and others to ensure it is delivered as designed.

This year also saw substantial development of the charity's Family Service and Chapter One programmes, to meet increasing need from bereaved families and for gambling harm prevention work. We also secured extensive media coverage, helping raise the profile of our policy calls, increase public awareness of the realities of gambling harm, and of the services offered by the charity. Continuing the development of the Family Service has ensured that families bereaved by gambling suicide remain at the heart of everything we do. More than 150 family members were provided with a range of support and there was a wider offer of community events and activities. There has been an increase in families contacting the charity at an early stage of loss and we are adapting to be able to offer more support and help with practical and legal issues.

Support for families during the inquest into the deaths of their family members continues to be a priority and four families are currently being helped through the difficult inquest process which can become increasingly adversarial and be painfully slow. For the first time in an inquest, the coroner in Luke Ashton's case concluded that gambling disorder was the "medical cause of death" and that the operator, Betfair, had no "meaningful interaction or intervention" which might have prevented Luke's death. The lessons learned from concluded inquests have had a significant influence and current inquests are focusing on addictive gambling products, speed of addiction and operator failures to protect the public.

Largely through the work of Gambling with Lives and families, the National Suicide Prevention Strategy published in September 2023 highlighted gambling as one of just six factors "linked to suicide at a population level" and also that gambling "can be a dominant factor without which the death may not have happened. A call that "every suicide must be investigated and lessons learned" will be a priority for Gambling with Lives in the coming year. It is tragic that these deaths have had to happen before lessons were learned, but Gambling with Lives families are committed to stopping the deaths.

Gambling with Lives has also initiated research into the link between gambling and suicide. A two-year research project led by bereaved families has been developed in partnership with the University of Lincoln. The project will research 20 case studies of attempted and completed gambling suicides.

Our prevention work has grown rapidly during the year. The pioneering Chapter One online information and training platform developed in partnership with Greater Manchester Combined Authority has been piloted to much acclaim and received excellent evaluation results, alongside a public health preventative campaign targeting the 18-34 age group. Delivery of evidence-based education for young people continues. Chapter One has also delivered training to more than 500 professionals across Greater Manchester with impressive evaluation results enabling early harm identification and support. Our award-winning education and training materials have been widely praised and are recognised as presenting complete fact-based information, free from input or influence by the gambling industry.

GAMBLING WITH LIVES

**STATEMENT FROM THE CO-CHAIR OF TRUSTEES (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Following year-end, the urgency for action on gambling reform was confirmed by the July 2024 publication of the first results from the Gambling Commission's new Gambling Survey of Great Britain, based on a new methodology, which revealed levels of gambling harm much higher than previous country health surveys had shown, with 2.5% of adults suffering "problem gambling". The figure for 18 to 24-year-olds who gamble is an astonishing 9.1% with online slots showing "problem gambling levels" over 6 times higher. In light of these much higher figures, the measures in the white paper need to be reviewed and substantially strengthened. Gambling with Lives will play our role in ensuring this happens.

DocuSigned by:

C Ritchie

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Charles Ritchie
Co-Chair of Trustees

Date: 30 October 2024

GAMBLING WITH LIVES

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024**

The Trustees present their annual report together with the audited financial statements of the Gambling with Lives for the 1 April 2023 to 31 March 2024.

Objectives and activities

Policies and objectives

Gambling with Lives aims to:

- Improve mental health and save lives through raising awareness of the risks to health of gambling; and
- Provide support to the family and friends of the victims of gambling related suicide and those suffering gambling addiction.

To deliver against the objectives the charity is developing a range of activities, including:

- Providing direct support to bereaved families including peer support, specialist therapy, administrative support, sourcing legal advice and advocacy; and
- Promoting the reform of gambling legislation, regulation, research, education and treatment through convening and championing experts by experience, disseminating research, and engaging those in positions of authority; and
- Providing information, training and education to prevent gambling-related harm and suicide nationally.

Achievements and performance 1 April 2023 - 31 March 2024

The following table outlines the key areas of impact through the work undertaken by Gambling with Lives in the UK during this period.

Impact	Impact
People supported following a gambling related bereavement.	150
Number of family members supported to access one-to-one therapy	18
Families supported through inquests and investigations.	20
Professionals who received Chapter One training.	532
Chapter One training recipients whose understanding of the causes and effects of gambling harms increased.	Over 90%
Chapter One training recipients whose confidence to have a conversation and support someone experiencing gambling harm increased..	Over 90%
Members of the public who have signed petitions supported by Gambling with Lives this year.	61,000
Number of times "Gambling with Lives" was mentioned across broadcast and online media alone.	4,930

GAMBLING WITH LIVES

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

(continued)

Family service

“Gambling with Lives has given us a window to heal in a way that would have otherwise been denied to us, and we are incredibly grateful.”

Susannah, who lost her brother.

Gambling with Lives is the only charity established to support those bereaved by gambling-related suicide and respond to the complexities of this kind of loss. The service offers five main support functions:

- Bereavement support: practical and emotional support following a death.
- Investigation support: support for families to understand and act on concerns through inquests, legal representation, and other avenues.
- Community support: bringing families together to reduce isolation and grow their support network.
- Advocacy support: to help families campaign for change to reduce gambling suicides.
- Therapeutic support: providing access to specialist counselling and therapy.

There has been an increase in families contacting Gambling with Lives in the early stages of a loss and the team has adapted to support families in house, alongside a network of external specialist support organisations and individuals.

Families receive regular communication, are invited to a programme of events (both social and advocacy-oriented), and can access comprehensive and consistent support. This year, more than 150 family members and friends were provided a range of support including: peer-to-peer and advocacy events, access to specialist therapy, support to deal with financial and estate concerns and support and advice through inquests (with and without legal representation). Multiple disclosures were made to the Gambling Commission on behalf of families, for concerns to be raised and investigated.

The service is involved in several research projects, including a psychological autopsy project, the first of its kind in this country. We have also built relationships with suicide prevention leads, academics and public health professionals, with whom we are working jointly in further research and project work.

We have been part of developing a national guide on gambling harm and suicide and have begun work on a pilot training programme for bereavement and postvention support services and coroner's services, to increase awareness and understanding of gambling harm and suicide, its impact on families and the need for improved support and learning to save lives.

The year also saw the continued running and leadership of the charity by individuals with lived experience of gambling harm, including those bereaved. This can be seen on the board of trustees and throughout the charity's programme areas. The views of bereaved families remained central to the development of the charity's family service, as well as the development of Gambling with Live's prevention and education programme, research projects, and across the charity's areas of advocacy. Work is ongoing to continue to ensure and increase representation of lived experience at all levels in the organisation.

GAMBLING WITH LIVES

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

(continued)

Policy, media and events

Gambling Act Review white paper

After several delays, the Gambling Act Review white paper was finally published on 27 April 2023 and contained many policies and principles that Gambling with Lives had advocated for, including a statutory levy, the acceptance that gambling products are the source of gambling harm, and affordability/financial vulnerability checks. Despite this, in our view the white paper did not go far enough, with the most notable gap being the lack of action on gambling advertising and any significant action to make products less addictive and harmful.

In the year following the white paper, Gambling with Lives continued to have a substantial impact on the development of policy by allocating significant resource to respond to the white paper consultations, ensuring the views of the charity and experiences of bereaved families were suitably articulated.

Stake limits of £2 for under-25s and £5 for over-25s were announced in February 2024, and some positive changes regarding the use of 'free bets' and other incentives were also announced. However, some land-based measures are expected to be relaxed following a DCMS consultation. The outcome of the statutory levy consultation was delayed by the general election, and, at the time of writing, has not yet been published.

Political Advocacy

In addition to achieving significant commitments to reform the Gambling Act, Gambling with Lives' advocacy work contributed to broader areas of policy formulation, notably on suicide prevention and the development of treatment pathways for gambling addiction. Largely due to Gambling with Lives' work, the new National Suicide Prevention Strategy included gambling as a one of 6 key risk factors linked to suicide at a population level. It also identified that gambling could be a "dominant factor without which the death may not have happened". This message was supported by the Samaritans and Prof Sir Louis Appleby, Chair of the National Suicide Prevention Advisory Group.

Activities in the year that helped the charity to achieve its policy aims included:

- Multiple meetings with Secretaries of State, junior ministers, shadow ministers and several MPs, including the Secretary of State for DCMS, Lucy Frazer MP, and the gambling minister Stuart Andrew MP, Stephanie Peacock MP, and Paul Blomfield MP.
- Meeting of several families with the gambling minister Stuart Andrew to allow them to speak directly to the minister, who referenced his meeting with them in Parliament.
- Multiple attendances and input at sessions of the All-Party Parliamentary Group on Gambling Related Harm, Peers for Gambling Reform, and the Northern Ireland APG on Gambling Related Harm.
- Attendance at the Labour Party Conference, including hosting a fringe event on "Gambling as a Public Health Issue" with a panel comprising Greg Fell (President of the Association of Directors of Public Health), Dr Matt Gaskell (Director of the NHS Northern Gambling Service), Paul Blomfield MP, our Co-Chair Liz Ritchie MBE, and was chaired by broadcaster Clive Tyldesley. The event was "standing room only". Many MPs, including Shadow DCMS SoS Thangham Debonnaire, visited the stand and spoke to families.
- Presentation of evidence by Charles Ritchie and Will Prochaska to the DCMS Select Committee as one of a small number of evidence sessions for their inquiry into the government's progress on strengthening gambling regulation. Their comments and evidence featured in the committee's final report.
- In March 2024, we held our fifth Parliamentary event which was attended by several families. Over thirty parliamentarians, as well as healthcare professionals, policy experts, representatives of the Gambling Commission and academics attended and interacted with families around key issues of prevention, treatment and investigations of deaths. Gambling minister, Stuart Andrew spoke.

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

(continued)

- Multiple meetings with senior civil servants from DCMS, DHSC and DoE.
- Liz Ritchie was a member of the NICE committee, developing the evidence-based guideline: gambling that harms: identification, assessment and treatment. Results are currently unpublished, having been delayed by the general election and hold up in implementation of the levy.
- Tom Fleming presented evidence to The London Assembly call for evidence into the health impacts of gambling.
- James Grimes' contributions to the Department of Education RHSE guidance consultation helped ensure that gambling was included in the guidance produced.

Media coverage

Gambling with Lives provided quotes for dozens of articles across several newspapers and was mentioned thousands of times in the media throughout this year, with a potential reach of billions, helping amplify our policy aims and maintain our profile.

Highlights include:

- White paper release (April 2023). Liz and Charles Ritchie were on the Today programme, James Grimes and Judith Bruney on BBC Breakfast, James Grimes on Sky, and Will Prochaska was on Sky and BBC, and wrote an op ed in The Times. Bereaved families including Annie Ashton, Kay Wadsworth, John Myers, Martin Jones and Kim Jones featured in many news pieces.
- Premier League announcement (April 2023). The league announced a voluntary ban on front of football shirt gambling advertising and James Grimes was on BBC Breakfast, as well as ITV and BBC evening news. Will Prochaska was interviewed on Sky News and James wrote an op ed in the Guardian among many other pieces of coverage.
- Luke Ashton inquest conclusion (June 2023). Luke's widow Annie Ashton appeared in a long segment on BBC Breakfast as well as the Today programme, as well as being widely quoted across the print media. Will Prochaska was also quoted widely including in the Guardian, Times, Daily Mail, BBC online, and Evening Standard and he also appeared on BBC Breakfast.
- Women's World Cup (July 2023). Gambling with Lives family member Kay Wadsworth called on women's football to resist the lure of gambling advertising, which was covered by ITV, BBC and the Guardian. The head of the FA responded to Kay to say the top two women's leagues did not and would not take gambling sponsorship.
- Release of the Culture, Media and Sport (CMS) Select Committee report (December 2023). Liz and Charles Ritchie appeared on the BBC Breakfast sofa, as well as on Sky News, and Will Prochaska appeared on the BBC News Channel and 5 Live, as well as on ITV with Annie Ashton.
- Government announces new online stake limits (February 2024). Charles and Liz Ritchie appeared on the Today programme, ITV News and others to discuss. Our quotes were picked up by the Guardian, Times, Telegraph, Mirror, Independent and hundreds of other news outlets.

Other events

This year we also continued to be involved with highly successful family-related events including the William Ramsey Cup and Lewis Keogh day, which both received regional media coverage.

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

(continued)

Chapter One

"I had never considered the health harms from gambling and this really brought this home. It changed my view on gambling and the adverse impacts it will have on people's health."

Chapter One training recipient.

Chapter One provides information and support for everyone affected by gambling, and training for professionals.

Our prevention work grew at pace this year and reached many people at risk of gambling-harm, including young people and professionals working with those harmed or at risk. Only a tiny percentage of the millions of people harmed currently access support. Sadly, the harms are often identified far too late and at a crisis point. People experiencing harm are often left thinking they are alone and it is their fault. Our prevention work aims to get more people more help and full information which is not influenced by the gambling industry, much earlier, to show them they are not alone and not to blame.

Our impactful partnership with Greater Manchester Combined Authority continued in the year, resulting in local growth and reach. Through a website and digital resources, those experiencing gambling harms were given independent, free, fact-based information on the causes and signs of gambling addiction, tools to protect themselves, as well as proven support and treatment options.

Chapter One also provides dedicated information and guidance for those who are close to someone experiencing gambling addiction, helping them understand what their loved one might be going through, and how and why they should help. By accessing Chapter One resources, those experiencing gambling harm and affected others know that they are not alone, that it's not their fault, and that there is help available.

As well as supporting the public, Chapter One provides resources and training for professionals who may encounter someone experiencing gambling harms, as well as establishing treatment and support referral pathways. Our training programmes provided highly impactful information and support to hundreds of professionals.

This year Chapter One delivered training to over 500 professionals from all ten boroughs of Greater Manchester with impressive evaluation results showing a substantial increase in knowledge and confidence from those who took part. Training was bolstered by the launch of the Professionals Hub – a free platform that provides ongoing guidance and resources. We commissioned Resources for Change to independently evaluate the Greater Manchester project, including the short- and medium-term impacts that the training, information hub, and campaign interventions have had on professionals and the public.

We also began the development of a groundbreaking campaign for 18 to 34-year-olds at risk of gambling-related harms in Greater Manchester. This will be our first public health information campaign and it will focus on the addictive nature of gambling and provide clear referral pathways to support for those that need it. We also continued to develop high-quality, locally-relevant information and materials for both the public and professionals, including film content on the impact of gambling products and the brain, and a film showing the benefits of NHS specialist gambling treatment in partnership with the NHS West Midlands Gambling Harms Clinic.

Our prevention work also includes delivering evidence-based and fully piloted education materials to young people. We reached hundreds of children and young people directly with the programme and developed a train-the-trainer programme for adults who work with young people, to give them the skills and knowledge to deliver our education materials to the young people they work with.

We received funding to test different delivery methods of the education programme to share best practice. This includes direct delivery by people with lived experience of gambling harm, awareness workshops at community

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

(continued)

organisations and sports clubs, a train-the-trainer programme for teachers, and an e-learning platform. We commissioned London South Bank University public health researchers to independently evaluate the project.

We also received funding to grow our education programme with an initial focus on capacity building work in Northern Ireland, and are seeking partnerships to aid delivery across the island of Ireland.

The Big Step

The Big Step is a Gambling with Lives campaign to end gambling advertising and sponsorship in football. It continues to lead national efforts to influence government, fans, and the sport itself to act. Football advertising and sponsorship is an important campaign focus as it is one of the most common routes into gambling for young people.

At the start of the financial year, the Premier League announced that it would voluntarily ban gambling sponsors on the front of shirts from the 2026/27 season. This was a hard-fought-for significant acceptance of the harm caused by gambling sponsorship but didn't go far enough. In the same year, a Parliamentary committee recommended reducing the amount of gambling advertisements in football stadiums which we welcomed as progress, but we continue to push for government action.

The campaign secured the backing of more football clubs this year, taking the total to 40. This included AFC Wimbledon from League Two whose announcement gained substantial local and national media attention and fan support. The Big Step continues to be the go-to voice for comment on gambling advertising in football with quotes featured on the BBC and in The Guardian and many more. The campaign's online presence resulted in millions of social media engagements and views in the year, especially on X. Campaign spokespeople appeared at APPG meetings, sport conferences, and the campaign was name-checked by multiple MPs in a Westminster Hall debate on gambling advertising in sport.

Research

As well as directly providing powerful evidence, voices of lived experience should be central to identifying research, its conduct and use. This is central to the work of Gambling with Lives. We were successful in a joint bid, led by the University of Lincoln, to undertake a substantial two-year research project, involving around 20 case studies, examining the link between gambling and suicide. This represents a culmination of years of work with government and the Gambling Commission to fund work to understand why gambling is so lethal and what needs to change. The findings are certain to be key to the reform agenda and wider practice.

During the year, Gambling with Lives supported the development of the The Voicing Loss report, which examined families' experiences of inquests and included several families supported by Gambling with Lives. It was published after year-end and included the clear recommendation that families need legal representation during inquests. We are working with the research team on a report which focuses on further specific issues around gambling related inquests, which we hope will impact on inquests and the information and training which is necessary to ensure that the role of gambling is fully considered in any inquests.

Income generation

In the financial year to 31 March 2024, Gambling with Lives raised £1,247,464, most of which was funding restricted for use on specific projects and programmes over multiple years. This included donations totalling £785,000 towards the Chapter One prevention programme, a £350,000 grant from the Gambling Commission's regulatory settlement scheme for education work, and £44,000 for the research project with Lincoln University, funded by Gambling Research Exchange Ontario (GREO). We continued to spend down money, as planned, from unrestricted reserves.

Beyond the funding received in-year, we made significant progress in the first year of our long-term fundraising strategy, having appointed our first fundraising staff member in March 2023 and securing a multi-year grant of

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

(continued)

£125,000 in-year from the Joseph Rowntree Charitable Trust. We developed several successful contract applications with statutory bodies and secured a major donation for the charity's public affairs and advocacy work, the funds from all of which flowed to the charity shortly after year end.

Like many charities, Gambling with Lives recognises the challenging economic climate we are working in. Despite a significant increase in funding applications received by trusts and foundations, a decline in funds available from the public, and an unexpected closure of the Gambling Commission's regulatory settlement grant scheme announced in Summer 2023, our fundraising strategy has made progress. We are proud of the funding we secured during the year, and incredibly grateful to the growing number of individuals who donated or fundraised for the charity.

Whilst Gambling with Lives does accept donations from the general public, we do not solicit donations from the general public through third-party fundraisers and we have not received any complaints in respect of our fundraising activities in the year.

We are compliant with the General Data Protection Regulation and all relevant codes of conduct for our fundraising activities.

Development of Gambling with Lives core team and infrastructure

In the financial year, to ensure sustainability of the charity, its core team, systems and processes were reviewed and restructured. At the year end the employed team included:

- Head of External Affairs
- Head of Prevention
- Head of Family Support and Community
- Head of Fundraising
- Prevention Manager
- Training Officer
- Communications Manager

The co-chairs, Charles and Liz Ritchie, have continued to work full time for the charity on a voluntary, unremunerated basis.

As part of cost-saving measures, during the year three staff posts were made redundant, including the Strategy Director, Director of People and Operations and Northern Ireland Education Manager and, for an interim period, administrative management of the organisation was temporarily provided on an unremunerated basis by Charles Ritchie.

Following year-end, having seen success in the charity's fundraising efforts, the Board approved the appointment of Rozie Corbett, previously Head of Fundraising, as interim Chief Operating and Development Officer.

The team is supported by IT provider APEX IT, specialist financial management provider UHY Hacker Young, and HR management provider People HR.

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

(continued)

The year ahead and beyond

Family service

Following the establishment and embedding of the five core elements of the Family Service model, we will aim to formalise the role of families and lived experience involvement within Gambling with Lives, from board level down, with guidance based on current research and the views of families already involved. This will be followed by the implementation of an evaluation system to measure the impact of the service on its beneficiaries.

To ensure families bereaved by gambling suicide are adequately seen, heard and supported, the family service will develop and deliver training for services which may encounter such families. This could include postvention and bereavement services, police and public health teams and coroners' services. It is crucial that families are supported and advocated for by professionals who understand their situation to reduce further trauma and harm, but also to ensure gambling suicide is properly recorded, investigated and lessons learnt.

We will continue to strengthen partnerships with legal and other specialist organisations to ensure adequate investigation of every gambling related death and that learnings are carried forward and recommendations implemented. This will work in tandem with cross party and departmental political engagement and advocacy for families, in all aspects of the gambling reform space.

Policy, Media and Events

Working with parliamentarians across the political spectrum will remain a priority for the charity. In anticipation of the General Election, we had begun contacting a large number of candidates who were likely to win seats in the new parliament in order to meet and discuss gambling harms and the need for reform. Many families are keen to be more closely involved with the political process, so we have successfully prioritised work with their MPs. We are aiming to develop an alliance of MPs to move forward gambling reform and are aiming to hold a parliamentary event to build a real strength in the bond between families and MPs, and increase MPs understanding. This will help move forward the campaign for the levy and other changes proposed in the white paper, along with our own priority call that "every gambling suicide is investigated and lessons learned". This call will also require depth work throughout the coronial service and wider legal professions to establish the need and develop practical approaches.

We will continue to develop our relationships with DCMS and DHSC, though we will also prioritise working with DoE and MoJ to support the new government's priority for departments to work together across key issues.

A number of the major inquests that we have been able to support are likely to conclude in the next year. Ensuring that the findings and lessons learned influence future policies on prevention and treatment of gambling harms and investigation of deaths will be a priority. Our communications and advocacy plans will also focus on strengthening and facilitating our programmes, working to increase the profile and reach of the Family Service and Chapter One. Supporting fundraising initiatives will also be a priority.

Chapter One

In the next year all of our prevention work will be branded as Chapter One and operate as a national provider, with a launch event early in 2025. We will reach many more people across the country through information campaigns and training work in partnership with local authorities and public health bodies in Greater Manchester, the north-east, Nottingham, and across Yorkshire and the Humber. We will launch an e-learning platform for professionals with two training courses that will allow us to get information and resources to thousands. We will continue to evaluate and accredit our programmes and share what we learn to influence best practice.

Research

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

(continued)

The gambling suicide research project will continue to be a major focus for the charity's research input. We will also continue working with key organisations to improve the scope, presentation and use of the currently inadequate statistics around gambling suicide and harms. However, Gambling with Lives is also seeking funding for a range of other research projects, in particular to move forward knowledge and practice about how gambling suicides are identified, investigated and recorded. Establishing the scale gambling suicide and ensuring that every gambling suicide is investigated, lessons learned and changes made remain core priorities.

Financial review

Summary

The Statement of Financial Activities shows a net surplus for the year to 31 March 2024 of £391,203. The balance sheet discloses net assets of £2,071,793.

Reserves policy

Gambling with Lives maintains reserves to ensure a level of working capital that protects the continuity of the charity's core work, and to provide cover for risks such as unforeseen expenditure or unanticipated loss of income. The current target level of reserves is set as the equivalent of 6 months' of planned operating expenditure.

The Board of Trustees will review the target level of reserves annually with reference to the charity's strategy and annual budget.

In addition to holding a reserve, trustees will at times designate money from unrestricted funds for significant or pre-committed project costs or replacement of major assets.

In the financial year 2023 to 2024 the Board of Trustees has chosen to designate £190,391 as follows:

£	Designation
£80,000	This figure has been assigned to facilitate legal advice to families requiring support to pursue strategically important inquests, explore civil action against gambling operators, and to secure debt and probate advice.
£40,991	This figure represents a commitment within a fundraising bid that would see the charity deliver advocacy efforts in Scotland to increase the provision of evidence-based treatment for gambling disorder in the nation and across the UK. The outcome of the fundraising bid will be known by October 2023.
£69,400	This figure represents a commitment within a fundraising bid that would see the charity deliver advocacy efforts in Scotland to increase the provision of evidence-based treatment for gambling disorder in the nation and across the UK. The outcome of the fundraising bid will be known by October 2023.
£190,391	

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

On 18 April 2024, once the 2023-24 financial year had completed, the intended purpose of the designated funds has been reviewed, with a proposal to remove the designations.

The trustees also agreed a new designation of £127,240 relating to an unrestricted grant received from the Joseph Rowntree Charitable Trust. The grant was unrestricted, however in order to secure it, the charity committed to delivering a range of campaigning and advocacy activities over a three year period, the budget for which amounts to the total of the grant.

Principal risks and uncertainties

Like many small charities, the principal risk to the continuation of Gambling with Lives' work and services centres around securing sufficient funding. As the charity's unrestricted reserves return to a more conventional level following the one-off contribution of substantial settlement funding received in 2021, continued execution and success of the fundraising strategy will be key to mitigating this risk.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Structure, governance and management

Constitution

Gambling with Lives was incorporated as a Charitable Incorporated Organisation (CIO) on 26th June 2019 (Charity Number 1184114).

Gambling with Lives is established under a CIO constitution which set out the objects and powers of the charity. If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities

During the year the charity was led by its Chairs, Strategy Director and Director of Operations & People in a collaborative leadership model.

Members of the board

The trustees who served during the year were as follows:

Charles Ritchie
Elisabeth Katis
Gregory Challis
Timothy Furness
Peter Keogh
David Campbell
Leroy White
Smriti Singh
J O'Sullivan

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

Structure, governance and management (continued)

Recruitment and appointment of trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Trustees are recruited for their expertise by experience of gambling related suicide and/or for their expertise by profession. Role descriptions exist for the treasurer and co-chairs and are being developed for other members of the board.

Trustees do not receive remuneration for their work for Gambling with Lives but do have expenses reimbursed for expenses incurred solely in the pursuit of charity business.

Recruitment and appointment of key management personnel

Key management personnel are recruited with the support of external HR expertise. Employee salaries and benefits are set using third party support to benchmark against norms for the charity sector.

Members' liability

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Public benefit

The trustees believe that the objectives and activities described above clearly demonstrate the public benefit derived from the charity's operations.

GAMBLING WITH LIVES

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

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Shorts, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

C Ritchie
(Co-Chair of Trustees)
Date: 30 October 2024

DocuSigned by:
C Ritchie
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GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES

Opinion

We have audited the financial statements of Gambling with Lives (the 'charity') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards 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 been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- through discussions with the directors and other management and from our commercial knowledge and experience of the sector, we identified the laws and regulations applicable to the charity; and
- focusing on the specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, we assessed the extent of compliance with those laws and regulations identified above through making enquiries of management and inspecting relevant correspondence.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- considered journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims;
- reviewing any correspondence with HMRC and considering relationships with relevant regulators and the charity's legal advisors;
- reviewing minutes of meetings between management and those charged with governance; and
- reviewing legal and professional fees for evidence of any litigation.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:

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Shorts
Chartered Accountants
Statutory Auditor
2 Ashgate Road
Chesterfield
S40 4AA

30 October 2024

Shorts are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

GAMBLING WITH LIVES

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	4	55,088	1,192,376	1,247,464	100,040
Expenditure on:					
Charitable activities	5	627,991	128,833	756,824	1,049,354
Net movement in funds		(572,903)	1,063,543	490,640	(949,314)
Reconciliation of funds:					
Total funds brought forward		1,522,535	158,055	1,680,590	2,629,904
Net movement in funds		(572,903)	1,063,543	490,640	(949,314)
Total funds carried forward		949,632	1,221,598	2,171,230	1,680,590

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 23 to 35 form part of these financial statements.

GAMBLING WITH LIVES

**BALANCE SHEET
AS AT 31 MARCH 2024**

	Note	2024 £	2023 £
Tangible assets	9	534	-
Current assets			
Debtors	10	35,501	61,663
Cash at bank and in hand		2,079,075	1,652,900
		<u>2,114,576</u>	<u>1,714,563</u>
Creditors: amounts falling due within one year	11	(43,317)	(33,973)
Net current assets		<u>2,071,259</u>	1,680,590
Total net assets		<u><u>2,071,793</u></u>	<u><u>1,680,590</u></u>
Charity funds			
Restricted funds	12	1,189,777	158,055
Unrestricted funds	12	882,016	1,522,535
Total funds		<u><u>2,071,793</u></u>	<u><u>1,680,590</u></u>

The financial statements were approved and authorised for issue by the Trustees on 30 October 2024 and signed on their behalf by:

DocuSigned by:

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C Ritchie
 (Co-Chair of Trustees)

The notes on pages 23 to 35 form part of these financial statements.

GAMBLING WITH LIVES

**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash generated from / used in operating activities	15	426,175	(973,962)
		<hr/>	<hr/>
Change in cash and cash equivalents in the year		426,175	(973,962)
Cash and cash equivalents at the beginning of the year		1,652,900	2,626,862
		<hr/>	<hr/>
Cash and cash equivalents at the end of the year	16	2,079,075	1,652,900
		<hr/> <hr/>	<hr/> <hr/>

The notes on pages 23 to 35 form part of these financial statements

GAMBLING WITH LIVES

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

1. General information

Gambling With Lives is a Charitable Incorporated Organisation, incorporated on 26th June 2019 (registered charity number: 1184114). Its registered office is The Circle, 33 Rockingham Lane, S1 4FW. The objectives of the charity are set out in the trustees report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and 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 Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Gambling with Lives 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.

2.2 Going concern

Although the charity is reliant on donations, grants and fundraising activities for its funding, the charity has a strong cash balances which is sufficient to cover the costs of the organisation for at least the next 12 months. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

GAMBLING WITH LIVES

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

2. Accounting policies (continued)

2.4 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 allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Computer equipment	-	33% Straight line
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2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

GAMBLING WITH LIVES

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

2. Accounting policies (continued)

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.9 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The directors have not identified any key accounting estimates or judgements.

4. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	54,688	842,026	896,714	100,040
Grants	-	350,350	350,350	-
Fundraising activities	400	-	400	-
	<u>55,088</u>	<u>1,192,376</u>	<u>1,247,464</u>	<u>100,040</u>
Total 2023	<u>70,040</u>	<u>30,000</u>	<u>100,040</u>	

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

5. Expenditure on charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Awareness raising and events	38,872	31,827	70,699	61,488
Family support services	16,734	3,007	19,741	59,801
Education	(27)	7,488	7,461	10,967
Treatment pathway	-	22	22	258,446
Interest received	(22,645)	-	(22,645)	-
Interim support and recruitment fees	10,303	938	11,241	38,906
Wages and salaries (note 7)	534,057	61,321	595,378	506,382
IT costs	4,098	18,934	23,032	30,526
Insurance	5,416	-	5,416	3,421
Telephone and internet	1,984	-	1,984	851
Professional fees	14,916	3,000	17,916	23,659
Depreciation	267	-	267	-
Staff training and welfare	11,388	722	12,110	4,274
Travel and subsistence	11,811	1,574	13,385	50,558
Bank charges	818	-	818	75
	<u>627,992</u>	<u>128,833</u>	<u>756,825</u>	<u>1,049,354</u>
Total 2024				
	<u>714,278</u>	<u>335,076</u>	<u>1,049,354</u>	
Total 2023				

The charity operates in such a way that it needs significant resource in terms of staff and volunteers. The wages and salaries are shown in the above table but have been analysed further in note 7 to demonstrate which activities these costs are attributable to in order to provide a better understanding of the organisation and its activities.

6. Auditors' remuneration

	2024 £	2023 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	9,000	8,220
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	4,440	5,500
	<u>4,440</u>	<u>5,500</u>

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

7. Staff costs

	2024	2023
	£	£
Wages and salaries	512,203	431,202
Social security and other costs	51,114	45,718
Contribution to defined contribution pension schemes	32,062	29,462
	595,379	506,382

The average number of persons employed by the Charity during the year was as follows:

	2024	2023
	No.	No.
Average Employees	9	9

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024	2023
	No.	No.
In the band £60,001 - £70,000	-	1
In the band £70,001 - £80,000	1	1

Key management personnel in the prior year was considered to be the Strategic Director and the Director of Operations & People, however these staff members were made redundant in the year due to restructuring. Total key management personnel benefits paid through payroll for the year ended 31 March 2024 is £125,627 (2023: £141,612). For a period of the prior year, the Strategy Director was paid in a freelance capacity (see note 19).

The charity encourages an active board and invites trustees to get involved in the various activities which the charity undertakes. In particular, the two co-chairs and founders of the charity offer significant additional volunteer time to organise and support various events and functions within the charity. They do not receive any remuneration for this time.

	2024	2023
	£	£
Analysis of staff cost by activity		
Family service	120,786	157,454
Education	112,320	92,265
Treatment pathway	61,321	42,923
Awareness raising and events	95,673	53,601
Big Step	-	42,889
Central services	205,279	117,250
	595,379	506,382

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 March 2024, expenses totalling £659 were reimbursed or paid directly to 1 Trustees (2023: £2,085 to 2 Trustees) in respect of travel costs.

A number of trustees were reimbursed expenses as part of their roles as volunteers, as detailed in Note 7. These expenses totalled £6,874 (2023: £6,939) and are in respect of travel costs.

9. Tangible fixed assets

	Computer equipment £
Cost or valuation	
Additions	800
At 31 March 2024	800
Depreciation	
Charge for the year	266
At 31 March 2024	266
Net book value	
At 31 March 2024	534
At 31 March 2023	-

10. Debtors

	2024 £	2023 £
Due within one year		
Trade debtors	3,500	-
Other debtors	4,991	33,403
Prepayments and accrued income	27,010	28,260
	35,501	61,663

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

11. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	16,842	22,163
Other creditors	6,456	1,810
Accruals and deferred income	20,019	10,000
	<u>43,317</u>	<u>33,973</u>

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

12. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Designated Funds - all funds	-	-	-	190,391	190,391
General funds					
General Funds - all funds	1,522,535	55,088	(695,607)	(190,391)	691,625
Total Unrestricted funds	1,522,535	55,088	(695,607)	-	882,016
Restricted funds					
Treatment pathways	158,055	-	(125,249)	-	32,806
Education Regulatory Settlement Grant	-	350,350	(12,046)	-	338,304
Chapter One Major Gift - GC	-	643,059	(20,149)	-	622,910
Chapter One Major Gift - DW	-	145,257	-	-	145,257
Geo Research Grant	-	44,020	(75)	-	43,945
Family Service Appeal Funds	-	9,690	(3,135)	-	6,555
	158,055	1,192,376	(160,654)	-	1,189,777
Total of funds	1,680,590	1,247,464	(856,261)	-	2,071,793

The details surrounding the designated funds are set out in the Trustees Report.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

12. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
General Funds - all funds	2,167,697	70,040	(714,278)	(924)	1,522,535
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Restricted funds					
Treatment pathways	462,207	-	(304,152)	-	158,055
Labour party conference	-	30,000	(30,924)	924	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	462,207	30,000	(335,076)	924	158,055
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total of funds	<u>2,629,904</u>	<u>100,040</u>	<u>(1,049,354)</u>	<u>-</u>	<u>1,680,590</u>

During the year, the trustees agreed to transfer an amount of unrestricted funds totalling £924 to the restricted labour party conference fund in order to meet expenses over and above the amount supported by the donor.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

13. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	-	-	-	190,391	190,391
General funds	1,522,535	55,088	(695,607)	(190,391)	691,625
Restricted funds	158,055	1,192,376	(160,654)	-	1,189,777
	<u>1,680,590</u>	<u>1,247,464</u>	<u>(856,261)</u>	<u>-</u>	<u>2,071,793</u>

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
General funds	2,167,697	70,040	(714,278)	(924)	1,522,535
Restricted funds	462,207	30,000	(335,076)	924	158,055
	<u>2,629,904</u>	<u>100,040</u>	<u>(1,049,354)</u>	<u>-</u>	<u>1,680,590</u>

14. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	534	-	534
Current assets	924,799	1,189,777	2,114,576
Creditors due within one year	(43,317)	-	(43,317)
Total	<u>882,016</u>	<u>1,189,777</u>	<u>2,071,793</u>

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
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14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Current assets	1,556,508	158,055	1,714,563
Creditors due within one year	(33,973)	-	(33,973)
Total	<u>1,522,535</u>	<u>158,055</u>	<u>1,680,590</u>

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income/expenditure for the period (as per Statement of Financial Activities)	<u>490,640</u>	<u>(949,314)</u>
Adjustments for:		
Decrease/(increase) in debtors	26,162	(28,003)
Decrease/(increase) in tangible fixed assets	(534)	-
Increase in creditors	9,343	3,355
Net cash provided by/(used in) operating activities	<u>525,611</u>	<u>(973,962)</u>

16. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	<u>2,079,075</u>	<u>1,652,900</u>
Total cash and cash equivalents	<u>2,079,075</u>	<u>1,652,900</u>

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
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17. Analysis of changes in net debt

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	1,652,900	426,175	2,079,075
	1,652,900	426,175	2,079,075

18. Pension commitments

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 pension cost charge represents contributions payable by the charity to the fund and amounted to £32,062 (2023: £29,462). Amounts totalling £6,456 (2022: £nil) were payable to the fund at the balance sheet date and are included in creditors.

19. Related party transactions

During the year, amounts totalling £20,100 (2023: £1,200) were paid to Pukka Films. The director of Pukka Films is a close family member of a trustee of the charity. At the year end amounts were owing to Pukka Films totalling £6,000 (2023: £nil) and are included in creditors.

Will Prochaska was working for the organisation on a freelance basis, but re-joined the charity as Strategic Director in a full time employed capacity in May 2022. During the year, Gambling with Lives paid Will Prochaska amounts totalling £nil (2023: £18,162) in respect of his self-employed consultancy services. Will Prochaska was made redundant during the year.

Jonathan Dawson was working for the organisation as Director of Operations and People but was made redundant during the year. He continued to work with the charity on a freelance basis during the hand over period and an amount totalling £2,699 was paid in respect of his self-employed services. At the year-end amounts were owing to Jonathan Dawson £575 (2023: £nil) and are included in creditors.

Janet Paske, a partner of one of the trustees, has performed some administrative work during the year and there is a creditor balance owed to her of £604 at the year end.

All related party transactions are considered to have been carried out under normal market conditions by the Trustees.