Charity registration number 1140011 (England and Wales)

BEACON COUNSELLING TRUST

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

BEACON COUNSELLING TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr D Melia Mr J Hind Mr J Williams MA Williams	
Senior management	Neil Platt	Clinical Director
Charity registration	England and Wales	1140011
Principal address	263 Townsend Lane Clubmoor Liverpool Merseyside L13 9DG	
Auditor	Monetta LLP 110-114 Duke Street Liverpool L1 5AG	
Bankers	Lloyds Bank plc PO Box 1000 Andover BX1 1LT	

BEACON COUNSELLING TRUST

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BEACON COUNSELLING TRUST

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

The Trustees present their annual report and financial statements for the year ended 30 November 2025.

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

Objectives and activities

The purposes of the charity are to relieve mental, emotional and physical problems encountered by people living in today's society. In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'. The charity relies on the income from grants, donations, fees and charges to cover its operating costs.

The principal activities of the charity in the period under review were that of the provision of community responsive, early intervention, counselling and support services designed to advance and improve the quality of life of individuals and families through the delivery of appropriately structured and independently audited (once again recently CQC assessed) effective interventions. In addition the charity provides RSPH accredited training, particularly targeted at vulnerable ethnographic groups like the armed forces, culturally diverse communities and those accessing the criminal justice system. Our 2025 Impact report contained within our website reflects the organisations continued development. The charity has again gone from strength to strength within the year and continues to increase its delivery activity and community reach. The publication of our Impact Report evidence's the growth in activity that the charity has achieved in the period.

As always the senior leadership team at Beacon is constantly looking at ways to improve our service offer and provide meaningful engagement with all our service users, volunteers, partners and staff, by providing services that are co-produced and informed by robust collaboration with service providers and those with lived experience.

During the year the organisation has its second Care Quality Commission (CQC) audit and we are very proud to say that the report provided by CQC at the end of this process was again exemplary and a credit to the whole BCT team.

This CQC audit, uncommon in the area of community based mental health (talking therapies) services, robustly evidence's the quality of delivery, of our gambling harms services.

Achievements and performance

Significant activities and achievements against objectives

It has been another exceptionally busy year at BCT, as the whole team continued to provide quality driven early interventions, education and treatment pathways across our Northwest footprint to thousands of beneficiaries.

BCT has the largest regional population engagement in England, in regards to gambling related harm and building on our years of previous success', it has been further reinforced in 2024-25 with a strategically focused year long, communities proactive campaign to increase awareness and opportunities for early intervention, delivered through thousands of staff and customer facing clinical and non-clinical professionals, across healthcare, education, criminal justice and armed forces sectors to identify and respond to those at risk of, or those experiencing gambling related harms and our commissioned programmes reach a broad audience, including parents and key workers employed in youth and broader public engaging young peoples' roles.

Here at BCT, we believe we provide both system and thought leadership, in community mobilisation and are the lead provider for a number of national gambling harms programmes, delivered by partner agencies. This strategic leadership role has enabled our programmes to reach in excess of 35,000 beneficiaries across the national footprint, and this increase has been achieved in part, due to our armed forces community system mobilisation, delivered through our armed forces (AFGSN) programme, which has proved to be a resounding success, as it moves towards the end of its second year of delivery and a system leadership role on other commissions, that similarly embed, strong formal and informal partnerships across the gambling harms space. By prioritising collaboration through the adoption of a system wide perspective across our delivery methodology, we have successfully achieved outstanding results.

As the organisations' delivery footprint and population engagement, has grown over the year, BCT has further enhanced and invested in its quality assurance systems, so that as an organisation we exhibit robust quality assurance principles throughout the whole of the BCT structure and embrace the key pillars of quality assurance that are built on the foundations of safe, effective, caring, responsive and well lead service delivery. As a learning organisation, BCT embraces the demands that robust governance and evolving commissioning frameworks place upon us. We are committed to constantly adapting and improving our quality assurance practises and protocols, ensuring that our service delivery is consistent with NHS protocols and NICE guidelines, whilst at the same time embracing CQC's assessment framework.

Our organisational development comes at an opportune time, with the forthcoming commissioning changes, in a government lead move away from GambleAware, as the primary commissioner. We look forwards to supporting NHS England and OHID, as the new commissioners from April 2026, to support a seamless transition to the new commissioning model, whilst at the same time minimising disruption to our current service delivery.

Financial review

Reserves are needed to bridge the gap between the spending and receiving of income and to cover unplanned emergency repairs and other expenditure. The trustees have established a policy whereby the unrestricted funds held by the charity should be between 12 and 24 months of the resources expended, which equates to between approximately £3,000,000 to £6,00,000 in general funds. At this level, the trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding. At 30 November 2025, the free reserves amount to £1,860,606. The trustees are considering ways in which this target can be fully met on a continual basis.

In preparing the accounts, the trustees consider that the charity has a reasonable expectation of continuing to receive sufficient incoming resources to enable it to continue operations for the foreseeable future.

Major risks

The trustees have a risk management strategy which comprises: an annual review of the principal risks and uncertainties that the charity faces and the establishment of policies, systems, and procedures to mitigate those risks identified in the review.

Financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts and outgoings as they fall due and active management of trade debtors and creditor balances to ensure sufficient working capital is available.

Attention has also been focused on non-financial risks arising from fire, health and safety and operational matters. These risks are managed by ensuring procedures and accreditations are up to date, having robust policies in place and, regular awareness training for staff and volunteers in these operational areas.

Structure, governance and management

The organisation is a charitable trust, established on 11 April 2010 and registered as a charity on 25 January 2011. The charity is governed by the policies made from time to time by the trustees together with the terms of its Constitution which set out the objects and powers of the charity.

The trustees, who met at regular intervals to formulate policy and decisions during the year, including the arrangements and criteria for setting the pay and remuneration of the charity's key management personnel were:

Mr D Melia
Mr J Hind
Mr J Williams
MA Williams

Recruitment and appointment of trustees

The procedures for the appointment, retirement and removal of trustees are set out in the Constitution. The day-to-day operational aspects of the charity have been delegated to the Clinical Director - Neil Platt.

Much of the charity's work focuses upon providing advice and support to people of varying age groups with a variety of problems and from varied backgrounds and communities. The trustees seek to ensure that the needs of these groups are appropriately reflected through the diversity of the trustee body and the recruitment of appropriate individuals to the board. The trustees are familiar with the practical work of the charity and are encouraged to attend regular feedback and update sessions. All trustees are encouraged to attend appropriate external events where these will facilitate the undertaking of their role.

Related Parties

None of the trustees receive remuneration or other financial benefit from their positions as trustees of the charity and any contractual relationship with a related party must be disclosed to the board of trustees.

Details of related party transactions are set out in note 18 to the financial statements.

The Trustees report was approved by the Board of Trustees.

Mr D Melia

15 September 2026

BEACON COUNSELLING TRUST

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 30 NOVEMBER 2025

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

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year.

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 the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 the charity will continue in operation.

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

BEACON COUNSELLING TRUST

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BEACON COUNSELLING TRUST

Opinion

We have audited the financial statements of Beacon Counselling Trust (the 'Charity') for the year ended 30 November 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 November 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the 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 Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, 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 Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to 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 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "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)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Mr Keith Miller (Senior Statutory Audtior)
For and on behalf of Monetta LLP, Statutory Auditor
Chartered Accountants
110-114 Duke Street
Liverpool
L1 5AG
23 September 2026

Monetta LLP is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BEACON COUNSELLING TRUST

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	15,515	116,892	132,407	17,500	81,745	99,245
Charitable activities							-
Incoming funds	**4**	37,953	-	37,953	102,813	-	102,813
Gambleaware	**4**	-	2,507,848	2,507,848	-	1,894,671	1,894,671
The National Lottery Community Fund Grants	**4**	-	88,600	88,600	-	95,200	95,200
GamCare	**4**	-	-	-	-	103,505	103,505
RET Donations	**4**	-	220,629	220,629	-	651,000	651,000
Armed Forces Project	**4**	-	2,021,385	2,021,385	-	1,842,000	1,842,000
Investments	**5**	141,542	-	141,542	49,311	-	49,311
Total income		195,010	4,955,354	5,150,364	169,624	4,668,121	4,837,745
Expenditure on:							
Charitable activities	**6**	3,175	2,908,381	2,911,556	6,175	2,510,765	2,516,940
Total expenditure		3,175	2,908,381	2,911,556	6,175	2,510,765	2,516,940
Net income		191,835	2,046,973	2,238,808	163,449	2,157,356	2,320,805
Transfers between funds		5,680	(5,680)	-	5,680	(5,680)	-
Net movement in funds	**8**	197,515	2,041,293	2,238,808	169,129	2,151,676	2,320,805
Reconciliation of funds:							
Fund balances at 1 December 2024		1,668,771	3,169,396	4,838,167	1,499,642	1,017,720	2,517,362
Fund balances at 30 November 2025		1,866,286	5,210,689	7,076,975	1,668,771	3,169,396	4,838,167

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

BEACON COUNSELLING TRUST

BALANCE SHEET

AS AT 30 NOVEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**12**		11,360		17,040
Current assets					
Debtors	**13**	1,409,009		1,112,878	
Cash at bank and in hand		7,923,872		5,699,726	
		9,332,881		6,812,604	
Creditors: amounts falling due within one year	**14**	(2,267,266)		(1,991,477)	
Net current assets			7,065,615		4,821,127
Total assets less current liabilities			7,076,975		4,838,167
The funds of the Charity					
Restricted income funds	**15**		5,210,689		3,169,396
Unrestricted funds	**16**		1,866,286		1,668,771
			7,076,975		4,838,167

The financial statements were approved by the Trustees on 15 September 2026

Mr D Melia

BEACON COUNSELLING TRUST

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**19**		2,082,604		1,730,151
Investing activities					
Investment income received		141,542		49,311	
Net cash generated from investing activities			141,542		49,311
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			2,224,146		1,779,462
Cash and cash equivalents at beginning of year			5,699,726		3,920,264
Cash and cash equivalents at end of year			7,923,872		5,699,726

1 Accounting policies

Charity information

Beacon Counselling Trust constitutes a public benefit entity as defined by FRS102.

1.1 Basis of preparation

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

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

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

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

Motor vehicles	20% on cost

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1.9 Financial instruments

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

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

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

Basic financial assets

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

1 Accounting policies **(Continued)**

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Donations and gifts	15,515	116,892	132,407	17,500	81,745	99,245

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Incoming funds						
Services provided	37,953	-	37,953	102,813	-	102,813
Gambleaware						
Grants and funding	-	2,507,848	2,507,848	-	1,894,671	1,894,671
The National Lottery Community Fund Grants						
Grants and funding	-	88,600	88,600	-	95,200	95,200
GamCare						
Grants and funding	-	-	-	-	103,505	103,505
RET Donations						
Grants and funding	-	220,629	220,629	-	651,000	651,000
Armed Forces Project						
Grants and funding	-	2,021,385	2,021,385	-	1,842,000	1,842,000
	37,953	4,838,462	4,876,415	102,813	4,586,376	4,689,189

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	141,542	49,311

6 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Staff costs	1,074,905	1,121,717
Depreciation and impairment	5,680	5,680
Counsellors', therapists' and receptionists' fees	200,458	188,105
Rents	69,000	69,000
Rates and water	4,919	4,326
Insurances	5,560	5,460
Light, heat and power	5,432	12,194
Refurbishment, repairs, Information Technology & equipment	66,772	231,763
Telephone & communications	14,394	18,785
Post, printing, promotions & literature	31,488	35,893
General staff expenses, travelling, subsistence and meetings	106,197	80,651
Licences and subscriptions	3,344	3,842
Commissioned services, training & consultancy	1,275,521	700,806
Waste disposal, cleaning & hygiene	19,457	19,290
Administration and payroll fees	1,140	720
Professional fees	23,853	12,361
Bank charges	262	173
	2,908,382	2,510,766
Share of support and governance costs (see note 7)		
Support	3,174	6,174
	2,911,556	2,516,940
Analysis by fund		
Unrestricted funds	3,175	6,175
Restricted funds	2,908,381	2,510,765
	2,911,556	2,516,940

7 Support costs allocated to activities

	2025 £	2024 £
Governance costs	3,174	6,174
Analysed between:		
Charitable expenditure	3,174	6,174

8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	3,174	6,174
Depreciation of owned tangible fixed assets	5,680	5,680

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Management and charity operational activities	26	26

Employment costs	2025	2024
	£	£
Wages and salaries	918,992	870,297
Social security costs	99,525	79,374
Other pension costs	56,388	172,046
	1,074,905	1,121,717

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025	2024
	Number	Number
£150,001 to £160,000	-	1
£130,001 to £140,000	-	1
£90,001 to £100,000	1	-
£70,001 to £80,000	2	-
£60,001 to £70,000	1	2

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	96,224	156,536

11 Taxation

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

12 Tangible fixed assets

	Motor vehicles
	£
Cost	
At 1 December 2024	28,400
At 30 November 2025	28,400
Depreciation and impairment	
At 1 December 2024	11,360
Depreciation charged in the year	5,680
At 30 November 2025	17,040
Carrying amount	
At 30 November 2025	11,360
At 30 November 2024	17,040

13 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	1,239,652	574,932
Prepayments and accrued income	169,357	537,946
	1,409,009	1,112,878

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	9,582	66,181
Other creditors	15,238	6,120
Accruals and deferred income	2,242,446	1,919,176
	2,267,266	1,991,477

15 Restricted funds

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

	At 1 December 2024	Incoming resources	Resources expended	Transfers	At 30 November 2025
	£	£	£	£	£
Donations	81,745	116,892	(30,112)	(5,680)	162,845
The National Lottery Community Fund	17,040	88,600	(105,640)	-	-
RET Donations (Reduce gambling harm)	-	220,629	(220,629)	-	-
Gambleaware	1,228,611	2,507,848	(1,270,000)	-	2,466,459
Armed forces project	1,842,000	2,021,385	(1,282,000)	-	2,581,385
	3,169,396	4,955,354	(2,908,381)	(5,680)	5,210,689

Previous year:	At 1 December 2023	Incoming resources	Resources expended	Transfers	At 30 November 2024
	£	£	£	£	£
Donations	-	81,745	-	-	81,745
GamCare Grants	-	103,505	(103,505)	-	-
The National Lottery Community Fund	22,720	95,200	(95,200)	(5,680)	17,040
RET Donations (Reduce gambling harm)	935,000	651,000	(1,586,000)	-	-
Gambleaware	-	1,894,671	(666,060)	-	1,228,611
Self excluded additional support donations	60,000	-	(60,000)	-	-
Armed forces project	-	1,842,000	-	-	1,842,000
	1,017,720	4,668,121	(2,510,765)	(5,680)	3,169,396

16 Unrestricted funds

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

	At 1 December 2024	Incoming resources	Resources expended	Transfers	At 30 November 2025
	£	£	£	£	£
General funds	1,668,771	195,010	(3,175)	5,680	1,866,286

16 Unrestricted funds **(Continued)**

Previous year:	At 1 December 2023	Incoming resources	Resources expended	Transfers	At 30 November 2024
	£	£	£	£	£
General funds	1,499,642	169,624	(6,175)	5,680	1,668,771

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 30 November 2025:			
Tangible assets	-	11,360	11,360
Current assets/(liabilities)	1,866,286	5,199,329	7,065,615
	1,866,286	5,210,689	7,076,975

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 30 November 2024:			
Tangible assets	-	17,040	17,040
Current assets/(liabilities)	1,668,771	3,152,356	4,821,127
	1,668,771	3,169,396	4,838,167

18 Related party transactions

18 Related party transactions **(Continued)**

Transactions with related parties

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

Rents totalling £69,000 (2024: £69,000) for properties occupied by the charity during the year were payable to Beagle Property Company Limited. N Platt owns 100% of the company's shares and is an employee of the charity.

During the year to 30 November 2024 refurbishment costs totalling £441,809 were paid to refurbish the properties occupied by the charity. As part of the refurbishment the charity paid £250,000. These costs are to be recovered from the landlord via a rent free period. At 30 November 2025 the amount to be recovered from Beagle Property Company Limited was £142,267 (£211,187 - 2024).

19 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	2,238,808	2,320,805
Adjustments for:		
Investment income recognised in statement of financial activities	(141,542)	(49,311)
Depreciation and impairment of tangible fixed assets	5,680	5,680
Movements in working capital:		
(Increase) in debtors	(296,131)	(683,846)
Increase in creditors	275,789	136,823
Cash generated from operations	2,082,604	1,730,151

20 Analysis of changes in net funds

The Charity had no material debt during the year.