



Our Impact in Focus

2025 – Annual Review



A Charitable Company Registered in England No. 03297914
A Charity Registered in England No. 1060005; Registered in Scotland No. SC050547

Trustees

Dee Anand
Jas Bindarh
Jill Britton
Jeff Clarkson
Margot Daly (Chair)
Anita Gundecha
Dominic Harrison
Gareth Jarvis
Lester Posner

Committees

Clinical, Quality & Services Committee: Dee Anand, Jill Britton, Margot Daly, Anita Gundecha and Gareth Jarvis (Chair)
Audit, Risk & Development Committee: Jas Bindarh, Jeff Clarkson, Margot Daly and Dominic Harrison (Chair)
People, Culture & Remuneration Committee: Jill Britton, Jeff Clarkson (Chair), Margot Daly and Dominic Harrison
Policy, Communications & Digital Committee: Margot Daly and Lester Posner (Chair)

Executive Leadership

Victoria Corbishley	CEO (from April 2025)
Julia Fazackerley	Director of Development
Tim Hodgetts	Director of Clinical Governance and Operations (from August 2024)
Emma Laycock	Head of Finance (until October 2025)
Claire Nugent	Head of People & Organisational Development
Alexa Roseblade	Chief of Staff (from August 2024)
Nicky Wade	Director of Finance (from September 2025)
Mark Weiss	Director of Communications & External Affairs/Deputy Chief Executive

Company details

Company Secretary	Nicky Wade
Registered Office	751-760 Salisbury House, 29 Finsbury Circus, London EC2M 5SQ
Registered Company Number	03297914
Registered Charity Number	1060005 (England and Wales), SC050547 (Scotland)
Auditors	Buzzacott Audit LLP, 130 Wood Street, London EC2V 6DL
Principal Bankers	NatWest Bank, 1st Floor, 440 Strand, London WC2R 0QS CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 1NW Royal Bank of Scotland, 36 St Andrew Square, Edinburgh, EH2 2YB Lloyds Bank plc, 25 Gresham Street, London, EC2V 7HN

The Trustees, who are the directors for the purposes of company law, present their Statutory Report, including the Strategic Report, together with the financial statements of GamCare for the year ended 31 March 2025. We are committed to ensuring transparency to the public and wider stakeholders in relation to how GamCare's funds are received and utilised, our strategic objectives, and our annual progress against these. This report is produced in accordance with relevant laws and best practice, specifically:

- Part 15 of the Companies Act 2006
- Part 8 of the Charities Act 2011
- The Charities Statement of Recommended Practice (SORP) (FRS 102)
- Relevant accounting policies
- GamCare's Memorandum and Articles of Association

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Chair's statement

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The announcement of the statutory levy in 2024/25 marked a fundamental shift for the preventing gambling harms sector. The transition from voluntary operator funding to a statutory framework introduces both opportunity and uncertainty, with timelines evolving and commissioning arrangements still taking shape as we approach implementation on 1 April 2026.

Throughout this period of systemic change, GamCare has maintained an unwavering focus on those affected by or at risk of gambling harms. The Board's priority has been to ensure that GamCare's mission – supporting those harmed by gambling whilst working to minimise

gambling-related harms – remained central to every strategic decision. This has required careful stewardship through significant challenges, with the needs of the people who rely on us grounding our decisions throughout.

This disciplined, mission-aligned approach has enabled GamCare to remain a trusted and resilient provider at a time of significant sector-wide turbulence. Robust governance and clear oversight have supported thoughtful, well-sequenced decisions, while our commitment to transparency has ensured clarity for partners and stakeholders. Throughout, the Board has been mindful of its duty to staff and service users as we navigate this transition alongside the wider sector.

Looking ahead to statutory levy implementation, I am confident that GamCare enters this next phase from a position of strength. Our strategic clarity, built on almost thirty years of operational experience and robust evidence, positions us well for the new commissioning landscape. We are ready to work collaboratively with commissioners in England, Scotland and Wales, and system partners to shape sustainable, effective support for all affected by gambling harms.

The journey ahead will require continued focus and adaptation, but the foundations we have strengthened this year provide the platform for GamCare's continued evolution. On behalf of the Board, I want to recognise the professionalism and dedication colleagues have shown during this demanding year for the sector, and to thank my fellow Trustees for their continued stewardship and support. We remain committed to ensuring GamCare continues to provide trusted, effective information, advice and support to those who need it.

A handwritten signature in black ink, reading 'Margot Daly'. The signature is fluid and cursive, with a large 'M' and 'D'.

Margot Daly



CEO's statement

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It is a privilege to introduce my first annual report as Chief Executive of GamCare. This has been a year of significant challenge for the sector, but also one that has demonstrated the strength of this charity. Having spent time with teams, including our frontline services, I have been struck by both the scale of the external upheaval and the professionalism and resilience demonstrated. My focus has been on delivering the highest quality services to people experiencing or at risk of gambling harms whilst we navigate unprecedented change in the governance and funding of the sector.

Our operational performance demonstrates this commitment. GamCare responded to over 130,000 contacts to our National Gambling Helpline and Online services, delivered over 8,100 treatment sessions with an average wait time of just 1.3 days from referral to first appointment, and made over 7,100 referrals to support services, ensuring people received the most appropriate care. Our 24/7 National Gambling Helpline remained open throughout, ensuring no one has to face the reality or risk of gambling harm alone.

Our education and prevention programmes reached over 64,000 people across diverse settings – from schools and family services to criminal justice and the Armed Forces. This included targeted initiatives like our Women's Pathway programme, where one participant shared: "It has truly helped me regain control over my life, and I will always be thankful for that." These initiatives help prevent harm before it escalates, whilst raising awareness and reducing stigma – one of the key barriers to seeking help – and ensuring more people feel able to reach out before crisis point.

Our teams have navigated significant pressures with remarkable professionalism. The evolving funding landscape created inevitable concerns, yet staff maintained service quality whilst adapting to new delivery models. We made difficult but necessary decisions, including the planned closure of the Young People's Gambling Harm Prevention programme, focusing our resources where we could achieve maximum impact for those experiencing the greatest harm.

We invested in our quality frameworks, clinical audits and learning reviews, to identify areas for improvement and innovation and ensure our services remain focussed on the latest evidence base. Following the publication of NICE guidance on gambling-related harms, we aligned our referral processes and disposition framework with contemporary health and social care standards, improving how Helpline and Online interactions are categorised. These improvements provide

us with a clearer picture of how people move through our services, helping shape future delivery of more personalised care, leading to enhanced outcomes for those we support.

We also strengthened partnerships across the sector. Working with NHS services, local authorities, and treatment providers, we contributed to a more integrated response to gambling-related harms, sharing our expertise whilst learning from others' approaches. This included establishing warm transfer arrangements with Nationwide, Lloyds and NatWest, enabling seamless referrals for bank customers experiencing gambling-related financial harm. This collaborative approach positions us well for the levy-funded environment.

The voices of those we support have guided every adaptation. Many have described our service as "life-saving," particularly valuing the non-judgmental support during their most difficult moments. This captures why service consistency matters so deeply – for the thousands of individuals and families we support, gambling harm doesn't pause for systemic change.

The year ahead brings fresh challenges and opportunities. We will refine our service model to align with emerging requirements whilst protecting accessibility and quality. We are developing workforce capabilities through targeted training programmes, ensuring our teams can meet evolving demands. Most importantly, lived experience will continue to shape both service delivery and system design.

As we approach April 2026, the levy implementation date, I want to acknowledge the commitment colleagues have shown in sustaining high-quality support during this period of change. Their dedication during a sustained period of uncertainty has ensured that GamCare not only maintained stability but emerged better prepared for the future.

GamCare will be here, providing evidence-based, compassionate support that makes a real difference and the pages that follow set out the work we have undertaken this year and the foundations we have put in place for the years ahead.



WHO WE ARE AND WHAT WE DO

GamCare is the leading independent provider of gambling harm prevention and treatment services across the UK, free at the point of need.

For over 27 years, GamCare has operated the National Gambling Helpline, connecting individuals to the right care through the National Gambling Support Network, NHS specialist services, and others who work to reduce gambling harm. GamCare's prompt, person-centred approach, working collaboratively with partners, aims to ensure no one slips through the cracks.

Founded by Paul Bellringer OBE in 1997, GamCare grew from a vision shaped by firsthand experiences of gambling-related harms. As a probation officer in south London during the 1990s, Paul witnessed the profound impact of gambling on individuals and communities. Driven by a mission to offer practical support and create change, he established GamCare and the National Gambling Helpline. Today, GamCare stands as a national charity with a revenue of £20.3 million and a dedicated team of over 220 employees. Supported by grants and donations from those committed to combating gambling harms, GamCare continues to lead the way in prevention, intervention, and treatment.

Our comprehensive pathway guides individuals from initial awareness to recovery and sustained well-being beyond gambling harms. We deliver measurable outcomes through evidence-based interventions. We share our expertise by training professionals who work with at-risk groups and continually refine our approach in collaboration with people who have lived experience.

a revenue of

£20.3m

a dedicated team of over

220



Three Journeys to Recovery

Throughout the Annual Report, the pathway will be brought to life through the stories of people we support. You will hear from Charlie, Susan and John who explain their situation and how GamCare supported them to achieve their goals.

The Impact of Early Education

Charlie's experience highlights the importance of early intervention. After attending GamCare's BigDeal programme at their school, Charlie recognised that some of their personal spending habits were disproportionately high compared to their peers. This critical moment of awareness served as a catalyst for Charlie to consider their relationship with gambling – demonstrating how education programmes create reflective space, awareness and tools that reduce future demand on specialist services.

Seeking Support for Loved Ones

Susan's situation highlights the proactive steps individuals take when confronted with gambling harms impacting their loved ones. Upon noticing significant withdrawals from her joint Bank account linked to online gambling operators, Susan contacted GamCare's National Gambling Helpline. The 24/7 accessibility of our national gateway ensured immediate support and practical assistance to encourage her partner to seek professional treatment. Susan also found support to effectively manage their relationship dynamics.

Embracing Structured Treatment

John's journey demonstrates the crucial step of engaging with structured support services. After contacting the National Gambling Helpline, John was referred to treatment services in his local area. Recognising the imperative to regain control of his life and finances, he committed to receiving the necessary support to embark on his path to recovery, with outcomes measured through validated clinical tools demonstrating significant improvements.

GamCare's Holistic Support Framework

Our holistic approach includes a wide range of prevention activities that deliver social value through early intervention. These include informative awareness sessions, educational programmes to professional training and non-clinical support spaces. Through these initiatives, GamCare provides clear, unbiased, and non-judgmental information concerning gambling harms whilst building capacity across multiple sectors to identify and respond appropriately to those experiencing gambling harms.

Our National Gambling Helpline and Online services operate around the clock, 365 days a year, because we know that people need rapid support to prevent situations from escalating and to remove barriers to care. This comprehensive front door delivers immediate interventions, structured support, and live chat services, alongside peer support, self-guided online resources, and facilitated group forums. Beyond direct support provision, the service maintains established relationships across the entire treatment and support landscape, facilitating seamless connections to specialist care when needed.

For those ready for structured intervention, GamCare's Treatment services provide an opportunity to engage with a dedicated practitioner on a regular basis. We offer a variety of modalities, including online sessions, face-to-face appointments, and telephone consultations, ensuring that support is delivered in the format most conducive to the individual's needs and preferences. Our evidence-based clinical framework emphasises compassionate, person-centred care that recognises gambling harms intersect with complex personal, social, and economic factors.

GamCare maintains robust outcome and measurement frameworks that demonstrate clinical effectiveness whilst supporting commissioners with comprehensive data collection.

This unique combination of gateway access and direct treatment delivery, underpinned by over 27 years of specialist expertise, creates an integrated system that maximises reach whilst delivering highly effective and personalised care, with measurable outcomes.



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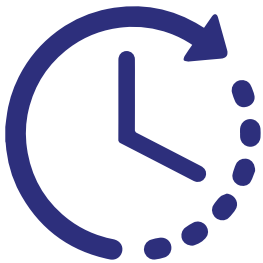
“ WE ARE LAYING THE FOUNDATIONS FOR LONG-TERM CHANGE BY MAKING SURE PEOPLE RECOGNISE GAMBLING HARM EARLY, UNDERSTAND THEIR CHOICES, AND KNOW WHERE TO TURN TO FOR HELP. WHETHER THROUGH A YOUTH WORKSHOP OR A CONVERSATION AT A PRISON CLINIC, OUR AIM IS THE SAME – TO REDUCE HARM BEFORE IT ESCALATES. ”

DOMINIQUE WEBB, HEAD OF EDUCATION AND PREVENTION

OUR IMPACT IN NUMBERS

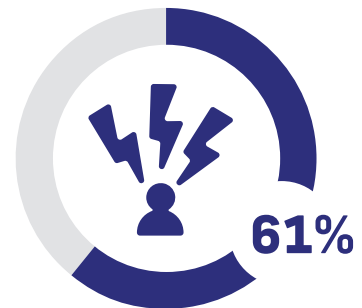
TREATMENT:

Referral to first
contact waiting time



1.3 days

Top 3 Impacts
Affected Others and
Problem Gamblers



Anxiety & Stress

Number of sessions



8164

all sessions

Number of clients supported

(attended sessions):

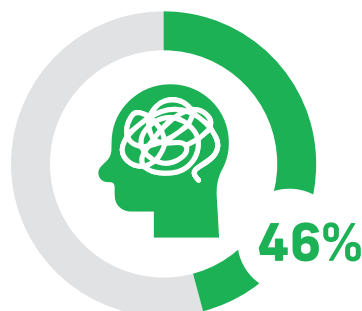


2148

all clients

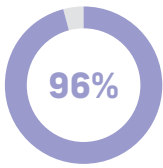


Financial Difficulties



Depression/Low Mood

OUTCOMES:



of those service users who completed the satisfaction survey would recommend the treatment to someone else.



of service users successfully completed their structured treatment.

Moderate



Healthy

The majority of service users completing treatment showed improvements against GamCare's key success measures. Using CORE-10, the majority moved from 'moderate' to 'healthy' gambling behaviour, and using the PGSI (Problem Gambling Severity Index) they moved from 'problem gambling' levels to 'moderate' levels.

What the 2024/25 Data Tells Us:



Most people attending treatment were gamblers (86%), the remainder being affected others

EDUCATION:

1. CHILDREN AND YOUNG PEOPLE:

38,647

Young People attended a workshop

3,147

Adults received training or information (**2606** professionals, **541** parents)

2. WOMEN'S PROGRAMME:



2,155

professionals trained

3. CRIMINAL JUSTICE:



763

professionals trained

4. ARMED FORCES:



725

members of the armed forces trained

OUR IMPACT IN NUMBERS

HELPLINE & ONLINE:

Chatrooms



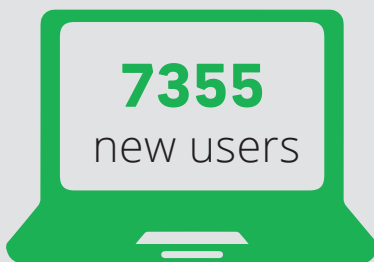
1043

Chatrooms
facilitated

4724

Chatroom
participants

Forum



7355
new users

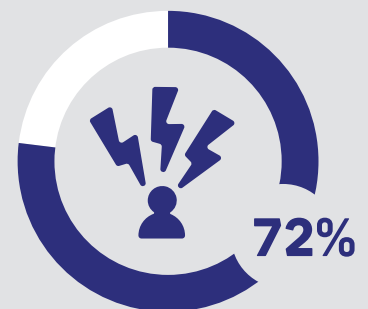
6576

total posts

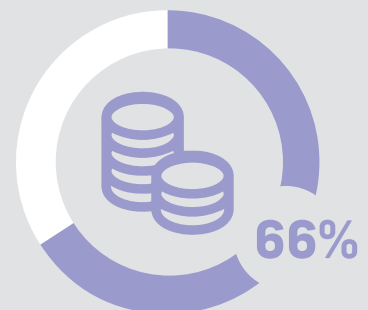


of answered contacts
answered within 30 seconds

Top 3 Impacts (AO and PG)



Anxiety & Stress



Financial Difficulties



Depression/Low Mood



Education and Prevention

Raising Awareness, Reducing Harm

Education and Prevention are often the first step in recognising, reducing and avoiding gambling harms. GamCare's national programmes span schools, women's services, community groups, workplaces and the criminal justice system – engaging people at risk, and those who support them. Delivering training and workshops, safe discussion spaces for support, professional networking and good practice workshops, this work creates awareness, builds knowledge and empathy, reduces stigma, and helps ensure that wherever someone is, they are more likely to recognise harm and know what help is available.

Our approach draws on insights from lived experience and is informed by data collection from Helpline and Treatment, helping us remain responsive to the communities we serve. By listening to and understanding the needs of different groups of people, particularly groups who may feel isolated or ashamed about their experiences, the education and prevention teams operate as a bridge between early recognition of harm and deeper forms of support – helping people feel heard, understood, and equipped to take the next step. The learning and expertise gained from these programmes is systematically embedded into our helpline and treatment services, ensuring that frontline support benefits from the insights and understanding developed through our community-facing work.

Equipping Professionals Across Sectors

In 2024–25, GamCare delivered training to 6,038 professionals across the criminal justice sector, Children and Young People's settings, financial services, and women's services. These sessions were designed not only to raise awareness of gambling-related harm, but to increase confidence in identifying risks and referring people to appropriate support. In addition, through a training partnership with the Department of Work and Pensions (DWP), DWP is now rolling out gambling awareness training to work coaches across Great Britain. More than 90% of participants across these sectors said the training was effective and that they would recommend it to colleagues.

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Professionals trained

2606

(Children and Young People)

2155

(Women's Pathway)

763

(Criminal Justice)



Reaching Underserved Communities

Through a pilot in East Midlands prisons, GamCare supported 353 people in custody – 224 through brief interventions and 129 through extended sessions to support people to reduce gambling harms. This approach aligns with our Model of Care and works in tandem with prison resettlement services to support rehabilitation.

Clients were offered up to four sessions of structured support, providing insights into the individual's gambling behaviour, with the majority completing two to three sessions.

Initial learning and feedback indicates that clients had a low level of financial literacy, with support to improve budgeting identified as an additional need. Many clients felt that gambling in the community was more of a problem for them than when in prison, highlighting the need to offer support services when they leave prison.

“ [SHE] WAS SO KIND, COMPASSIONATE AND HELPFUL. SHE HELPED ME FEEL SO MUCH BETTER, AND REALLY ENCOURAGED. I THINK THIS SERVICE IS BRILLIANT, AND I CAN'T BELIEVE HOW LUCKY I AM TO HAVE ACCESS TO IT. ”

MALE PRISONER, HMP RANBY

Armed Forces outreach also expanded significantly, delivering training to 162 welfare staff and 563 service personnel. Confidence in identifying gambling harms and accessing support were above 90% across participants.

“ THIS WAS A VERY GOOD INSIGHT INTO MARKERS AND TRAITS PEOPLE AROUND YOU MAY HAVE IF THEY ARE SUFFERING A GAMBLING ADDICTION AND WAYS YOU CAN HELP, AND SIGN POST THEM. LOOKING BACK OVER MY CAREER AND STORIES FROM OTHER SERVICE PERSONNEL I WORKED WITH ABOUT THIS ISSUE, I BELIEVE THAT WITH THIS KNOWLEDGE BACK THEN I MAY HAVE PICKED UP ON ISSUES WITH MY OWN PEERS AND SUBORDINATES AND BEEN IN A BETTER POSITION TO HELP. ”

SECTION COMMANDER, MPGS CATTERICK GARRISON

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The team also attended 25 health and wellbeing events, engaging up to 3,150 service personnel who attended². The value of this was recognised through feedback provided (see above), and the team found that face to face delivery produced the best results in terms of engagement, enabling individual conversations and discussions to be held. An ongoing partnership with the Army's HIVE Information Centre³ ensures consistent messaging is communicated to families, and we have developed a good relationship with the Ministry of Defence to expand our training offer in the coming year.

² Cloud Chamber Interim Impact Report – February 2025

³ HIVE information centres are provided by the Army to give information support to all members of the Service community – Serving personnel (Regular and Reserves), their immediate and extended families, MOD Civilians and Veterans.

“THE TIME HE SPENT WITH THE UNIT RAISED AWARENESS ABOUT GAMBLING ADDICTION, GAVE THE CHAIN OF COMMAND SOME USEFUL TOOLS TO HELP SPOT AND IDENTIFY GAMBLING BEHAVIOURS AND PROVIDED EVERYONE WITH SOME USEFUL SIGNPOSTING MATERIAL TO SUPPORT ANYONE WITH THESE ISSUES (MILITARY OR CIVILIAN).”

ADJUTANT, REGULAR UNIT

“I WANT TO EXPRESS MY SINCERE GRATITUDE FOR THE INCREDIBLE WORK THAT GAMCARE DOES AND THE INVALUABLE SUPPORT PROVIDED. IT HAS TRULY HELPED ME REGAIN CONTROL OVER MY LIFE, AND I WILL ALWAYS BE THANKFUL FOR THAT.”

WAY FORWARD PARTICIPANT

Collaborating to tackle Financial Harm

The Gambling-Related Financial Harms (GRFH) project continued to strengthen sector collaboration. Four national events brought together 217 stakeholders from financial services, gambling support, and debt advice, resulting in shared tools, improved consumer journeys and new protections for gambling related financial harms. Allied Irish Bank⁵ and PayPal⁶ introduced gambling blocks, while Monzo's⁷ figures showed more than 700,000 users had activated their block by the end of 2024.

Tailored Approaches for Women

Tailored interventions for women continued to grow this year. GamCare's Way Forward support group for affected others ran alongside new digital resources and blogs, viewed over 1,000 times in six months. Partnerships with Refuge⁴ and other organisations embedded gambling harm awareness into the heart of women's services.

204 WARM TRANSFERS FROM FINANCIAL SERVICES FIRMS TO THE NATIONAL GAMBLING HELPLINE

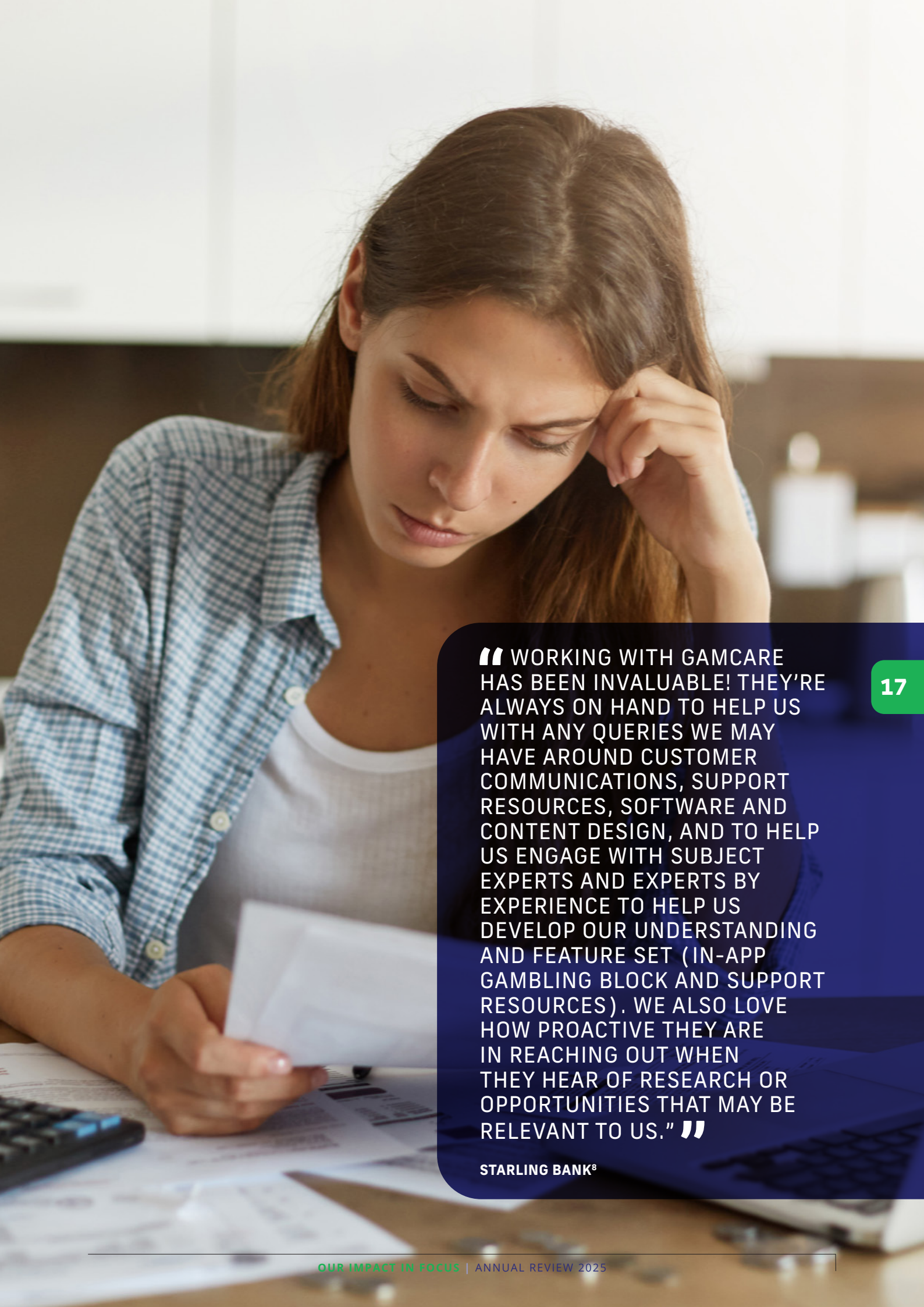
⁴ Refuge is the largest specialist domestic abuse organisation in the UK.

⁵ Allied Irish Banks (AIB) is a major financial services group primarily operating in the Republic of Ireland and the UK. It offers a broad range of services to personal, business, and corporate customers.

⁶ PayPal is a global financial technology company that provides an online payment system, allowing users to send and receive money, make online and in-person payments, and manage their finances. It essentially acts as an electronic alternative to traditional payment methods like checks and money orders.

⁷ Monzo Bank Limited, trading as Monzo, is a British online bank based in London, England. Monzo launched as part of a wave of app-based challenger banks entering the UK market.

⁸ Starling Bank is an award-winning and fully-licensed bank built to give people a fairer, smarter and more human alternative to the banks of the past.



“WORKING WITH GAMCARE HAS BEEN INVALUABLE! THEY’RE ALWAYS ON HAND TO HELP US WITH ANY QUERIES WE MAY HAVE AROUND CUSTOMER COMMUNICATIONS, SUPPORT RESOURCES, SOFTWARE AND CONTENT DESIGN, AND TO HELP US ENGAGE WITH SUBJECT EXPERTS AND EXPERTS BY EXPERIENCE TO HELP US DEVELOP OUR UNDERSTANDING AND FEATURE SET (IN-APP GAMBLING BLOCK AND SUPPORT RESOURCES). WE ALSO LOVE HOW PROACTIVE THEY ARE IN REACHING OUT WHEN THEY HEAR OF RESEARCH OR OPPORTUNITIES THAT MAY BE RELEVANT TO US.”

STARLING BANK⁸

“ HEARING LIVED EXPERIENCE STORIES REALLY BROUGHT THE TRAINING TO LIFE. VERY CLEAR GUIDANCE AND INFORMATION FROM PRESENTERS, IT WAS CLEAR THEY WERE EXPERIENCED AND ABLE TO PUT ACROSS POINTS VERY WELL. THEY WERE ALWAYS ENCOURAGING INPUT AND RESPONDING TO/ANSWERING OUR QUERIES AND POINTS OF VIEW. ”

PROFESSIONAL, SOUTH EAST ENGLAND



“ THE WORKSHOP ALSO OPENED MY EYES TO A FORM OF GAMBLING IN VIDEO GAMES AS I WAS UNAWARE OF THE RISK AND BEGINNING OF GAMBLING TACTICS IMPOSED ON YOUNGER CHILDREN. THE WORKSHOP GAVE A LOT OF INFORMATIVE AND NEW INFORMATION TO ME. ”

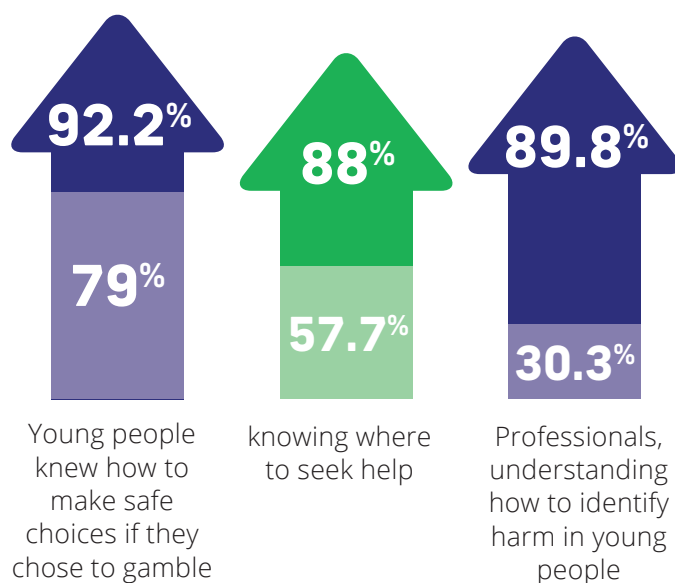
YOUNG PERSON, NORTH WEST ENGLAND

Empowering Young People Through Education

GamCare's Children and Young People (CYP) Programme remained a cornerstone of our prevention work. In 2024–25, the Education and Training team directly reached 38,647 young people and 3,147 professionals and parents. This was achieved following reductions and changes to the Programme's scope, with the team transitioning from 20 to 12 following the conclusion of a multi-partner programme.

We remain committed to ensuring that learning and knowledge from our CYP service is embedded into GamCare's Helpline and Online services to continue our support for young people. Through the CYP Programme, evidence-based training was delivered that employed real-life case examples, interactive methods, and relatable content that built awareness in a way that was relevant to young people's experiences – from loot boxes and influencer culture to peer pressure and digital wallets. These sessions were important moments for young people to speak openly about gambling or to recognise the behaviour in themselves, a family member, or a peer.

Evaluation data showed significant impact. Young people reporting they knew how to make safe choices if they chose to gamble increased from 79% to 92.2%, and those knowing where to seek help rose from 57.7% to 88%. Among professionals, understanding of how to identify harm in young people jumped from 30.3% to 89.8%. These findings helped secure a 'Highly Commended' award at the Children and Young People Now⁹ Awards in November 2024.



⁹ Children and Young People Now" (CYP Now) is a UK-based publication and website that serves as a resource for professionals working with children, young people, and families.

Youth Voice Driving Innovation

GamCare's Youth Advisory Board (YAB) was vital in guiding our education work with young people. Members aged 11–17 contributed 2,827 hours and helped shape frontline training, calling attention to emerging risks such as crypto¹⁰-style gambling, unregulated gaming mechanics, and influencer-led content. This real-world insight helps GamCare stay responsive to a digital-first generation.

Charlie's Story

It's been some time since we've been in touch, but you helped massively with Charlie during a period of school refusal, staying up all night gaming and a suspected diagnosis of autism.

I thought I might update you with how things are now. A few months after our case was closed, Charlie managed to get themselves into an apprenticeship in IT and has absolutely turned their life around. Charlie passed their driving test and can now be seen driving around the South East in a company van going off to fix IT issues. We have also moved in the last month and this has alleviated so many of the struggles. We no longer have all night gaming sessions. Charlie is getting up for work every day and life just seems to have become 'normal' again.

Perhaps this could give a glimmer of hope to other families you are possibly still working with. As you know, things were an absolute mess while we were having our sessions but within one year, everything had changed completely, in the most positive and unexpected way possible.

Thank you again for everything you did to support all of us at that time.

Creating Safer Pathways to Support

GamCare's education, prevention and outreach work represents the start of a journey into support. For many, these programmes provide the information and encouragement they need to avoid, self-identify, or seek help for harmful gambling behaviours. For others, they create the vital link to our Helpline, digital services, and community-based treatment. Wherever someone encounters us, our goal is the same: to offer non-judgmental, compassionate support and empower people with the knowledge to make informed choices.

We also continue to evolve our digital presence under the Big Deal brand, ensuring that content is co-created with young people and meets them where they are – including on platforms like Instagram, TikTok and YouTube. By investing in content that is credible, shareable and user-led, we are building a youth-focused ecosystem of support that complements our in-person education work and helps normalise conversations about gambling.

While our education and prevention work creates vital awareness and breaks down stigma, many people need immediate, accessible support when experiencing gambling harms. This is where GamCare's Helpline and Online services become a crucial lifeline – available 24/7 to respond at the moment someone decides to reach out for help. The next section explores these services in more detail.

¹⁰ "Crypto" is a shortened term for cryptocurrency, which is a digital or virtual form of currency secured by cryptography. It operates on a decentralised system, meaning it's not controlled by a central authority like a bank or government.

Helpline and Online Services

“ AT A TIME WHEN MORE PEOPLE ARE SEEKING HELP IN PRIVATE, DIGITAL SPACES, WE CONTINUE TO EVOLVE HOW SUPPORT IS DELIVERED. WHETHER THROUGH A QUIET LIVE CHAT AT NIGHT, AN EMPOWERING SELF-GUIDED TOOL, OR A PEER-LED FORUM, WE ARE HERE 24/7 TO MEET PEOPLE WHERE THEY ARE – WITH COMPASSION, FLEXIBILITY AND EXPERTISE. NO DOOR IS THE WRONG ONE. ”

SAMANTHA TURTON, HEAD OF HELPLINE AND ONLINE SERVICES

Supporting People at the Moment They Need It Most

This year's figures reflect not only the breadth of GamCare's reach, but also the depth of trust that individuals place in our services. Whether it's a brief interaction or an in-depth conversation, our advisers work to understand each caller's unique situation and offer appropriate, empathetic support. Many of those who contact us are navigating complex emotional and financial circumstances, and for some, it may be the first time they've spoken to anyone about their gambling.

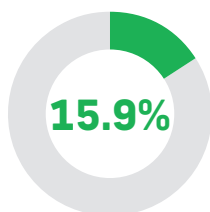
For over 27 years, GamCare has delivered the National Gambling Helpline, as a free, 24/7 source of support for anyone affected by gambling harm. It remains the most common first step people take when reaching out for help – especially those who may never have spoken about their situation before.

In 2024–25, GamCare responded to 130,589 contacts across the Helpline and digital services. These included telephone calls, live chats, WhatsApp messages, forum discussions, chatrooms, and self-guided support platforms. Each contact was met by a trained adviser or practitioner, with many possessing lived experience of gambling harm themselves.

Among target contacts, 15.9% resulted in referrals to further support, representing 7,140 people. Speed of access remained a hallmark of quality, with 86% of calls and chats answered within 30 seconds. The average engagement time was 14.9 minutes by phone and 24.2 minutes via live chat.

7140 

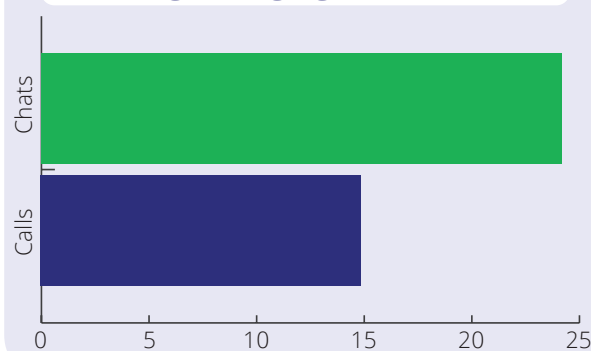
Facilitated Referrals



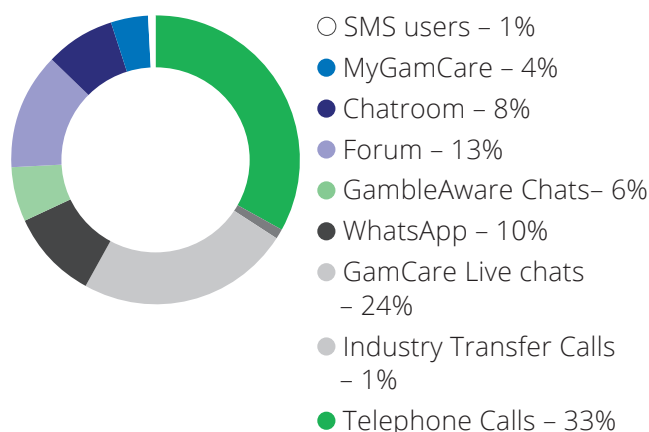
of target contacts referred

Our team recognises that gambling does not occur in isolation. Our services are shaped to respond to the full context of a person's life, including trauma, financial hardship, and mental health. Every conversation – whether brief or in-depth – aims to support the individual safely and without judgment. The most common challenges reported by Helpline users were anxiety and stress (77%), financial difficulties (72%), and low mood or depression (58%), underlining the multifaceted nature of gambling harm.

Average Engagement time



Total contacts by channel



Broadening Access Through Digital and Self-Guided Tools

We understand that self-help is often a critical first step in someone's journey. Many users of these tools choose to remain anonymous while exploring their feelings and behaviours, and our platforms offer a non-intrusive way to do just that. These digital interventions are developed using behavioural science and feedback loops to help individuals track progress and build resilience in a way that feels empowering, not overwhelming.

As gambling increasingly moves into digital spaces, so too must the ways we offer support. This year, we launched two new self-guided services – EmpowerMe, a self-guided support tool designed to help you on your journey to stop or reduce your gambling, and SMS Support, a discreet daily messaging service that provides motivation, support, and resources – to complement our existing MyGamCare platform. Together, these tools provide flexible, confidential options for users to reflect, plan, and make changes at their own pace.

Since launch, 281 people engaged with EmpowerMe, 430 with SMS Support, and 2,556 with MyGamCare. Feedback highlights how these tools help users reconnect with their strengths and focus on recovery in a non-judgmental space.

Growth of Self-Guided Tools

2556

MyGamCare

Growing Safe, Peer-Led Communities

What makes these spaces particularly impactful is the power of shared experience. The opportunity to connect with someone who truly understands what you're going through is transformative. Whether users are reading stories from others, joining a real-time chat, or receiving thoughtful messages from a peer volunteer, the sense of community and mutual encouragement is a strong protective factor in long-term recovery.

This year we also expanded our peer-led services – spaces where individuals can connect with others who've experienced similar challenges. We hosted 1,043 moderated chatrooms with 4,724 attendances, and users contributed 950 new forum posts with 5626 comments, creating a vibrant community of lived experience. A new Peer Support volunteer-led email service was also introduced, facilitating 513 meaningful exchanges. We trained 33 volunteers, ensuring each could offer empathetic support while maintaining safety and boundaries.

PEER SUPPORT IN NUMBERS

Chatrooms



1043

Chatrooms
Delivered

4724

Chatroom
attendees

Forum



5626

Forum
comments

950

Forum posts

PeerSupport



513

PeerSupport
emails

27

PeerSupport
volunteers

Meeting People in the Way That Works for Them

Recognising that not everyone wants to speak by phone or engage immediately in treatment, we introduced professionally assisted email and telephone appointments. These provide time-limited, structured support from Online Practitioners in a format that suits the individual.

Since June 2024, this service facilitated 1,071 email interactions – a 261% increase from Q2 to Q4 – and 294 telephone appointments. By fostering a space of trust and autonomy, these formats allow individuals to open up at their own pace and often lead to further engagement with our wider support pathways.

Enhancing Support through Partnership

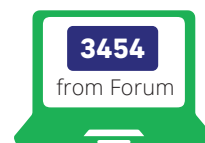
GamCare continued to work in collaboration through the TalkBanStop¹¹ partnership alongside Gamban¹² and Gamstop¹³. TalkBanStop combines practical tools and support to help people stop gambling and maintain recovery. Together, during the past financial year, we supported the delivery of 12,087 free Gamban licences, with 6,426 distributed via the Helpline and 3,454 via GamCare's forum. The TalkBanStop website also received 544,234.

Our work with banks through our Gambling-related financial harms projects, has resulted in Nationwide¹⁴, Lloyds¹⁵ and NatWest¹⁶ all signing up to our warm transfers offer, providing seamless transition for bank clients into our Helpline services.

TalkBanStop Impact

12087

Free Gamban Licences



3454
from Forum



6426

from Helpline

Susan's Story

Susan noticed significant withdrawals from her joint bank account – transactions linked to online gambling operators. She had no idea her partner had been gambling. Unsure what to do, she called the National Gambling Helpline late one evening. The adviser listened without judgement and helped Susan understand what she was dealing with. They talked through practical steps: how to protect her finances, how to approach the conversation with her partner, and how to encourage him to seek support without pushing him away.

Susan was also offered support for herself – something she hadn't expected. She joined GamCare's Way Forward group for affected others, where she connected with people facing similar situations. The group helped her realise she wasn't alone and gave her tools to manage the impact on her own wellbeing. "I didn't know where to turn. The Helpline gave me clarity when everything felt overwhelming."

¹¹ TalkBanStop is a partnership that combines practical tools and support to help you to stop gambling and maintain a successful recovery journey.

¹² Gamban is a software company that develops and provides a gambling blocking application. It's designed to help individuals struggling with gambling addiction by blocking access to online gambling websites and apps on various devices.

¹³ GamStop is a self-exclusion is a tool used by those who have recognised that their gambling is harmful to them.

¹⁴ Nationwide is the world's largest building society, operating as a mutual organisation owned by its members, not shareholders.

¹⁵ Lloyds Banking Group is a major UK-based financial services organisation. It provides a wide array of banking and financial services, primarily to retail and commercial customers, and is known for its prominent brands like Lloyds Bank, Halifax, Bank of Scotland, and Scottish Widows.

¹⁶ NatWest is a major UK-focused bank serving over 19 million customers across retail, commercial, and private banking

Listening, Learning, Improving

For over 25 years, GamCare has been at the forefront of providing free, specialist support to those affected by gambling harms, reaching hundreds of thousands of people across the UK. As part of our commitment to continually improving how we serve our clients, and in response to the updated NICE guideline on Gambling-Related Harms in January 2025, we are strengthening our disposition framework. These changes ensure that every Helpline and Online interaction is now captured with greater consistency and detail, reflecting the latest best practice for clinical excellence across health and social care.

This evolution enables us to better understand caller journeys, support our staff in delivering more effective, personalised care, and provide commissioners with clearer evidence of our impact. Alongside the introduction of SMS support and expanded referral pathways to services such as debt advice, mental health providers, housing support and specialist addiction treatment, these improvements increase both the accessibility and effectiveness of our services. Together, they reflect the growing complexity of the needs we address and our ongoing determination to deliver high-quality support where and when it is needed most.



Looking Ahead

This review will not only strengthen internal processes but also inform how we adapt to new external challenges, including shifts in public behaviour, policy changes, and developments in the gambling ecosystem. As the clinical environment evolves, GamCare's Helpline and Online Services will remain agile, evidence-led, and deeply committed to removing barriers to support. We also intend to deepen our collaborative work with health and community partners, ensuring that everyone – regardless of background – knows that help is available and recovery is possible.

GamCare's Helpline and Online Services remain central to our ambition to provide accessible, trauma-informed, and inclusive care for anyone affected by gambling harm.

In 2025, we will undertake a full review of user pathways, standard operating procedures, and evaluation frameworks to ensure our services are integrated, impactful and attuned to evolving needs. Our goal is simple but vital: that every person reaching out is met with the right support, at the right time, in the way that works for them.

The National Gambling Helpline often serves as a critical first point of contact, but for many, sustainable recovery requires deeper, more structured support. This is where GamCare's community-based treatment services continue the journey – bringing specialised, face-to-face care into local communities across Great Britain.

OUR COMMITMENT

Right support



Right time



Right way





Community Outreach and Treatment

“WE ARE PRIVILEGED TO SUPPORT PEOPLE FROM ALL WALKS OF LIFE IN NAVIGATING CHANGE. FROM COMMUNITY-BASED OUTREACH TO STRUCTURED THERAPEUTIC TREATMENT, WE CREATE SAFE SPACES FOR PEOPLE TO FIND HOPE, REBUILD CONTROL, AND MOVE FORWARD – IN WAYS THAT FEEL MEANINGFUL TO THEM. IT’S A PROUD REMINDER THAT OUR IMPACT ISN’T JUST MEASURED IN NUMBERS, BUT IN LIVES CHANGED.”

MAX GOGERTY, HEAD OF COMMUNITY OUTREACH AND TREATMENT

Bridging Support from First Contact to Community-Based Care

For many, reaching out to the National Gambling Helpline is the first step toward recovery. GamCare's Community Outreach and Treatment Services ensure that what follows is equally impactful – offering individuals the opportunity to engage in structured, person-centred support delivered by skilled practitioners embedded in their local areas.

Operating across five regions of Great Britain, our adult services are an integral part of the National Gambling Support Network (NGSN)¹⁷, a network of organisations across England, Scotland and Wales providing free treatment, advice and support on a range of gambling-related issues.

Whether in London or the East Midlands, the same principles guide our work: accessible, trauma-informed, and flexible care, designed around the needs of the person and shaped by lived experience and local context.

In 2024–25, we saw an 81% increase in self-referrals into our regional treatment services – a direct result of our expanding community presence and visibility. Most clients entering treatment were gamblers themselves (86%), with the remainder being affected others. Thanks to efficient referral pathways, the average wait time from referral to first contact was just 1.3 days.

In every region, teams worked proactively to meet people where they are – at events, in community centres, at faith-based organisations, or via trusted partners. This not only reduced barriers but also helped embed GamCare as a reliable and local support option.

“ I FOUND GAMCARE THROUGH A POP-UP STALL IN MY NEIGHBOURHOOD – I’D NEVER TALKED TO ANYONE BEFORE. IT FELT SAFE TO START A CONVERSATION. ”

GAMCARE SERVICE USER

REFERRAL SOURCES

2023-24

447

self-referrals

2024-25

809

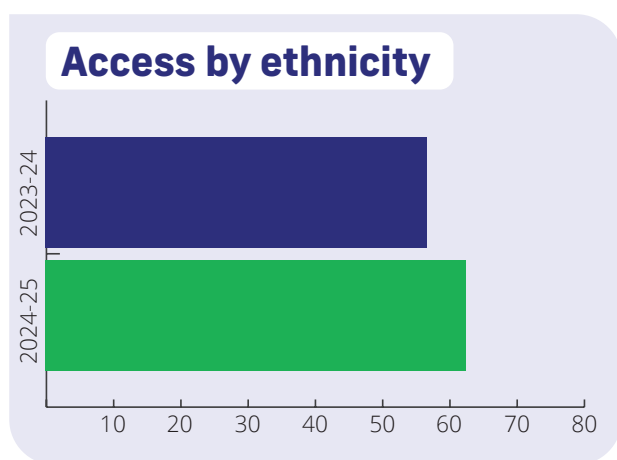
self-referrals



¹⁷ The NGSN is a group of organisations across Great Britain, funded by GambleAware. It provides free, confidential and personalised support for anyone who struggles with gambling. It also offers support to those affected by someone else's gambling.

Making Access Equitable and Inclusive

Reaching underserved groups remained a priority this year. In London, where ethnic diversity is among the highest in the country, targeted outreach helped increase the proportion of clients who were not white British from 55% to 59% reflecting more representative access to services.



28

Likewise, we saw a notable increase in female contacts across our services. Building on prevention, education and Helpline efforts, our teams worked actively to break down the stigma many women face in seeking help – through gender-sensitive events, frontline listening, and multi-agency collaboration.

This shift toward greater inclusion is not incidental. It reflects a long-standing commitment to equity – not only in access but in outcomes.

Delivering Evidence-Based, Life-Changing Care

Across our services, treatment outcomes remained consistently strong. Using validated tools such as the Problem Gambling Severity Index (PGSI)¹⁸ – a scoring system that measures at-risk gambling behaviour – and CORE-10¹⁹ – an outcome measure assessing psychological wellbeing – we saw clients report significant reductions in harm, distress and risk by the time they exited our support.

- Average PGSI score fell from 14.6 to 3 (out of 27)
- CORE-10 scores fell from 15.2 to 6 (out of 30)

These scores suggest clients typically move from experiencing clinically significant harm and emotional distress to a much lower level of risk by the end of treatment. Of those who completed treatment, 72% successfully reached an agreed endpoint. Furthermore, every person who responded to our client satisfaction survey said they would recommend the service to someone else.

In total, 2076 individuals received structured treatment or Extended Brief Interventions²⁰. 7,188 sessions were delivered across Tier 2 and Tier 3 support (excluding aftercare). Tier 2 provides early intervention support for those concerned about their gambling, while Tier 3 offers more intensive, structured treatment for individuals with complex gambling issues.

NUMBER OF SESSIONS IN 2024/25

2076

Structured Treatment and Extended Brief Interventions

7197

Tier 2 and Tier 3 Support Sessions

¹⁸ The Problem Gambling Severity Index (PGSI) is a standardised, nine-item questionnaire used to assess the level of gambling problems and identify at-risk individuals.

¹⁹ The CORE-10 is a brief 10-item questionnaire used to assess psychological distress in individuals.

²⁰ motivationally-based sessions using techniques like motivational interviewing to help people explore and commit to behaviour change

“ AT A TIME I FELT ASHAMED AND ALONE, MY PRACTITIONER HELPED ME SEE I COULD CHANGE. THE SUPPORT GAVE ME HOPE AGAIN. ”

GAMCARE SERVICE USER

GamCare’s treatment model is grounded in evidence-based interventions – including Cognitive Behavioural Therapy (CBT)²¹, motivational interviewing, and psychosocial support. Clients engage through their chosen format – in-person, by phone, or video – with group options also available. Every practitioner is trained to offer trauma-informed care, with holistic, goal-oriented recovery planning built into each journey.

Deepening Local Connections, Strengthening Systems

A key area of focus this year was developing stronger regional partnerships to support client outcomes beyond therapy alone. Treatment teams worked closely with mental health services, housing organisations, financial support charities, and women’s services to create joined-up referral pathways. Our model of care reflects the NICE recommendation for holistic support, and this year our teams were instrumental in identifying and addressing wider needs – such as food insecurity, relationship breakdown, or safeguarding issues.

In line with this, two motions were tabled by Local Authorities and Public Health leaders, influenced by GamCare’s leadership in raising awareness of gambling harms and championing a public health response. This strategic role underscores our dual function as practitioners and advocates, ensuring the voices of those affected are heard where policy and commissioning decisions are made.

Money Guidance Service: Practical Support for Financial Recovery

GamCare’s Money Guidance Service continues to play a vital role in helping people rebuild control over their finances as part of their wider recovery. Designed for both gamblers and affected others, the service offers one-to-one appointments focused on budgeting, prioritising spending, protecting assets, and identifying unclaimed benefits.

In 2024-25, the service received 969 referrals – a 39% increase on the previous year – and delivered 677 successful sessions. GamCare also identified £52,587 in unclaimed benefits for clients, helping to alleviate some of the financial stress caused by gambling harms. Expanded referral pathways from the Helpline, Women’s Programme, and Online Services further strengthened access and reach.

In addition to direct support, GamCare’s Money Guidance Team trained 622 individuals across 17 organisations, including new GamCare staff and external partners, to help more people understand and respond to gambling-related financial harms.

This work is underpinned by a commitment to continual learning. A full external evaluation of the service was completed this year, identifying strengths and areas for further development. These insights will guide future delivery, and the upcoming public launch of the evaluation will offer a platform to showcase how GamCare’s money guidance support offer is evolving to meet the real-world needs of clients.

²¹ Cognitive Behavioral Therapy (CBT) is a type of talking therapy that helps people manage their problems by changing the way they think and behave. It’s a structured, goal-oriented approach that focuses on current challenges and teaches techniques to identify and modify negative thought patterns and behaviors.

“ I FIND IT DIFFICULT TO ARTICULATE JUST HOW GRATEFUL I AM TO (THE SPECIALIST) FOR HER SUPPORT, KINDNESS AND UNDERSTANDING. SHE GUIDED ME THROUGH ONE OF THE DARKEST AND SCARIEST TIMES OF MY LIFE TO A POINT OF SAFETY AND A FEELING OF HOPE AND POSSIBILITY. THIS IS A WONDERFUL SERVICE THAT I WILL FOREVER BE GRATEFUL FOR. THANK YOU, ESPECIALLY TO (THE SPECIALIST). ”

MONEY GUIDANCE SERVICE USER

30

John's Journey

After more than a decade of gambling on online slots and e-sports, John finally felt ready to change. A debt advice agency signposted him to the National Gambling Helpline, and within days he was connected to a practitioner.

John began to understand his triggers and joined an evening recovery group. Throughout his recovery, he used his writing skills to support others on GamCare's forums. At six months gamble-free, he'd saved enough for a holiday – something he credited entirely to being gamble-free.

At discharge, John had achieved 10 months of abstinence. His goal? Reaching 12 months so he can volunteer to help others. “This service has saved and changed my life. I would recommend it to anyone struggling with gambling-related harms.”



Listening, Learning, Improving

We know that lasting recovery is rarely linear. That's why our services go beyond formal sessions to offer relapse prevention, peer support, and practical tools to help clients stay safe and make lasting change.

- 1,341 interventions were delivered to support affected others – friends and family impacted by someone else's gambling – using the 5-Step model²², a nationally recognised framework.
- Referrals into Reframe Coaching²³, Peer Aid²⁴, and EPIC Restart²⁵ allowed us to extend client journeys into longer-term coaching, mentoring, and lived experience support networks.

These partnerships extend the safety net and provide people with the tools and confidence to rebuild their lives, even after they leave our direct care.

Throughout 2024-25, the Young People's Service supported 20 adults affected by someone else's gambling or gaming through 66 individual sessions. Using the Family Star²⁶ outcome tool, clients achieved an average score of +7.7, with significant improvements in children's learning and behaviour, and adults' emotional wellbeing. We also maintained 78 contacts with family members of young gamblers, involving them in support where consent was given.



Referral into Further Support

Challenges in meeting complex or emerging needs continue to shape our learning. This year, client involvement and feedback became even more central to how we shape services. We have worked to ensure our approach resonates with people from different backgrounds, life stages, genders, and abilities – reflecting GamCare's wider commitment to equity and inclusion across its work.

The stepped care model (a healthcare approach that starts with the least intensive effective treatment and steps up to more intensive interventions as needed) ensures that every client receives the level of support appropriate to their needs, including referrals into higher-intensity services such as NHS Gambling Clinics²⁷, the Primary Care Gambling Service²⁸, and Gordon Moody²⁹. In 2024-25, 282 clients were stepped up to these specialist pathways.

Looking Ahead

Our priority for the year ahead is clear: to ensure that every practitioner, in every role, holds responsibility for delivering the safest, most effective, and person-led service possible. We will continue to strengthen local visibility, champion access for underrepresented communities, and build a consistent standard of excellence across regions.

Together, our Helpline and community services form a continuum of care – where support can begin in a moment of crisis and extend through recovery and beyond. Whether someone takes their first step in a late-night chat or walks into a community event on their high street, they will find the same values driving our work: compassion, choice, and belief in their capacity to change.

While our direct services provide essential support to thousands each year, we recognise that reaching everyone affected by gambling harm requires broader collaboration. Through strategic partnerships, we extend our prevention messages and pathways to support far beyond what we could achieve alone.

²² The 5-Step Method is a model developed by the Addiction and the Family International Network (AFINet) to guide work with families affected by addiction. For more information, see www.afinetwork.info.

²³ Reframe Coaching is a registered charity that supports individuals affected by gambling addiction or related harm. They offer free 1-2-1 recovery coaching, delivered by individuals with lived experience of gambling harm, and a range of online courses and events.

²⁴ Peer Aid is a free support service provided by Betknowmore UK and supported by GamCare, designed to help individuals impacted by gambling harms.

²⁵ The EPIC Restart Foundation is a UK-based organisation that helps people rebuild their lives after experiencing gambling harm. It was founded in 2021 by EPIC Risk Management, a global gambling harm minimisation consultancy.

²⁶ The Family Star is part of the Outcomes Star™ suite of tools developed by Triangle Consulting Social Enterprise to support and measure change in families. For more information, see <https://www.outcomesstar.org.uk/family-star/>.

²⁷ The NHS run gambling clinics throughout the UK.

²⁸ The Primary Care Gambling Service (PCGS) is a free confidential NHS service for adults over 18, who experience harms from gambling.

²⁹ Gordon Moody are the UK's leading charity dedicated to providing residential treatment and support for gambling-related harm.

Partnering for Greater Reach and Lasting Impact

“ PARTNERSHIPS GIVE US THE POWER TO MEET PEOPLE WHERE THEY ARE – WHETHER ON A STATION CONCOURSE, IN A JOBCENTRE, OR THROUGH A TRUSTED SUPPORT ORGANISATION. THAT EARLY AWARENESS CAN BE THE DIFFERENCE BETWEEN SOMEONE STAYING SILENT AND STEPPING INTO SUPPORT. ”

GILLIAN MCATACKNEY, SENIOR PARTNERSHIPS MANAGER

GamCare's partnerships work amplifies our reach, deepens our impact, and strengthens the pathways between awareness and support. Through strategic collaboration with trusted organisations – from major national employers to grassroots networks – we bring gambling harm prevention and support to more people in the spaces they already know and trust.

“ I WANT TO EXPRESS A HEARTFELT GRATITUDE FOR THE INCREDIBLE CONTRIBUTION YOU’VE MADE AS A TRAINER. YOUR EXPERTISE AND PASSION FOR SHARING KNOWLEDGE HAVE BEEN TRULY INVALUABLE TO OUR STAFF. THE POSITIVE FEEDBACK WE’VE RECEIVED SPEAKS VOLUMES ABOUT THE IMPACT YOUR TRAINING AND SUPPORT HAVE HAD. MYSELF AND THE TEAM DEEPLY APPRECIATE THE TIME, ENERGY, AND DEDICATION YOU’VE INVESTED. ”

REFUGE

This year, our focus was on building alliances that improve both visibility and accessibility. Our work with Network Rail³⁰ extended GamCare's reach to up to 25 million station users over the festive period, with messaging displayed via station totems, announcement boards and digital screens. Safer gambling messages and information about the National Gambling Helpline were shared with racegoers, students during Freshers' Week, and commuters across England, Scotland and Wales. Across all campaigns, we tailored our collaboration to meet specific audiences, including members of the Armed Forces, men's health charities, and women's services, using timely opportunities such as the

UEFA Euros³¹, 16 Days of Activism³², and the Christmas period to share messaging with over one million people.

In the workplace, we collaborated with employers and membership organisations such as Unison³³, Hospitality Action³⁴ and The Charity for Civil Servants³⁵. These partnerships enhanced organisational capacity to raise and identify gambling related harm with members seeking support. Providing gambling support information for internal wellbeing hubs, national referral pathways and guidance for caseworkers.

We also worked with the Department for Work and Pensions³⁶ to train over 100 staff and ensured the National Gambling Helpline was included in their central learning systems – ensuring job coaches nationwide effectively signpost.

Our priority in the year ahead is to consolidate this progress, deepen engagement with high-reach partners, and develop new relationships across sectors that share our ambition to reduce gambling harms and improve wellbeing in every community.

These partnerships not only amplify our voice and extend our reach – they represent just one aspect of the collaborative approach that sustains GamCare's work. Equally important, as the next section discusses, is the financial support that makes our services possible.

“ I HAVE LOST COUNT OF THE NUMBER OF TIMES PEOPLE HAVE THANKED ME FOR THE SESSIONS WE HAVE DONE WITH GAMCARE... GAMCARE PROVIDE ROBUST GUIDANCE AND SUPPORT IN A NON-JUDGEMENTAL WAY. ”

**JOHN SIDEBOTHAM BEM, PROGRAMME MANAGER
MENTAL HEALTH & WELLBEING, NETWORK RAIL**

³⁰ Network Rail is the public body responsible for owning, operating, maintaining, and developing Britain's railway infrastructure.

³¹ UEFA Euro, commonly known as the Euros, refers to the UEFA European Championship, a football (soccer) tournament contested by the senior national teams of the member associations of UEFA

³² The “16 Days of Activism against Gender-Based Violence” is an annual international campaign that runs from November 25th to December 10th. It aims to raise awareness and galvanize action to end violence against women and girls, a human rights issue.

³³ UNISON is the UK's largest trade union, representing over 1.3 million members who work in public services and related sectors.

³⁴ Hospitality Action (HA) has been supporting the UK hospitality industry since 1837. Hospitality Action offer advice and support to current and former employees of the UK hospital sector.

³⁵ The Charity for Civil Servants, formerly the Civil Service Benevolent Fund, is the main charity supporting current, former, and retired civil servants, as well as their families

³⁶ The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy.

Fundraising

As a charity, GamCare relies on a blend of grants, contracts and voluntary donations to deliver our essential services. While much of our income is secured through formal commissioning or grant-making processes, we remain deeply grateful to the individuals, companies and organisations that choose to support us voluntarily.

In 2024-25, we give special thanks to some of our new supporters; Harlow Council, RSA Insurance³⁷, Festival Republic³⁸, and Sir Robert McAlpine for their generous contributions. We also thank those who have supported us through event sponsorships and one-off or regular donations.

This year marks the final phase of the voluntary gambling levy. We are especially grateful to the many gambling operators who supported our work under this system. Their contributions enabled thousands of people to access help and information, and their involvement in GamCare's Safer Gambling Standard³⁹ helped raise industry standards before the closure of this initiative in late 2024.

As the landscape changes, we are focusing on broadening our approach to develop our fundraising base. With the transition to new statutory levy arrangements and to new public sector commissioning, we are committed to developing more diverse, resilient income streams. This includes building new partnerships with businesses, trusts and foundations, and philanthropic donors who share our vision of reducing gambling harms and supporting recovery.

If you or your organisation would like to learn more about how you can support our work, please contact us at:

business.development@gamcare.org.uk
If you are considering a donation, please see this link: [Donate online](#)

As we move forward into a changing funding landscape, GamCare remains steadfast in our

“ WE ARE READY TO FORGE NEW RELATIONSHIPS WITH SUPPORTERS WHO BELIEVE IN WHAT WE DO. EVERY CONTRIBUTION STRENGTHENS OUR ABILITY TO REACH THE PEOPLE WHO NEED US MOST. ”

JULIA FAZACKERLEY, DIRECTOR OF DEVELOPMENT

mission to support anyone affected by gambling harms. Through education, immediate support, structured treatment, strategic partnerships, and sustainable funding, we continue working toward a future where fewer people experience gambling harm, and everyone who needs support can access it easily.

Governance: This year we were pleased to register with the Fundraising Regulator's voluntary regulation scheme. We are proud to now display the Fundraising Regulator badge on our website and other key communications. We have been developing our systems and policies to strengthen our compliance with the Code of Fundraising Practice, and best practice. We have introduced a number of new processes, including around Trustees' responsibilities, to ensure the required foundations as we move into new ways of fundraising (as outlined above).

In terms of reporting requirements, we confirm that: (i) all fundraising activity is monitored via a dedicated department, and overseen by the board and our Audit, Risk, Development Committee. (ii) GamCare does not use the services of third-party fundraisers. (iii) GamCare registered with the Fundraising Regulator in April 2024. (iv) There have been no complaints received about our fundraising activities. (v) GamCare's fundraising practices ensure to protect vulnerable people and the wider public.

³⁷ RSA Insurance, also known as Royal & Sun Alliance, is a multinational insurance company with a history spanning over 300 years.

³⁸ Festival Republic is a leading UK-based festival and event promoter, and a part of the Live Nation Entertainment group. They are known for organising major music festivals such as Reading & Leeds, Latitude, Wireless, and Wilderness, as well as the Electric Picnic festival in Ireland.

³⁹ This is an independent quality standard that assesses the measures gambling businesses have put in place to protect people from experiencing gambling-related harm. Businesses are required to meet ten areas, and up to 73 criteria, which are the foundation to building a safer gambling approach. The Safer Gambling Standard programme ended in December 2024.

Finance & Governance

Financial review

GamCare's overall performance and position have continued to be robust. Income has grown by 8% in the year.

Our closing reserves position has boosted the charity's financial and operational resilience at a time of ongoing sector-wide uncertainty around future funding.

Financial performance has been strong, with income totalling £20.3m (2023-24: £18.8m), just over half of which or £11.3m (2023-24: £12.6m) came from service contracts and grant agreements with GambleAware. £1.2m (2023-24: £0.8m) came from other service contracts and grants and £7.5m (2023-24 £5.2m) from donations; we also continued to benefit from smaller income streams including favourable rates on bank deposits.

The overall result was a surplus of £4.2m, giving total reserves at 31st March 2025 of £10.9m, of which just under £1.4m is restricted to specific services and £9.5m is unrestricted. Further details of these reserves can be found in Note 14 to the financial statements. As set out in this note, just under £0.9m was transferred from unrestricted to restricted reserves at the year-end as previously estimated overhead allocation on closing contracts was fully accounted for.

As part of the funding changes arising from the introduction of the Gambling Levy, since the year-end GambleAware have, following their decision to close, and as expected, given notice of their intention to activate break clauses on all remaining contracts. The termination of these contracts led to the crystallisation of a liability for £2m of underspend on GambleAware contracts in previous years; this had been fully accrued for in the 2023-24 financial statements and, as disclosed in note 12 to the Financial Statements, is now repayable.

Reserves policy & Going Concern

All charities are required to consider how much they need to hold in reserves, in light of the scale and nature of the charity's activities. In doing this the Trustees consider the funds needed for both current plans and future developments, recognising the need to hold a level of reserves which is sufficient to provide financial resilience in

times of uncertain funding. The reserves policy is re-assessed by Trustees on an annual basis.

GamCare has historically had a reserves policy which allows for approximately six months of unfunded running costs, sufficient to enable a responsible close down in the event of all funding ceasing. In line with the Charity Commission guidance, the Trustees are moving towards a more risk-based approach with assessment of reserves needed for resilient operations.

Free reserves (unrestricted reserves less amounts tied up in fixed assets) stand at £9.5m. Whilst it is the intention for some of these reserves to be used for development in the coming years, because of the uncertainties surrounding future funding, the Trustees consider it is appropriate at this time to consider the full amount as undesignated, and that this level of reserve provides the necessary resilience without being excessive.

In preparing the Financial Statements which form part of this report, the Trustees are required each year to make an assessment of whether the charity is a going concern. In reaching this conclusion, the Trustees have considered both the funding uncertainties outlined in the Chair's statement and their confidence in the charity's ability to adapt operations to maintain sustainability. In light of both this ability to adapt and the reserves position, the Board of Trustees considers that adequate resources continue to be available to fund the activities of GamCare for at least the next 12 months, and therefore considers the charity to be a going concern.



Risk Management

The charity continues to identify, mitigate and manage risk across all areas of operation, with day-to-day responsibility being delegated to the Executive Team. Detailed oversight of risks in each area is delegated to the relevant Board Committee, ensuring subject experts are fully involved. The overall charity risk register is reviewed on a quarterly basis by the Audit, Risk & Development Committee and, ultimately, the Board.

Key risks include:

- Funding landscape uncertainty: As discussed in the Chair's statement, changes in the gambling harms funding landscape and a lack of timely clarity about future commissioning means that there is significant risk around future funding. We continue pro-actively to seek clarity and to model a number of potential funding scenarios with associated operating plans and staffing structures.
- Cyber security: In the light of the ongoing heightened cyber security threat faced by UK business, with the threat level issued by the NCSC remaining at high alert, we are continuing to review and enhance our cyber security protocols and disaster recovery planning. Our Cyber Essentials Plus accreditation is now in its fourth year and all staff undertake cyber-security training and are kept apprised of new threats via our staff intranet.
- People: Retention risk continues to be significant, particularly amongst frontline Helpline staff who are dealing with those in crisis. In addition, the extended period of uncertainty around future funding has created challenges to morale across the organisation. We continue to engage our teams in decision making where appropriate, to provide support and to monitor satisfaction and wellbeing via staff surveys, fora and line management processes.

Structure, governance and management

GamCare is a charity registered in England and Wales (registration number 1060005) and Scotland (registration number SC050547) and a company registered in England and Wales and limited by guarantee (registration number 03297914)

The Trustees of the charity, who are also its directors for the purposes of Company law, are as set out on page 2. The Trustee Board meets formally four times a year and is responsible for setting the overall mission and strategy of the organisation, monitoring performance and ensuring robust management of risk. Day to day management of the organisation is delegated to the Executive leadership. The Board is supported by four Committees, each of which also meets four times a year: Audit, Risk and Development; Clinical Quality and Services; People, Culture and Remuneration; and Policy, Communications and Engagement. This governance framework enables effective oversight of GamCare's strategic priorities, from clinical quality and safeguarding to operational performance, digital transformation and organisational resilience.

Trustees are appointed via proposal to the People, Culture & Remuneration Committee, which gives ongoing consideration to the range of skills and experience valuable to the Board, aiming to match skills to our strategic goals and business plan needs. All Trustees undertake an induction programme on appointment with training being refreshed at appropriate intervals.

Remuneration Policy

Executive remuneration is set with reference to current market conditions to ensure that the charity continues to recruit and retain high calibre staff. All remuneration, including annual pay reviews, is overseen by the People, Culture and Remuneration Committee and periodic benchmarking is undertaken.

Commitment to Diversity and Inclusion

GamCare recognises the value of a diverse workforce and has an active Inclusion and Diversity Action Group. Social and cultural awareness periods such as Black History Month and Mental Health Awareness week are actively observed by open discussions on our staff intranet. We are accredited as a Disability Confident Committed employer and our recruitment policies ensure all applicants who have a disability, impairment or mental health condition and who meet the essential criteria for the role are invited to interview. A comprehensive suite of e-learning modules tackles subjects such as Embracing Neurodiversity and Disability Inclusion in Practice. All staff have access to an Access to Work Mental Health Support Service.

Public benefit

In setting the aims of the charity, the Trustees have had regard to the guidance published by the Charity Commission and the Office of the Scottish Charity Regulator in respect to the provision of public benefit by charities. GamCare exists solely for public benefit, aiming to provide gambling related harm support and treatment services to anyone affected by gambling, primarily through the National Gambling Helpline and our Treatment and Education and Prevention services. In the year we answered more than 130,000 calls and digital contacts, ran more than 8,000 Treatment sessions and provided education or training to over 64,000 individuals.

Statement of Trustees' Responsibilities

The Trustees, who are also directors of GamCare for the purposes of company law, 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).

Company law requires Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of 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 in 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);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that GamCare will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that at the date of the approval of this Report:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The trustee has taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006. The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditors

Our external auditors, Buzzacott Audit LLP, are deemed to be appointed in accordance with Section 487 (2) of the Companies Act 2006.

Buzzacott Audit LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006. This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report, including the Strategic Report, was approved by the Board of Trustees on 15 December 2025 and was signed on their behalf by:



Dominic Harrison Trustee,

Chair of the Audit, Risk and Development Committee

Independent auditor's report

Opinion

We have audited the financial statements of GamCare (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies, and the notes to the financial statements. 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).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its income and expenditure 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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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 charitable company'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.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report, which is the directors' report for the purposes of company law, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is the directors' report for the purposes of company law, including the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report, including the strategic report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; 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 and for being satisfied that they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts 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 auditor's 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:

How the audit was considered capable of detecting irregularities including fraud

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 Senior Statutory Auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, Gambling Commission compliance, data protection legislation and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company'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;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias;

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;
- reading the minutes of trustee meetings;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors where applicable.

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 auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's Trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Buzzacott Audit LLP

Hugh Swainson (Senior Statutory Auditor)
For and on behalf of Buzzacott Audit LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Buzzacott Audit LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

16 December 2025

Financial Statements

Statement of Financial Activities (Including Income and Expenditure Account) For the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income							
Donations	2a	6,704,088	834,053	7,538,141	2,016,976	3,188,466	5,205,442
Charitable activities	2b	10,018,425	2,490,395	12,508,820	9,964,585	3,418,180	13,382,765
Investment income		215,560	-	215,560	94,829	-	94,829
Other income		26,587	-	26,587	118,354	5,708	124,062
Total income		16,964,660	3,324,448	20,289,108	12,194,744	6,612,354	18,807,098
Expenditure							
Charitable activities	3/4/5/6	11,139,230	4,912,888	16,052,118	10,200,981	7,735,487	17,936,468
Total expenditure		11,139,230	4,912,888	16,052,118	10,200,981	7,735,487	17,936,468
Net income/(expenditure)		5,825,430	(1,588,440)	4,236,990	1,993,763	(1,123,133)	870,630
Transfers between funds	14	(872,624)	872,624	-	-	-	-
Net movement in funds for the year		4,952,806	(715,816)	4,236,990	1,993,763	(1,123,133)	870,630
Reconciliation of funds							
Total funds brought forward	14	4,583,703	2,102,267	6,685,970	2,589,940	3,225,400	5,815,340
Total funds carried forward		9,536,509	1,386,451	10,922,960	4,583,703	2,102,267	6,685,970

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

All income and expenditure derive from continuing activities.

Balance Sheet As at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Intangible assets	9	-	14,073
Tangible assets	10	1,101	2,336
Total Fixed Assets		1,101	16,409
Current assets			
Debtors	11	3,573,490	5,262,764
Short term deposits		3,576,003	1,239,863
Cash at bank and in hand		9,937,713	8,120,377
Total Current Assets		17,087,206	14,623,004
Liabilities			
Creditors: amounts falling due within one year	12	(6,165,347)	(7,953,443)
Net Current Assets		10,921,859	6,669,561
Net Assets		10,922,960	6,685,970
The funds of the charity:			
Restricted funds	14	1,386,451	2,102,267
Unrestricted funds	14	9,536,509	4,583,703
Total Charity Funds		10,922,960	6,685,970

The notes on pages 48-55 form part of these financial statements.

Approved by the Board, and authorised for issue, on 15th December 2025 and signed on behalf of the Board by:



Dominic Harrison
Chairman of Audit, Risk and Development Committee
GamCare: a company limited by guarantee
Company registration number 03297914 (England & Wales)

Statement of Cash Flows

For the year ended 31 March 2025

	Note	2025 £	2024 £
Cash provided by operating activities	16	3,937,916	2,235,094
Cashflows from investing activities			
Interest Income		215,560	94,829
Purchase of tangible fixed assets	10	-	(2,475)
Change in short term deposits		(2,336,140)	(31,449)
Cash (used in)/provided by investing activities		(2,120,580)	60,905
Increase in cash at bank and in hand in the year		1,817,336	2,295,999
Cash at bank and in hand at the beginning of the year		8,120,377	5,824,378
Cash at bank and in hand at the end of the year		9,937,713	8,120,377

Cash at bank and in hand excludes short term deposits which are shown on the face of the Balance Sheet

GamCare does not have any borrowings or finance lease obligations. As such, no reconciliation of net debt has been provided with the charity's 'net debt' consisting only of cash at bank and in hand.

Notes to the Financial Statements

Note 1: Accounting policies

(a) Basis of accounting

These financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (SORP) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice. GamCare is a public benefit entity for the purposes of FRS 102. The financial statements are presented in sterling and are rounded to the nearest pound.

Going concern

In preparing these Financial Statements the Trustees have made an assessment of whether, in their view, GamCare is able to continue to operate for a period of twelve months from the date of signature of their report and whether, therefore, the going concern basis of preparation is appropriate. They have done so against a backdrop of changes in commissioning of Gambling Related Harms Services, with the majority of current funding drawing to a close in March 2026 and the commissioning and funding picture from that date being currently unknown. In making their assessment the Trustees have made reference to the expected levels of cash and reserves at 31st March 2026 and to the resilience of the charity in considering a range of funding possibilities and operating and staffing scenarios, and have confidence that the charity will remain in operation for the foreseeable future. These Financial Statements have therefore been prepared on the going concern basis.

(b) Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Designated funds are unrestricted funds that have been set aside by the Trustees for a particular purpose. Restricted funds are subject to restrictions on their expenditure imposed by the donor or grantor.

(c) Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy and receipt is probable. The following specific policies are applied to categories of income: Income from donations is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional

on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. When specific performance conditions exist, income is deferred until the performance conditions are met. Income from investment is recognised when receivable.

(d) Support costs

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any Value Added Tax which cannot be fully recovered, and is reported as part of the expenditure to which it relates. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly where possible, and the remainder are apportioned on an appropriate basis such as time and usage.

(e) Tangible and intangible fixed assets

Tangible and intangible fixed assets excluding any investments are stated at cost less accumulated depreciation and amortisation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation and amortisation is provided at rates calculated to write off the cost of each asset over its expected useful life. Fixtures, fittings and equipment and IT equipment and software are written off over 3 years.

(f) Operating leases

Rental payable under operating leases are charged against income on a straight-line basis over the lease term basis.

(g) Pensions

GamCare contributes to a defined contribution scheme for the benefit of its employees and from 1st April 2025 employees have the option to move to a Salary Sacrifice scheme. Contributions payable are charged to the Statement of Financial Activities in the year in which they become payable to the scheme.

(h) Termination and redundancy costs

Termination and redundancy costs are recognised as an expense in the Statement of Financial Activities and are shown as a liability on the Balance Sheet when GamCare is demonstrably committed either: to terminate the employment of an employee before normal retirement date; or to provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. GamCare is considered to be demonstrably committed when it has substantially communicated a plan for the termination without any realistic possibility of withdrawal from the plan.

(i) Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid and have been discounted to the present value of the future cash receipt where such discounting is material.

(j) Cash at bank and in hand and Short term deposits

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits.

(k) Creditors and provisions

Creditors and provisions 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. Creditors and provisions are recognised at the amount GamCare anticipates it will pay to settle the debt and are discounted to the present value of the future cash payment where such discounting is material.

(l) Financial instruments

The only financial instruments held by the charity constitute payables and receivables. These are categorised as 'basic' in accordance with section 11 of FRS 102 and are initially recognised at transaction price. These are subsequently measured at transaction price less any impairment.

(m) Taxation

The company is a charity under the Finance Act 2010 (schedule 6, paragraph 1) definition. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains within categories covered by the Corporation Tax Act 2010 (part 11, chapter 3) or the Taxation of Chargeable Gains Act 1992 (section 256), to the extent that such income or gains are applied exclusively to charitable purposes. No tax charge arose in the period.

(n) Critical accounting estimates and areas of judgement

The only judgement made that impacts the amounts recognised in the financial statements is the one relating to the extent to which grant funding, including regulatory settlements, includes performance related conditions for the purposes of recognition of income. No estimates or assumptions have been made that carry a significant risk of material adjustment in the next financial year. However, the estimates made when preparing the financial statements relate to the useful economic lives of assets (to calculate depreciation and amortisation), the provision for dilapidations and the allocation of support costs across charitable activities.

Note 2: Income

2025 Income

	Unrestricted £	Restricted £	2025 Total £
2a. Donations			
Public / institutional	6,704,088	834,053	7,538,141
Total donations	6,704,088	834,053	7,538,141
2b. Charitable activities			
Other income: audit and training	174,985	195,979	370,964
Other income: GambleAware	9,843,440	-	9,843,440
Grants:			
GambleAware	-	1,420,688	1,420,688
Other grants	-	873,728	873,728
Total income from charitable activities	10,018,425	2,490,395	12,508,820
2c. Investment Income	215,560	-	215,560
2d. Other income	26,587	-	26,587
Total Income	16,964,660	3,324,448	20,289,108

2024 Income

	Unrestricted £	Restricted £	2024 Total £
2a. Donations			
Public / institutional	2,016,976	3,188,466	5,205,442
Total donations	2,016,976	3,188,466	5,205,442
2b. Charitable activities			
Other income: audit and training	433,088	339,843	772,931
Other income	9,531,497	-	9,531,497
Grants:			
GambleAware	-	3,048,337	3,048,337
Other grants	-	30,000	30,000
Total income from charitable activities	9,964,585	3,418,180	13,382,765
2c. Investment Income	94,829	-	94,829
2d. Other income	118,354	5,708	124,062
	12,194,744	6,612,354	18,807,098

Note 3: Analysis of expenditure on charitable activities

2025 charitable expenditure

	Activities undertaken directly	Grant funding of activities	Support costs	2025 Total
	£	£	£	£
Activity				
Clinical services	9,948,037	111,182	1,249,875	11,309,094
Outreach services	2,850,722	920,370	457,878	4,228,970
Auditing and training	408,537	-	105,517	514,054
	13,207,296	1,031,552	1,813,270	16,052,118

2024 charitable expenditure

	Activities undertaken directly	Grant funding of activities	Support costs	2024 Total
	£	£	£	£
Activity				
Clinical services	8,982,729	73,611	1,511,038	10,567,378
Outreach services	3,445,135	1,891,310	691,700	6,028,145
Auditing and training	1,182,262	-	158,683	1,340,945
	13,610,126	1,964,921	2,361,421	17,936,468

Note 4: Analysis of governance and support costs

2025 governance and support costs

	Management	Central administration	Finance	ICT	HR	2025 Total
	£	£	£	£	£	£
Activity						
Clinical services	332,338	209,196	134,467	97,410	476,464	1,249,875
Outreach services	148,678	93,590	60,157	26,387	129,066	457,878
Auditing and training	31,630	19,909	12,796	6,990	34,192	105,517
	512,646	322,695	207,420	130,787	639,722	1,813,270

2024 governance and support costs

	Management	Central administration	Finance	ICT	HR	2024 Total
	£	£	£	£	£	£
Activity						
Clinical services	367,808	38,156	257,741	150,029	697,304	1,511,038
Outreach services	223,581	23,193	156,673	51,038	237,215	691,700
Auditing and training	49,314	5,115	34,557	12,341	57,356	158,683
	640,703	66,464	448,971	213,408	991,875	2,361,421

Note 5: Analysis of grants

	2025 £	2024 £
National Programme Grants	1,031,552	1,964,921
	1,031,552	1,964,921

Note 6: Trustee expenses

Travel, office and subsistence costs amounting to £4,660 (2023/24: £4,152) were reimbursed to two Trustees (2023/24: four).

The Chair of the Board of Trustees received remuneration payments totalling £56,100 (2023/24: £47,812) in accordance with the GamCare's Articles of Association as covered by clauses 11.5 and 15.3.

No other Trustees received any remuneration during the year (2023/24: £nil). There were no other related party transactions in either year.

Note 7: Net income for year

Net income is stated after charging:

	2025 £	2024 £
Auditor's remuneration: audit fees		
Current year	21,950	20,750
Prior year	3,900	2,900
Depreciation	1,236	1,535
Amortisation	14,073	18,764
Operating lease expenditure	219,011	247,245

Note 8: Analysis of staff costs and the cost of key management personnel

	2025 £	2024 £
Salaries and wages	9,413,528	9,652,511
Social security costs	982,646	994,856
Pension contributions	543,575	536,711
	10,939,751	11,184,078

The average number of employees is	253	254
The average FTE employees is	241	248

The number of employees whose total employee benefits excluding pension contributions were in excess of £60,000 were as follows:

	2025 £	2024 £
£60,000 - £70,000	11	13
£70,001 - £80,000	4	2
£80,001 - £90,000	2	3
£90,001 - £100,000	1	1
£110,001 - £120,000	-	1
£120,001 - £130,000	-	1
£140,001 - £150,000	-	1

The total employment benefits of the key management personnel including employer's pension and National Insurance contributions were £835,983 (2023/24: £984,714). The key management personnel comprise the Trustees and directors listed on page 2.

Payments totalling £51,391 (2023/24: £195,010) were made in the year in respect of termination settlements. Termination payments in the year to 31 March 2024 resulted in additional and higher employee benefit ranges.

Note 9: Intangible fixed assets

	Computer software £
Asset cost	
As at 31 March 2024 & 31 March 2025	<u>112,034</u>
Accumulated amortisation	
As at 1 April 2024	97,961
Charge for year	<u>14,073</u>
As at 31 March 2025	<u>112,034</u>
Net book value	
As at 1 April 2024	<u>14,073</u>
As at 31 March 2025	<u>-</u>

Note 10: Tangible fixed assets

	Fixtures, fittings and equipment £	Computer and ICT equipment £	Total £
Asset cost			
As at 1 April 2024	89,689	36,153	125,842
As at 31 March 2025	<u>89,689</u>	<u>36,153</u>	<u>125,842</u>
Accumulated depreciation			
As at 1 April 2024	89,689	33,817	123,506
Charge for year	-	1,235	1,235
As at 31 March 2025	<u>89,689</u>	<u>35,052</u>	<u>124,741</u>
Net book value			
As at 1 April 2024	-	2,336	2,336
As at 31 March 2025	<u>-</u>	<u>1,101</u>	<u>1,101</u>

Note 11: Debtors

	2025 £	2024 £
Trade debtors	2,947,469	4,309,257
Other debtors	4,181	2,732
Prepayments and accrued income	<u>621,840</u>	<u>950,775</u>
	<u>3,573,490</u>	<u>5,262,764</u>

Note 12: Creditors

	2025 £	2024 £
Trade creditors	284,405	602,831
Other creditors	67,433	75,922
Accruals	198,789	304,505
Deferred income	5,366,449	6,689,670
Taxation and social security	<u>248,270</u>	<u>280,515</u>
	<u>6,165,347</u>	<u>7,953,443</u>

Deferred income includes £1.4m (2024: £1.4m) which has, since the year end, become repayable.

Note 13: Analysis of net assets between funds

2025 Analysis of net assets between funds

	Unrestricted Fund	Restricted Fund	2025 Total Funds
	£	£	£
Intangible fixed assets	-	-	(-)
Tangible fixed assets	771	330	1,101
Net current assets	9,535,738	1,386,121	10,921,859
	9,536,509	1,386,451	10,922,960

2024 Analysis of net assets between funds

	Unrestricted Fund	Restricted Fund	2024 Total Funds
	£	£	£
Intangible fixed assets	9,851	4,222	14,073
Tangible fixed assets	1,635	701	2,336
Net current assets	4,572,217	2,097,344	6,669,561
	4,583,703	2,102,267	6,685,970

Note 14: Movement in funds

	As at 1 April 2024	Income	Expenditure	Transfers	As at 31 March 2025
	£	£	£	£	£
Restricted funds:					
Clinical services	509,398	1,842	169,863	(48,852)	292,525
Outreach Services	1,330,859	3,061,864	4,228,970	867,821	1,031,574
Auditing and training	262,010	260,742	514,055	53,655	62,352
Total restricted funds	2,102,267	3,324,448	4,912,888	872,624	1,386,451
Unrestricted funds	4,583,703	16,964,660	11,139,230	(872,624)	9,536,509
Total unrestricted funds	4,583,703	16,964,660	11,139,230	(872,624)	9,536,509
Total funds	6,685,970	20,289,108	16,052,118	-	10,922,960

During the year a total of £872,624 was transferred from unrestricted to restricted funds, representing the contribution required from unrestricted funds over the course of completion of restricted projects.

Purpose of restricted funds

Clinical services	Our clinical services offer support and treatment to people with gambling problems and affected others. We deliver a range of treatment services directly, and also indirectly through a partner network across England, Scotland and Wales. These activities are funded by grant-making bodies and also through donations provided by operators and the general public.
Prevention services	Our prevention services deliver education, prevention and engagement activities to those at risk of gambling harms. These services include a national youth education programme as well as a women's outreach programme. Our activities aim to raise awareness of gambling issues, and also to facilitate access to support.
Auditing and training	The Safer Gambling Standard is a quality mark for gambling operators who adopt specific playing protection measures and safer gambling approaches. Our operator training is aimed at customer interaction to reduce or prevent gambling harms, and to facilitate wider access to support.

Note 15: Commitments under operating leases

GamCare is committed to future minimum payments under non-cancellable operating leases as follows:

	2025		2024	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
Payments due				
Within one year	84,329	1,621	71,993	13,996
Between 2 and 5 years	-	1,486	-	-
	84,329	3,107	71,993	13,996

Subsequent to the year end, a lease for new office accommodation was signed for 5 years at a rate of £150,480 a year.

Note 16: Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds	4,236,990	870,630
Add back depreciation charge	1,235	1,535
Add back amortisation charge	14,073	18,764
Deduct interest income shown in investing activities	(215,560)	(94,829)
Decrease/(Increase) in debtors	1,689,274	(704,768)
(Decrease)/increase in creditors	(1,788,096)	2,143,762
Net cash provided by operating activities	3,937,916	2,235,094

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