Charity registration number 1200290 (England and Wales)

REFRAME COACHING

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

REFRAME COACHING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Karen Ireland Naetha Uren Dr Lauren Smith	 (Appointed 1 June 2025)
Charity registration	England and Wales	1200290
Principal address	85 Great Portland Street London W1W 7LT	
Independent examiner	Scrutton Bland Limited 15 Palace Street NORWICH Norfolk United Kingdom NR3 1RT	

REFRAME COACHING

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REFRAME COACHING

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 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 governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The charities objective is to provide a benefit and relief to individuals across the UK who are in need as a result of a gambling addiction or gambling related harm either directly or indirectly. This is done by supporting individuals and their families through the provision of education, support and coaching services.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

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

Key Highlights:

2025 was a significant year of growth and development for Reframe Coaching, with the charity continuing to expand both its capacity and its reach.

During the year, our core team grew to **five full-time and three part-time members of staff**, supported by a network of **more than 30 freelance Recovery Coaches**. This increased capacity enabled Reframe Coaching to respond to growing demand while maintaining our commitment to providing accessible, person-centred and lived-experience-informed recovery support.

A major milestone during 2025 was the commencement of delivery as part of the then **National Gambling Support Network (NGSN)**. Through this work, Reframe Coaching provided remote Recovery Coaching to individuals across the UK, further establishing the organisation as a national provider of non-clinical, recovery-focused support for people affected by gambling harm.

Throughout the year, we continued to develop our Recovery Coaching model, placing lived experience, individual choice and multiple pathways to recovery at the centre of our approach. Our remote delivery model enabled individuals to access support regardless of geographical location and provided an additional pathway for people who may not otherwise have engaged with traditional or clinical services.

The continued growth in referrals, coaching activity and organisational capacity during 2025 demonstrated increasing awareness of, and demand for, Recovery Coaching as part of the wider support available to people affected by gambling harm.

Impact and Beneficiary Outcomes

During 2025, Reframe Coaching received **307 referrals** from individuals seeking support and from professionals referring people into the service.

Across the year, our Recovery Coaches delivered **2,076 one-to-one Recovery Coaching sessions**, providing beneficiaries with structured, person-centred support focused on their individual recovery goals, wellbeing and next steps.

Alongside monitoring service activity, Reframe Coaching continued to evaluate the difference that engaging with Recovery Coaching made for beneficiaries.

Participants completing the **Warwick-Edinburgh Mental Wellbeing Scale (WEMWBS)** demonstrated an **average improvement of 25.7%** in their wellbeing scores. In addition, our wider wellbeing evaluation measures showed an **average improvement of 21%** across participants.

These outcomes provide encouraging evidence of the positive impact of Recovery Coaching. Beyond the number of sessions delivered, they demonstrate measurable improvements in the wellbeing of people accessing the service.

Our approach recognises that recovery is individual and that there is no single pathway that works for everyone. Recovery Coaching therefore supports beneficiaries to identify what matters to them, increase awareness of their current circumstances, recognise their own strengths and resources, and identify practical steps towards the life and recovery they want to achieve.

The combination of **307 referrals, 2,076 Recovery Coaching sessions and measurable improvements in beneficiary wellbeing** demonstrates both the scale and impact of Reframe Coaching's work during 2025 and provides a strong foundation for the charity's continued development.

Financial review

Results are shown in the attached financial statements.

Reserves held that the end of the year amounted to £475,756 of this £107,670 was unrestricted funds and £368,086 was restricted.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month’s expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Challenges and Future Plans

Whilst we have again made significant progress as a Charity, we must recognise there are ongoing challenges ahead.

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

Structure, governance and management

The charity became a CIO and was registered with the Charity Commission on 6 September 2022 and is controlled by its governing document.

Prior to converting to a CIO the charity operated as a CIC carrying out similar activities and purpose but on a smaller scale.

The trustees who served during the year and up to the date of signature of the financial statements were:

Sharon Dorkings	(Resigned 1 November 2025)
Karen Ireland	
Naetha Uren	
Dr Lauren Smith	(Appointed 1 June 2025)

Recruitment and appointment of trustees
The Trustees will recruit and appoint new trustees with appropriate skill sets a circumstances dictate.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

Karen Ireland
Trustee

12 October 2026

REFRAME COACHING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF REFRAME COACHING

I report to the trustees on my examination of the financial statements of Reframe Coaching (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

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

Independent examiner's statement

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

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

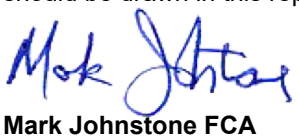
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Mark Johnstone FCA
Scrutton Bland Limited
15 Palace Street
NORWICH
Norfolk
NR3 1RT
United Kingdom
15 October 2026

REFRAME COACHING

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	36,595	453,942	490,537	1,114	357,522	358,636
Investments	**4**	172	-	172	94	-	94
Total income		36,767	453,942	490,709	1,208	357,522	358,730
Expenditure on:							
Charitable activities	**5**	7,015	360,746	367,761	5,889	148,102	153,991
Total expenditure		7,015	360,746	367,761	5,889	148,102	153,991
Net income/(expenditure)		29,752	93,196	122,948	(4,681)	209,420	204,739
Transfers between funds		(6,109)	6,109	-	1,138	(1,138)	-
Net movement in funds	**8**	23,643	99,305	122,948	(3,543)	208,282	204,739
Reconciliation of funds:							
Fund balances at 1 January 2025		84,027	268,781	352,808	87,570	60,499	148,069
Fund balances at 31 December 2025		107,670	368,086	475,756	84,027	268,781	352,808

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

REFRAME COACHING

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**12**		6,169		7,077
Current assets					
Debtors	**13**	14,911		-	
Cash at bank and in hand		492,618		353,416	
		507,529		353,416	
Creditors: amounts falling due within one year	**14**	(37,942)		(7,685)	
Net current assets			469,587		345,731
Total assets less current liabilities			475,756		352,808
The funds of the charity					
Restricted income funds	**15**		368,086		268,781
Unrestricted funds	**16**		107,670		84,027
			475,756		352,808

The financial statements were approved by the trustees on 12 October 2026

Karen Ireland
Trustee

1 Accounting policies

Charity information

Reframe Coaching is a Charitable Incorporated Organisation (CIO).

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” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 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.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

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:

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

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

1.7 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	163	-	163	1,114	-	1,114
Grant income	36,432	453,942	490,374	-	357,522	357,522
	36,595	453,942	490,537	1,114	357,522	358,636

3 Income from donations and legacies **(Continued)**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants receivable for core activities						
Gamcare	23,256	20,178	43,434	-	107,214	107,214
GambleAware - Community Resilience Fund	-	96,257	96,257	-	90,719	90,719
Improving Outcomes	-	50,745	50,745	-	50,000	50,000
GambleAware - System Stabilization Fund	-	246,762	246,762	-	109,589	109,589
GambleAware - Innovation Grant	-	40,000	40,000	-	-	-
Other	13,176	-	13,176	-	-	-
	36,432	453,942	490,374	-	357,522	357,522

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	172	94

5 Expenditure on charitable activities

	Core activities 2025 £	Core activities 2024 £
Direct costs		
Staff costs	147,934	27,252
Depreciation and impairment	5,992	4,883
Consultancy	108,174	87,746
Training	46,264	10,157
Travel and subsistance	8,811	3,240
	317,175	133,278
Grant funding of activities (see note 6)	-	750
Share of support and governance costs (see note 7)		
Support	47,626	17,199
Governance	2,960	2,764
	367,761	153,991
Analysis by fund		
Unrestricted funds	7,015	5,889
Restricted funds	360,746	148,102
	367,761	153,991

6 Grants payable

	Core activities 2025 £	Core activities 2024 £
Grants to individuals	-	750

-

7 Support costs allocated to activities

	2025	2024
	£	£
IT, stationery and office	26,484	11,052
Telephone	978	231
Marketing and promotional	20,101	5,871
Bank charges and interest	63	45
Governance costs	2,960	2,764
	50,586	19,963
Analysed between:		
Core activities	50,586	19,963

Governance costs comprise:	2025 £	2024 £
Audit fees	960	960
Professional fees and subscriptions	2,000	1,804
	2,960	2,764

8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	960	960
Depreciation of owned tangible fixed assets	5,992	4,883

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 Number	2024 Number
Full time	4	2
Part time	3	-
Total	7	2

10 Employees **(Continued)**

Employment costs	2025	2024
	£	£
Wages and salaries	147,934	27,252

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

Remuneration of key management personnel

The remuneration of Claire Bennett and Steve Girling, key management personnel was as follows:

	2025
	£
Aggregate compensation	78,923

11 Taxation

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

12 Tangible fixed assets

	Fixtures and fittings	Computers and website	Total
	£	£	£
Cost			
At 1 January 2025	387	14,819	15,206
Additions	-	5,084	5,084
At 31 December 2025	387	19,903	20,290
Depreciation and impairment			
At 1 January 2025	96	8,033	8,129
Depreciation charged in the year	101	5,891	5,992
At 31 December 2025	197	13,924	14,121
Carrying amount			
At 31 December 2025	190	5,979	6,169
At 31 December 2024	291	6,786	7,077

13 Debtors

Amounts falling due within one year:	2025	2024
	£	£
Trade debtors	14,911	-

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	9,328	569
Trade creditors	25,916	5,990
Other creditors	778	166
Accruals and deferred income	1,920	960
	37,942	7,685

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 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
GamCare - Aftercare fund	65,915	20,178	(96,486)	10,393	-
GambleAware - Community Resilience Fund	60,413	108,112	(77,204)	-	91,321
NCF - Household fund	39	-	-	-	39
Improving Outcomes fund	32,885	50,745	(23,124)	(1,398)	59,108
System Stabilization fund	109,529	234,907	(163,932)	(2,886)	177,618
GambleAware Innovation Fund	-	40,000	-	-	40,000
	268,781	453,942	(360,746)	6,109	368,086

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

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 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General funds	84,027	36,767	(7,015)	(6,109)	107,670

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	87,570	1,208	(5,889)	1,138	84,027

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	6,169	-	6,169
Current assets/(liabilities)	112,694	356,893	469,587
	118,863	356,893	475,756
Per balance sheet	107,670	368,086	475,756
Balance to allocate	(11,193)	11,193	-

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

18 Related party transactions

Transactions with related parties

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

18 Related party transactions **(Continued)**

Recovery Coach Academy, a company in which Naetha Uren, trustee, is a Director, invoiced the charity £32,581 for training services provided in the year, of which £18,900 was outstanding at the year end.

Girling Consultancy Ltd, a company in which Steve Girling, co-founder and Key Management Personnel, is a Director, invoiced the charity £12,060 for consultancy services provided in the year.

Rashael Girling, wife of Steve Girling, received a gross salary of £11,088 from the charity.