

**Trustees'  
Annual Report  
and Financial  
Statements**

**20**

Year ended 31 March 2019

**19**

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**Registered Charity:**  
GamCare

**Trustees:**  
Sir Ian Prosser  
(Chairman)\*/\*\*  
John Brackenbury CBE\*  
Jill Britton\*\*  
Margot Daly\*  
Emily Finch\*\*  
Anita Gundecha\*\*  
(resigned on  
31st October 2019)  
John Hagan  
Dominic Harrison\*  
Simon Thomas\*  
(resigned on  
31st May 2019)

\* Audit Committee Members

\*\* Clinical and Quality Governance  
Committee Members

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(Chief Executive Officer)  
Helen Garratt  
(Director of Clinical  
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Mike Kenward  
(Director of Development)  
Syed Ali Naqi  
(Director of Finance  
& Resources)  
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Syed Ali Naqi

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**Registered Charity  
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100 Wood Street  
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London EC2V 7AN

# Trustees' Annual Report and Financial Statements

Year ending 31 March 2019

# 20 19



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## Introduction

The Trustees present their statutory report together with the financial statements of GamCare for the year ended 31 March 2019.

This Trustees' report has been prepared in accordance with Part 8 of the Charities Act 2011 and the Statement of Recommended Practice (SORP). The financial statements have been prepared in accordance with the accounting policies set out on pages 42 to 43 and comply with the Charity's Memorandum and Articles of Association, applicable laws and the Charities SORP (FRS 102).

We understand how important it is for the public to be able to see how our funds are used, and how well we meet our objectives. We are committed to transparency and honesty, and this report, including our impact reporting, has been produced in line with best practice<sup>1</sup>.

<sup>1</sup>Charity Commission (2016) Guidance CC20: Charity Fundraising: a guide to trustee duties; Hopkins, S. & Jordan, S., (2019) 'Impact reporting is all about getting the balance right'; Kail, A. & Abercrombie, R. (2013) Collaborating for Impact; NCVO (2014) Report of the Inquiry into Charity Senior Executive Pay and Guidance for Trustees on Setting Remuneration; Sayer, K., Miller, J., Clapham, A. (2017) Honorary Treasurer's Handbook; The Populus Trust (2018) Trust in Charities. How the public views charities, what this means for the sector, and how trust can be increased

“

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# Chairman and CEO's Statement

During 2018/9, GamCare has experienced an unprecedented degree of positive change. We have recruited and established a new and effective Senior Management Team who have transformed our portfolio of work. We have also seen a significant increase in public, media and political interest in issues relating to gambling related harm, resulting in opportunities to explore new areas of funding which will come to fruition in the next financial year. These factors have converged to help GamCare achieve a more diverse and impactful range of work than ever before, much of which is outlined in this report.

**Our work is delivered across three strategic themes as follows:**

- Working with those harmed by gambling, whether gambler or 'affected other'
- Engagement Programmes with 'target' groups such as women and young people
- Safer Gambling activities, designed to make the gambling landscape safer for all

As ever, our beneficiaries remain at the heart of our organisation, and with the help of additional funding both from GambleAware® and other sources, we are seeing more people than ever before. Our support and treatment services are safer, more effective and better led as a result of the implementation of a new Model of Care, both on the National Gambling Helpline, and in our 'lead provider' role across the network of treatment providers that we partner with.

Our primary beneficiaries are individuals that are affected by gambling and who use our range of services, and those at risk of gambling harm. Wider beneficiaries also include the public and the gambling industry who we seek to educate about gambling harm.

We are trialling new approaches to delivering services in an integrated way. We have begun to establish the Leeds Community Gambling Service, which we are delivering in partnership with local provider NECA, Leeds and York Partnership NHS Foundation Trust, and the Local Authority. We believe this new integrated model will respond to larger numbers of people and in the longer term, reduce gambling related harm locally. We have secured funding for further innovations in treatment, such as computerised cognitive behavioural therapy (CBT), which we look forward to delivering in the coming year.

Our targeted engagement Programmes have also grown. Our successful youth education programme has been extended into new regions to provide essential education on this topic to more young people than ever. We have secured funding for a Programme targeted at women – too few of whom reach our services – to educate them and engage them in support where needed, whether they are gambling themselves or affected by someone else's gambling. Finally, our Hertfordshire Criminal Justice Programme, funded by the local Police and Crime Commissioner, is the first project of its kind to explore gambling across all aspects of the Criminal Justice System.

Our work to make the gambling environment safer for all has seen us launch a new Safer Gambling Standard for operators who wish to demonstrate excellence in social responsibility, going further than their licence requirements in doing so. The product is stepped, with four levels of award giving operators a road map for improvement. Whilst this is a new product, we are pleased to have had significant interest and early uptake from gambling operators. Our industry facing training programme also remains as popular as ever.

Across all our work we are committed to a collaborative and inclusive approach, delivering integrated care as seamlessly as possible. Our work is driven by evidence, which, whilst still emerging, guides our current delivery as well as new developments. We have fostered a culture of evaluation and learning, and are keen to publish the results from our programmes and activities to drive up best practice for everyone working to minimise gambling-related harm.

We have had a successful and productive year, and we remain focussed on the importance of our longer-term vision. That is, to make gambling environments safer, ensure that through awareness raising and education, problems are prevented wherever possible, and to deliver a truly national treatment system that is evidence-based, accessible and effective.



**Sir Ian Prosser**  
Chairman of the Trustees

**Anna Hemmings**  
Chief Executive Officer



# What We Do

GamCare is a leading charity provider in the prevention and treatment of gambling related harm, established in 1997. We support thousands of gamblers, and those affected by another's gambling, through awareness, support and treatment, as well as work with the gambling industry to develop responsible operator practices.

### Our Values

– with an integral focus on beneficiaries – underpin everything that we do >>

### Our work

is based across England, Scotland and Wales; within local treatment services, an increasing range of outreach settings, and via the National Gambling Helpline and online support.



**Client and customer focus**



**Service quality**



**Learning and development**



**Partnership Working**



**Knowledge sharing**



**Innovation**

### We provide

support and treatment directly in London, and recently Leeds, as well as through a network of 14\* treatment agencies across Great Britain. GambleAware provide funding for this core treatment to GamCare. GamCare hold a Lead Provider and grant giving role in relation to the network partners.

### We deliver

needs-led, education-based outreach Programmes, raising awareness amongst at risk groups and professionals, including our established Youth Outreach Programme, Criminal Justice work, and expansion target new groups, including women.

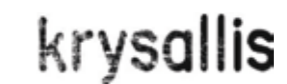
### We work

with gambling operators to minimise gambling related harm, through provision of training and expertise about gambling and its harms, social responsibility, appropriate customer interaction, and player protection. We now offer GamCare's unique Safer Gambling Standard.

# Our Partners

**GambleAware**® fund our helpline and treatment services, and we are grateful for their continued support. This year they funded the following organisations for the provision of gambling treatment: GamCare, Gordon Moody Association, and the National Problem Gambling Clinic.

**GamCare** works closely with its network partners, who greatly enhance the scale and reach of treatment we provide. We are grateful to the following organisations, who comprise our partner network:



\*CNHL were a partner until end March 2019

## Our Strategy and Goals

We want fewer people to be harmed by gambling. We are ambitious in how we want to achieve this, and how we demonstrate the value of our work. Our annual business plan, and our three-year strategy launched in 2018, sets out in detail what we aim to achieve | <https://www.gamcare.org.uk/about-us/>

Our primary goals are to:



### Help more people

– through increased access to our National Gambling Helpline and treatment network.



### Support more people at risk

– by extending our outreach prevention and education Programmes.



### Help people to achieve better, longer lasting outcomes

– through evidence-based, quality services.



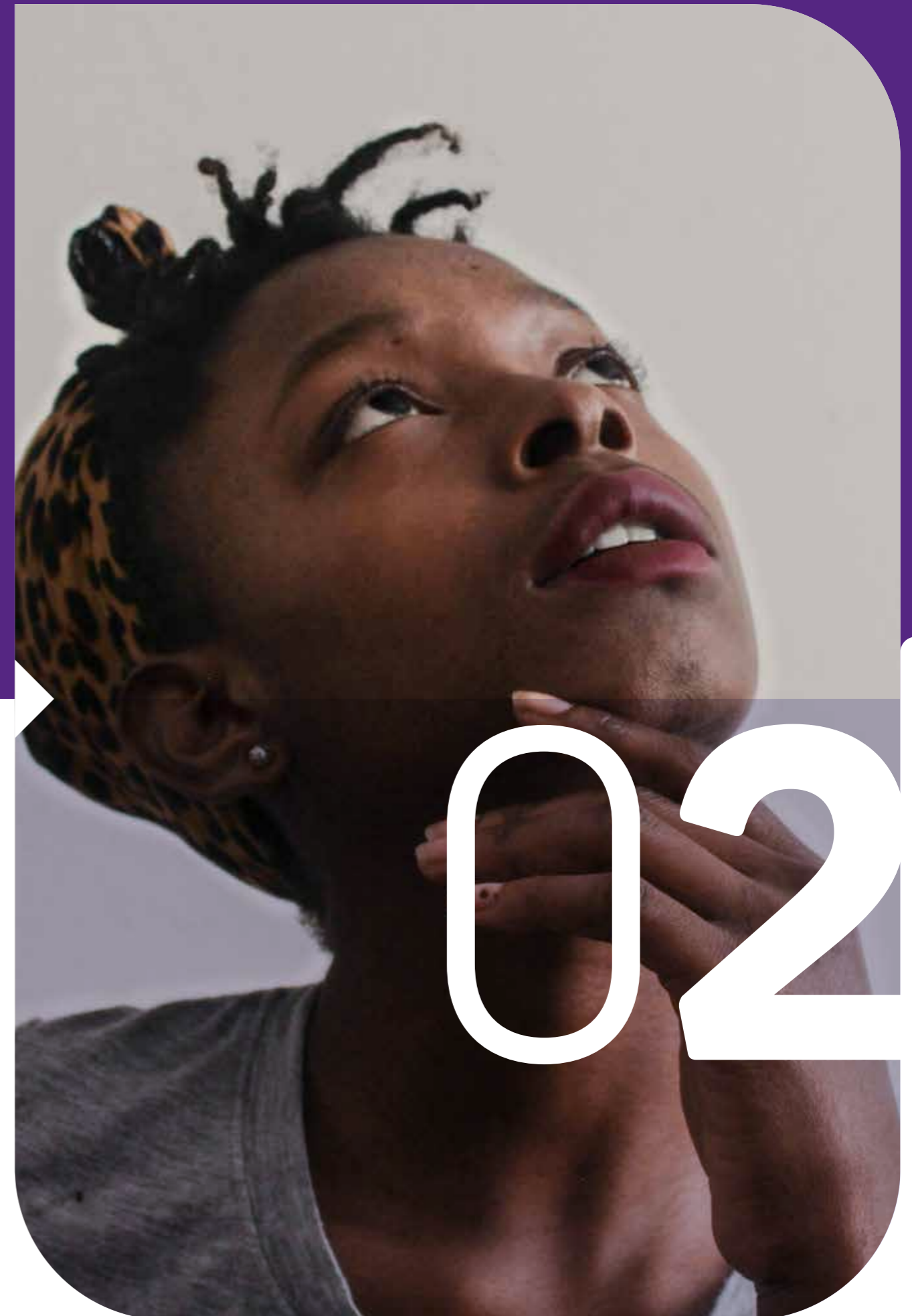
### Increase awareness and practice of Safer Gambling

– working with more gambling operators.

“

I wouldn't be here today if it wasn't for GamCare – I urge anyone gambling compulsively to reach out for the help they need, before you reach a crisis point. GamCare provide excellent support for gamblers and their families, without passing any judgement.”

SERVICE USER WHO ENGAGED IN GAMCARE TREATMENT



# Activity and Impact

In 2018/19 we performed well against our agreed objectives. Our year in numbers included:

## We helped more people

**29,868** ↑

client calls to the National Gambling Helpline, a **10% increase** over 3 years

**9,049** ↑

treatment interventions provided by GamCare and partners, a **65% increase** over 3 years

## We targeted more people at risk

**4,963** ↑

Young People reached through awareness workshops (Youth Outreach Programme)

**1,555** ↑

Youth and Criminal Justice facing professionals trained in gambling-related issues, more than a **100% increase** on the previous year

## We improved the quality and choice of what we deliver

**100%** ✓

of GamCare's treatment teams were trained in and implemented our new Model of Care Framework

## We raised awareness of Safer Gambling to more operators and organisations

**892** ↑

staff attended Safer Gambling related training sessions delivered, over **69 sessions**.

**28** ↑

different operators, and 7 other corporate organisations, trained

**11** ↑

operators commenced accreditation for our new Safer Gambling Standard

## In addition this year...

**1,977,619** ↑

unique users of the GamCare website, with **6,564,006** page views<sup>2</sup>

**21,268** ↑

unique users of the BigDeal (Youth Programme) website with **44,845** page views<sup>3</sup>

## Service users are our priority:

**86%** ↑

of GamCare's funding was spent on front-line services and projects

<sup>2</sup>Unique users are the number of people who have used the site. We only count them once during any given time period, rather than counting them each time they use the site to give a better idea of how many actual people use the site. Page views is the total number of times your users have viewed all pages across the site during the relevant time period.

<sup>3</sup>The BigDeal website is a dedicated GamCare sponsored site supporting the Youth Programme. See [bigdeal.org.uk](http://bigdeal.org.uk)

## Our Approach to Impact

Our success is best evidenced by the positive achievements of our service users, and the impact of the wider work we do to increase awareness of gambling related harms.

We are evolving the way in which we understand, measure and report on our impact. We measure our activities, outcomes and impact in a number of ways, including:

Activity monitoring	Clinical outcome tools	Client satisfaction surveys
Data analysis	Training outcomes	Stakeholder consultations
Client engagement monitoring	Progress follow up	Service user input
External evaluations	Feedback forms	Performance monitoring
Clinical audits	Client case studies	Supervision and objectives
Client assessment of harm/risk	Staff satisfaction surveys	Strategic objective setting

This year we have developed evaluation frameworks for each of our Programmes, produced external evaluation of our Youth Programme, and began closer analysis of our client data and trends. We plan to further develop the basis for measuring our impact. Ultimately, this will help us to achieve the social change that we are seeking; that is, that fewer people are harmed by gambling. GamCare will report more on this in 2019/20.

## Outcomes and Impact at a Glance

99.9% 

of service users who received treatment would recommend us to others, and rated us **4.9 of 5 stars**

Service users reported their treatment had brought about positive change to their gambling situation – **4.6 out of 5 stars**

Overall, service users' wellbeing significantly and **reliably improved** after treatment (evidenced through CORE-10 wellbeing measures)<sup>4</sup>

Overall, levels of problem gambling risk were **significantly reduced** following treatment (evidenced through PGSI risk measures), a small further improvement from 2017/18.

75% 

of service users **successfully completed** structured treatment plans

95% 

of young people left our education workshops with **increased awareness** of gambling

Youth-facing professionals attending our sessions reported **positive impacts** in their work with young people at three-month follow ups

A core requirement of the Safer Gambling Standard is **focused on improvement**; operators must clearly evidence how they have improved Safer Gambling systems and controls

Service users co-designed elements of our **new Safer Gambling Standard**; using lived experience to inform change within the industry.

<sup>4</sup>CORE-10 and PGSI are validated clinical measurement tools and are described in more detail under the following section on Treatment



# Activity and Impact Highlights – across our three strategic areas

## 1 | Support and Treatment

Our support and treatment services include the National Gambling Helpline (delivered by voice, live chat, moderated forums and chatrooms) as well as face to face treatment services.

GamCare runs the National Gambling Helpline, and both GamCare and our national network of partners deliver the face to face treatment. We work closely with our partners to ensure delivery of GamCare's Model of Care treatment framework, ensuring robust governance, reporting and performance management, supported by our funders, GambleAware®.

This year, around 30,000 people accessed the National Gambling Helpline, and over 9,000 people accessed face to face treatment, with access increasing year on year (10% and 65% increases respectively over the last three years).

**39,441**

registered forum users at the end of March 2019

**2,567**

users of the chatroom this year, with 451 chatroom hours offered

We use validated clinical tools to measure improvements in service user wellbeing and gambling severity and risk levels, both throughout their time in treatment and at follow up intervals up to twelve months after treatment. The main tools used are the CORE-10 and PGSI<sup>6</sup>.

<sup>5</sup>Cognitive behaviour therapy (CBT) is a talking therapy that can help people manage their problems by changing the way they think and behave. It is used for a range of mental and physical health problems, and is an evidence-based intervention for the treatment of gambling disorders.

<sup>6</sup>CORE-10, Clinical Outcomes in Routine Evaluation, is a brief 10 set measurement/scoring tool for common presentations of psychological distress and wellbeing, and is a validated tool used in gambling treatment;

A key achievement this year was the roll-out of our new Model of Care framework. This moved us away from a predominantly counselling model to a flexible cognitive behavioural therapy (CBT) recovery-focused approach. It provides stepped care, with interventions matched to individual need; offering brief interventions through to more structured treatment. We also introduced new treatment options, extending our reach, choice and access points. This included launch of a new self-help workbook in September, and development of a new, innovative online CBT intervention to roll out next year. Outcomes from our new model have been strong:

**93%**

of service users successfully completed extended brief intervention programmes

**75%**

of service users successfully completed structured treatment; a **5% increase** on 17/18

**10,667**

unique page views on our self-help resources page (September 2018 – March 2019)

**140**

users downloaded the self-help workbook (September 2018 – March 2019)

In 2018/19, service user outcome data showed reliable improvements in their wellbeing, moving from moderate to low levels of distress. There was an average improvement of **12.4 between their pre and post treatment CORE-10 indicators** (improvement of 6 or above is regarded as reliable improvement).

Outcome data also showed significantly reduced risk in terms of gambling severity, moving from problem gambling to moderate-low problem gambling. There was an **average improvement of 16.1** in their PGSI scores on completion of treatment. Such improvements have been incremental over the last four years.

We have significantly developed the National Gambling Helpline, with a new delivery model and increased staffing, in order to be able to respond to more people and provide better quality interventions including call backs for those who want to talk further.

**93%**

of Helpline callers rated the service as excellent or good, a **2% increase** on 17/18

**95%**

of Helpline callers would recommend the service to others, a **1% increase** on 17/18

PGSI, Problem Gambling Severity Index, is a standardised measure of risk behaviour in gambling, evidence based for use in gambling disorder treatment

Recognising the need to both support the 'whole person', as well as respond to increasing complexities, we have strengthened pathways with health and social care organisations, as well as improved links with other gambling treatment services (including increased referrals to the London-based National Problem Gambling clinic and signposting to the Gordon Moody Association residential rehab centres). We have developed some exciting new partnerships and look forward to reporting on the impacts of these next year:

**St. Mungos** – delivery of a weekly Gambling Recovery Course throughout the year

**Betknowmore** – secured three-year funding to jointly deliver a unique Peer Aid Programme, providing problem gamblers with lived experience peer support, to be rolled out in 2019

**NHS Northern Gambling Clinic** – awarded a three-year grant to deliver a flagship community gambling service, in partnership with NECA and the Leeds and York NHS Partnership Trust

We continue to look to our client data (gathered from the National Gambling Helpline and treatment services) to inform service developments. Highlights from this year's data which has informed our planning include:

Reported problematic online gambling is increasing, accounting for **around 55%** of our male service users, and 66% of female service users

Most common negative impacts of gambling reported by gamblers and affected others are financial, stress/anxiety and relationships, with an average of **60%** of gamblers reporting debt (**71%** of callers and **50%** of those in treatment).

The biggest age group accessing our services is 26-35 year olds, accounting for **41%** of those using the Helpline, and **43%** of those in treatment

Affected others make up **22%** of those using the National Gambling Helpline, and **12%** of those in treatment, with numbers increasing Most affected others accessing GamCare are female (**79%** via Helpline; **85%** via treatment),

The National Gambling Helpline has seen increased calls from Asian gamblers at **11%**, but with lower numbers of this group in treatment, and they mostly gamble off-line



I really want to thank GamCare, and to encourage anyone else struggling to control their gambling to seek help too – it can really make a difference.”

GAMCARE SERVICE USER  
NOW IN RECOVERY

Our targeted Programmes, discussed in the next section, show how we are responding to the needs of women, younger adults, and the complexities of financial harm. We have further work to do to better meet the needs of Black and Minority Ethnic (BAME) gamblers and other emerging under-represented populations. We will also continue to develop service options that increase choice and accessibility for our service users.

Our full 2018/19 Annual Statistics, showing further findings and trends, will be available on the GamCare website.

## Case Study from our Treatment Services

**My name is Rachel, I recently came to GamCare after losing all my savings and wages in only after a couple of days after payday.**

I was already aware that my gambling was getting out of control but always thought I could stop it if I wanted until that day when I felt completely desperate, alone and lost. On that day my suicidal thoughts, which I started having a few months before, became stronger than ever before. I got really scared, so the next day I decided to go to my GP as I thought he might be able to help me with medication or in getting some counselling but I was reluctant to disclose that this was all due to gambling. I finally got the courage to mention it and he gave me GamCare's Helpline number. I called them on the same day and didn't really know what to expect and was wondering how a telephone conversation could help me after all the damage done. This was not only financial, but also the damage in my relationship as it took a massive hit because of the lies I was telling, the constant unexplained absences and my mood swings. It was quite a shock for my partner who wasn't aware of my problem.

The person on the Helpline was amazing, and just being able to talk to someone who wouldn't judge me made a huge difference and made me understand I could not live with this burden on my shoulders alone, and I decided to open up about it to my partner and my family. This was the turning point. I was afraid they would be disappointed and would blame me, and that my partner would leave me, but it was the exact opposite, they were

really supportive when they understood how distressed I was, even though it was hard for them to understand my problem. The Helpline Adviser also gave me very useful information about things I could use to stop myself gambling, as well as referring me for treatment. I installed blocking software on my phone and gave access to my bank account to my mother. From that day. I felt like I could finally breath and have hope again.

I was contacted shortly after for a first treatment appointment where we discussed various aspects of my life and things that I could put in place to prevent the relapses. It wasn't easy every day and I had strong urges to gamble and had a few relapses over a few months, but the sessions helped me look at changing my lifestyle and believe in myself more. For the first time I felt like I was in control of my own life again and was able to face problems that I was unable to see before because I was just too blinded by the gambling. It also helped me understand the reasons for my gambling behaviours. It was really hard for me to go back and remember difficult times in my life, but I was finally able to do it and understand how deeply it had affected me and my ability to cope with negative emotions. My gambling is now under control and I feel my relationship is getting back to normal, we are happy again. In only a few weeks after reaching rock bottom, my life has changed completely. There is still work in progress, but I feel much more hopeful and confident now. I am so grateful for the support I got. I can't even think about where I would be now if I hadn't made that call.

Case study is based on real life presentations, name and circumstances amended for anonymity

**2 | Risk Reduction and Prevention Programmes**

**Young People** – The second year of our Youth Outreach Programme has had great success. The Programme targets 11-19 year olds through online support, awareness workshops and training for professionals. We have exceeded our objectives in terms of expansion, funding and reach. We secured a further two years funding to deliver the Programme, improved the content of our training based on feedback, and successfully expanded into new geographic areas (from four last year to five in 2018/19). We work in collaboration with our partner agencies to deliver the Programme – this year, these included Aquarius, ARA and Beacon Counselling. Our digital services - for young people, parents and professionals - can be viewed at big.deal.org.uk, which is the Programme’s supporting website.

This year, around 30,000 people accessed the National Gambling Helpline, and over 9,000 people accessed face to face treatment, with access increasing year on year (10% and 65% increases respectively over the last three years).



[The biggest change to my practice] is having those dialogues, having those discussions, really making young people aware, aware generally of what gambling is and what it means and how it can affect them, and I think, for me, it’s more prevention more than anything else”

QUOTE FROM A YOUTH-FACING PROFESSIONAL PARTICIPANT

**32,541**



hits to our BigDeal website since it began in 2017

**7,500** young people



**2,000** professionals



Since the Youth Programme began in 2017, we have reached 7,500 young people and 2,000 professionals

External evaluation of the Programme’s impact (2017- 2019) showed that participants – youth and professional - significantly increased their awareness of gambling, its impacts, warning signs, risk factors, and available support. Focus groups with young people showed that after our sessions they were more likely to make safer choices around gambling. Follow up interviews with professionals evidenced that their learning had positively impacted their practice and engagement with young people about gambling issues.

**93%**



of participants on our youth workshops reported better understanding of the potential impacts of gambling

**99%**



of professionals attending our training reported greater understanding of the potential risk factors amongst young people, and 97% felt more confident to identify warning signs



I know where I can get help if I am worried that I have a gambling problem.”

YOUTH PARTICIPANT

**Criminal Justice** – In October we launched a pioneering Programme in Hertfordshire, funded by the Police and Crime Commissioner. The Programme offers a full system approach; providing professionals’ training, client resources, brief interventions and access to treatment, across the region’s various Criminal Justice settings. It will enable us to test and evaluate models of working within Criminal Justice, alongside our existing partners’ work within prisons and police custody. A year one Evaluation Report, evidencing the Programme’s learning and impact, will be available later in 2019.

**116**



Criminal Justice professionals were trained in the first six months of the Programme, with positive feedback

Examples of feedback from Criminal Justice professionals on the benefits of our training:



I now feel more confident in recognising the symptoms of gambling and problem gambling and the [support] services available. It has also been useful to be provided with materials to work through with our service users during their supervision appointments and to incorporate this into their sentence plan.”



For a long time, we have had service users linking their offending with gambling and the issues that brings, the training has shown that there are pathways we can help them access in order to gain support and reduce risk of future offending.”

**New target groups** – Using insight, research, and trends monitoring we have prioritised additional at-risk groups that we want to support. Subsequently, we have secured additional funds for a range of new projects to target these groups and areas, including women, young adults, RAF personnel, and gambling-related financial harm.

We have been awarded significant funding from the Tampon Tax Fund – via the Department for Digital, Culture, Media and Sport – to deliver an innovative two-year project to raise awareness in relation to, and support, vulnerable women affected by gambling across the U.K.

We will roll out, and evaluate the impact of, all these new and exciting Programmes throughout 2019/20.

## Case Study from our Risk Reduction Programme

The following are taken from feedback from our training sessions and are examples that demonstrate the value of our training and workshops with both professionals and young people (names have been changed for anonymity).

### Sally is a manager in student support, working in the Bristol area

She took part in a 3-hour training session looking at awareness of problem gambling, confidence in speaking to young people about it, and awareness of what support is available. She signed up to the training because she wanted to be able to better identify students impacted by gambling harm.

When asked at the beginning of the session, Sally reported that she didn't know how many young people might be impacted by the issue and didn't feel she had an accurate picture of how it might impact her students.

In a follow up interview a few months after the training, Sally gave an example of working with a young person with a gambling problem, and highlighted that the workshop had given her and her team more confidence and skills in addressing the issue:

"I think it's given us more confidence to question the student's behaviour and their justifications for gambling... we have challenged him in what we hope is a safe way for him... challenged him to look at his behaviour. Because at the moment he's completely disregarding that he's got a problem at all, despite the huge sums involved... [we are] talking to him about the implications of what he's doing and other areas of his life and encouraging him to get some expert help."

### Ash took part in a classroom workshop delivered by the Youth Programme BigDeal team in London

He took part in a 50-minute workshop during lesson time. Games and discussions were used to explore how much people already knew about gambling, provide accurate information and raise awareness of gambling and what support is available to them.

Most young people in our London sessions said they had low levels of knowledge about gambling and very few knew where to seek help. Here, Ash explains his experience of discussing gambling at school, and how the BigDeal session helped him feel more informed:

"It's never explained to you in school what it is, it's not really something that you talk about with your parents. But if you know about it you can...not steer clear of it but be sort of mindful, like if you buy a scratch card... don't just go and buy another because you didn't win. You have to be more like "I'm not gonna win but it would be nice if I did win, but okay if I didn't win."

### 3 | Safer Gambling

One of the ways GamCare achieves its mission – to support those affected by gambling related harm – is to work to prevent such harms arising in the first place, by making the gambling landscape safer for everyone. To do this, we take the expertise we develop from our work with those affected, and translate this into products, services and guidance for gambling operators (and other companies such as banks) to use to make them safer. Through this we raise awareness of gambling issues, build Safer Gambling products and environments, and give frontline staff the confidence to identify and intervene with gambling harm when they see it in their working lives. Much of this work takes place directly with the gambling industry.

2018/19 was a significant year of transition and development within our industry-facing Safer Gambling work. Our new Head of Industry Services joined us this year. The previous GamCare Certification for industry operators was replaced with the newly developed Safer Gambling Standard (SGS). GamCare training services were renewed with a range of new products launched. These new products have been developed to ensure better evidenced and more stringent standards that will stretch operators and drive up the quality of their practice.

Alongside development of these new products, we have continued to provide consultancy and advice to the industry (for example in the form of RG Labs – see below), as well as more wide reaching support, for example, with other countries wishing to establish their own helplines and support structures for gambling related harms. All the while, we are challenging practices and driving innovation to inform change, based on our extensive experience.

The SGS is designed to support operators wishing to exceed industry licence conditions, raise overall standards for Safer Gambling practices and promote social responsibility in the gambling sector. Grounded in updated licensing codes, evidence-based best practice, and direct input from our service users, the final Standard has been signed off by an independent panel of sector experts. It has been further strengthened with support from the British Standards Institute.

Operators undertaking the Standard must comply with its substantial requirements to achieve one of four levels. The Standard lays out a roadmap of improvement for gambling operators and encourages them to take that journey with us to make their culture, products and environments safer for their customers.

**This year, 11 operators started the accreditation process the new Safer Gambling Standard**

**Earlier in the year, 5 operators were awarded the GamCare Certification (now superseded by the Safer Gambling Standard above)**



**Safer  
Gambling  
Standard**

Our training arm has had another successful year; improving its products, delivery, reach and impact, as well as increasing its income that will be used to support GamCare's wider work. We developed and delivered three levels of training product to meet the needs of a range of customers with varied expertise. We have started to deliver to wider organisations, beyond operators, such as councils, financial services and other non-gambling industry corporates.

Here is what one operator said about the impact of our training:

“

The RG [Responsible Gambling] guys here have been gradually turning their questioning style around following the training and are really starting to have some effective interactions with people. [A worker] mentioned yesterday that he'd had 'the best call he'd made so far' managing to use his questioning technique to draw information from a customer on a call that previously might have ended more quickly with little results. I can certainly see evidence of them using more preventative interactions instead of just focussing on signs of gambling harm, which is pretty impressive as they are still only a team of 2.”

In line with our objectives, wider Safer Gambling Work this year has also included:

- Support for Responsible Gambling Week November 2018 – we delivered a large number of Youth Programme training sessions and workshops around the country, aimed at educating young people about gambling, including risks and markers of harm
- Introduction of 'Responsible Gambling Labs' – where GamCare service users and staff come together with operators to directly input into the design of their Safer Gambling initiatives, messaging and products, to ensure they are safer for customers
- Introduction of call transfers from operator customer care teams to the National Gambling Helpline - whereby staff can link customers to GamCare support if there are concerns of gambling related harm, reducing friction for those in need of help. See case studies below.
- We secured funding for a new, dedicated website for the Safer Gambling Standard, which will be developed in 2019
- We provided input into the Gambling Commission's new National Strategy to Reduce Gambling Related Harm launched in April 2019

### Case Study from our Safer Gambling work

These are real-life examples that show the value of our new call transfers function, which enables operator customer care teams to link to GamCare signposting<sup>7</sup> and support through the Helpline. *(names have been changed for anonymity)*

**John (gambler)** contacted Customer Services at his gambling operator and, on identification of a gambling problem, was connected by the operator via call transfer to the National Gambling Helpline. John spoke for over an hour with a GamCare Adviser.

During this call John and the adviser discussed his situation. He was offered information and gambling management advice, signposting information, and there was an agreement for a further follow up call to take place.

In total there were four further call-backs made following the initial contact, which included further signposting advice (including to debt support, and other online services), and encouraging James to enter treatment with GamCare.

John went on to undertake a comprehensive assessment and to attend treatment sessions with a practitioner within in one of GamCare's partner agencies.

**Lucy (gambler)** was transferred by an operator via call transfer to the National Gambling Helpline and was supported by a GamCare Adviser.

Lucy and the Adviser discussed her situation, and she was offered advice on gambling management, given information on other support and treatment services, and provided with details about the self-exclusion and blocking services GamBan and GamStop. Lucy was provided with information on GamCare's wider online support options, including Live Chat, Forums and Chatrooms.

She was also supported through signposting to other services that could help her personal situation, which included debt, financial abuse, emotional wellbeing and limited social support. She was linked to a range of services including PayPlan, Women's Aid, the Samaritans, as well as advised on how her GP and local mental health service could help.

<sup>7</sup>GamCare's Helpline services include signposting, whereby they advise service users on available and alternative support agencies and options that could support their individual needs and circumstances

## Other Achievements

In addition to our outcomes relating to Treatment, Risk Reduction and Safer Gambling, we have achieved progress across other objectives relating to continuous improvement, evidence-based practice, inclusivity and diversification.

Headlines include:



**26** We have developed our governance and quality assurance systems, including improved performance reporting and governance processes across our treatment network. We have developed a new Quality Assurance Framework, and achieved successful re/accreditations with ISO, BACP and the Helpline Partnership.



With service users at the heart of what we do, we have developed our engagement and involvement opportunities. We have maintained an active Service User Panel, gathered user insights to inform our Safer Gambling Standard, co-designed elements of our targeted Programmes, and offered peer support services.



In terms of diversification to support our sustainability, we successfully achieved funding from new sources for a range of specialist projects. We have also doubled, on last year, the amount of income we receive from our training activity. In addition, we have received various pro bono support, which we are grateful for.

## Looking Forwards

Our focus for 2019/20, in terms of Activity and Impact, is to continue to strive to meet the goals identified in our three-year strategy; that is, to help more people affected by gambling harms, support more at risk groups, achieve better outcomes and impact, and promote Safer Gambling. We will utilise insight from this year's data, and what service users tell us, to better shape our services to meet identified needs, which is where we can achieve most impact.

Key priorities are:

**Extending our reach in treatment, with additional capacity and new geographical areas**

**Develop our work to support affected others (friends, family, partners)**

**Co-locating our treatment teams and central functions, in a new London-based hub**

**Extending choice in treatment, through new treatment options, including online CBT**

**Implementing our new national Women's Programme**

**Further strengthening our pathways within the treatment sector, towards a national system**

**Increasing the voice of lived experience via our joint 'Peer Aid' project with Betknowmore UK**

**Developing a new Financial Wellbeing Programme**

**Developing our Service User engagement and involvement work**

**Embedding the new Safer Gambling Standard and extending the reach of our industry-based training**

Internally, we recognise that, in order to support our ongoing growth and aspirations, we need solid foundations and infrastructure. We will continue to focus on strengthening and consolidating our governance, quality and workforce skills. We are also committed to improving the way we monitor, evaluate and report on the impact and value of our work. We will take learning from last year to ensure appropriate resources are in place to support our development plans. As well as managing organisational growth, we also recognise a number of other challenges going forwards, including the future of funding and political uncertainty, and will pragmatically adapt our strategies and priorities as necessary, prioritising the needs of our service users in all decision making.

## 03

## Financial Review and Governance

During 2018/19 we continued to receive the majority of our funding from GambleAware. In 2018/19, our total income (all income) was £5,404,167 (2017/18: £4,212,548) to support our primary charitable activities.

GamCare continued to benefit from other income sources, such as training, certification and donations. Restricted donations of £84.7k were received in support of our wider strategic aims, for example, to support work relating to the Hertfordshire Criminal Justice System.

The overall result was a surplus of £380k in the year. A total of £262k was designated for a range of activities for the next financial year, accommodating our central, treatment and programmes teams, and creating a support hub for London.

### Reserves Policy and Going Concern

GamCare aims to maintain reserves to allow continuity of operations for six months in the event of funding ceasing. This does not allow for continuity of services which are assumed would cease with funding. It allows for the known liabilities that arise on the cessation of services and operations such as redundancies and lease commitments, and a contingent element to ensure a responsible cessation of operations can be made.

The reserves policy is reviewed on an annual basis in the first quarter of each financial year (April – June), following the agreement of budget and the required level of reserves is recalculated at this point. As at April 2019, the required level of reserves was calculated on this basis to be £1.1m.

As at 31st March 2019, free reserves amount to £921k which is below the policy level set by the Board (£1.1 million), see Note 13. GamCare needs to increase its reserves to be policy compliant. We will achieve this growth in free reserves by expanding our operations and achieving steady growth in unrestricted income.

The Trustees consider that adequate resources continue to be available to fund the activities of GamCare for the foreseeable future and therefore considers the charity to be a going concern.

### Remuneration Policy

The Trustees and the Senior Management Team comprise the key management personnel of the Charity responsible for directing and operating the charity on a day to day basis.

The Charity carries out an external remuneration benchmark survey comparing the Charity to similar size organisations. Salaries are reviewed in relation to this benchmark. Similarly, the benchmark survey is used by the Trustees in reviewing the Senior Management team pay as a minimum annually.

### Risk Management

The Trustees and the executive regularly review the risks to which GamCare is exposed and are satisfied that systems exist to mitigate these risks. A formal risk register is maintained and is reviewed, as appropriate, by the management team, Audit Committee, the Clinical and Quality Governance Committee and Trustee Board at regular meetings throughout the year.

All employees undertake both mandatory training and professional development activities and have regular supervision and annual appraisals.

Adequate insurance cover has been taken to cover employees carrying out work for and on behalf of GamCare; this includes any claim resulting from alleged or actual abuse.

#### The major risks to the Charity include:

- Failure or disruption of GamCare database systems will result in disruption to GamCare Helpline/ NetLine services and operations. The treatment service and partners will not be able to record and retrieve client data. A service level agreement with our database services provider (IFS) and continuous improvements to systems ensures that the service provision continues throughout our services.
- Legal action against the Charity by a client or caller. To minimise we maintain rigorous training, escalation procedures, debriefing, and supervision for all our employees.
- Major Information and Communications Technology (ICT) failure; we maintain an ICT strategy which focuses on ensuring continuity of operations. Our ICT is predominantly 'cloud' hosted, and our network and software are maintained by established support and software providers.
- Network Providers ceasing operations; we undertake annual due diligence monitoring of all our Network Providers and have regular performance and quality assurance meetings to ensure that any issues are notified at an early stage.

### Grant Making Policy

Grants are made to treatment organisations that deliver GamCare's Model of Care to beneficiaries (service users) across Great Britain. The criteria for making grants to these organisations include: an organisational due diligence process; consideration of their experience and ability to deliver clinically effective treatment to beneficiaries; their ability to deliver local treatment and engage with local communities; meeting due diligence criteria around effective clinical governance; robust finances; and the ability to provide continuity of treatment.

### Future Plans

In 2019/20 we will continue to work towards the delivery of our three-year strategic plan. Each year we complete a business plan linked to this which is reviewed by the Board of Trustees. For the coming year, we have achieved increased investment in a number of our services, partly as a result of the support of our main funder, GambleAware®, and also as a result of new grants and donations. This investment enhances our work across all three strategic themes and our underpinning cross-cutting themes. We anticipate a busy year ahead, in which we will focus on enhancing our service provision as described in the Activity and Impact section above.

### Structure, Governance and Management

GamCare is a registered charity and a company limited by guarantee. The company is registered at Companies House, registration number 03297914. The company is also a Registered Charity, registration number 1060005. The governing document is the Memorandum and Articles of Association, which establishes the objects and powers of the company.

Trustees are identified and appointed by the Board. On appointment, Trustees are given an induction pack which details their role and responsibilities as Trustees.

Trustees take overall responsibility for setting the mission, the strategy and objectives of the organisation, monitoring performance and managing risk. Management of the organisation is delegated to the Chief Executive, who leads on implementing the strategy and providing a comprehensive report to the Board and its subcommittees. The Board meets four times each year and is supported by the work of the Audit Committee and Clinical and Quality Governance Committee which also meet four times annually.

The charity had a subsidiary trading organisation, GamCare Trade Services Limited, which was dissolved on 26th March 2019.

GamCare makes use of a network of provider organisations who deliver treatment to people affected by gambling related harm nationwide. Grants are made to these organisations, and performance is managed through a Grant Agreement.

In 2018/19, the organisation had an average of 46 employees (full time equivalent average) (2017/18: 36).

### Fundraising Statement

The majority of GamCare income (88%) for 2018/19 was through charitable activities commissioned by GambleAware®. Direct donations to GamCare (7%), and unrestricted income earned from training and accreditation services (5%), constituted remainder of GamCare's income for the year.

We do not solicit direct donations from the general public and have received no complaints for the practice in 2018/19.

We have ensured we are compliant with GDPR data protection regulations and all other relevant codes of conduct.

### Public Benefit

The Charity Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. All the Charity's activities are designed to deliver the public benefits described in its charitable objects. The Board regularly reviews its strategy, plans and performance.



### Statement of Trustee's Responsibilities

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

Company law required 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 of the Charities Statement of Recommended Practice (SORP);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards, including Financial Reporting Standard 102 (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 confirm that:

- 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.

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

Buzzacott were appointed auditors for the year after a re-tendering process of the audit services. They are deemed to be appointed in accordance with Section 487 (2) 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 was approved by the Trustees on 02/12/2019 and was signed on their behalf by:



**John Brackenbury CBE**  
GamCare Trustee and Chairman  
of the Audit Committee

## Independent Auditor's report to the Members and Trustees of GamCare

### Opinion

We have audited the financial statements of GamCare (the 'charitable company') for the year ended 31 March 2019 which comprise the statement of financial activities, the charitable company balance sheet and 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 2019 and of the charitable company's 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.

### 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

### 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 also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The Trustees' report, which is also the directors' report for the purposes of company law, 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.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The charitable company 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 (who are also the directors of the charitable company for the purposes of company law) 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

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.

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](http://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. 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.



11/12/2019

**Buzzacott LLP,**  
**On behalf of**  
**Hugh Swainson** (Senior Statutory Auditor)  
Statutory Auditor  
130 Wood Street  
London

## 05

### Statement of Financial Activities (Incorporating Income and Expenditure Account)

For year ending 31 March 2019

Note	Unrestricted 2018/19 £	Restricted 2018/19 £	Total 2018/19 £	Unrestricted 2017/18 £	Restricted 2017/18 £	Total 2017/18 £
<b>Income from:</b>						
Donation	292,085	84,701	376,786	127,284	20,000	147,284
Charitable Activities	260,573	4,739,012	4,999,585	149,724	3,910,000	4,059,724
Investment income	2,094	-	2,094	574	-	574
Other Income	25,702	-	25,702	966	4,000	4,966
<b>Total Income</b>	<b>580,454</b>	<b>4,823,713</b>	<b>5,404,167</b>	<b>278,548</b>	<b>3,934,000</b>	<b>4,212,548</b>
<b>Expenditure on:</b>						
Charitable Activities	176,472	4,847,503	5,023,975	264,415	4,095,586	4,360,001
<b>Total Expenditure</b>	<b>176,472</b>	<b>4,847,503</b>	<b>5,023,975</b>	<b>264,415</b>	<b>4,095,586</b>	<b>4,360,001</b>
<b>Net movement in funds</b>	<b>403,982</b>	<b>(23,790)</b>	<b>380,192</b>	<b>14,133</b>	<b>(161,586)</b>	<b>(147,453)</b>
<b>Reconciliation of funds</b>						
Total funds brought forward	818,674	196,906	1,015,580	804,541	358,492	1,163,033
Total fund carried forward	<b>1,222,656</b>	<b>173,116</b>	<b>1,395,772</b>	<b>818,674</b>	<b>196,906</b>	<b>1,015,580</b>

All gains and losses arising are included in the above and arise from continuing activities.

## Balance Sheet

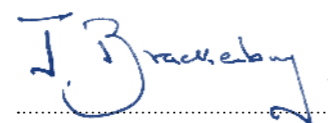
As at 31st March 2019

	Note	£	2019 £	2018 £
<b>Fixed assets</b>				
Intangible Fixed Assets	9		50,067	43,793
Tangible Fixed Assets	10		6,436	11,446
<b>Total Fixed Assets</b>			<b>56,503</b>	<b>55,239</b>
<b>Current assets</b>				
Debtors	11	714,680		117,053
Cash at bank and in hand		2,740,451		1,262,146
<b>Total Current Assets</b>		<b>3,455,131</b>		<b>1,379,199</b>
Creditors: amounts falling due within one year	12	(2,115,862)		(418,857)
<b>Net Current assets</b>			<b>1,339,269</b>	<b>960,341</b>
<b>Net assets</b>			<b>1,395,772</b>	<b>1,015,580</b>
<b>Funds</b>				
Restricted funds	14		173,116	196,906
Designated funds			262,618	-
Unrestricted funds			960,038	818,674
<b>Total funds</b>			<b>1,395,772</b>	<b>1,015,580</b>

The notes on pages 42 to 54 form part of these financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard 102 (effective 1 January 2015).

Approved by the Board, and authorised for issue, on 02/12/2019 and signed on behalf of the Board by:



**John Brackenbury CBE**  
Chairman of the Audit Committee

GamCare: a company limited by guarantee,  
Company Registration number 03297914  
(England & Wales)

## Statement of Cash flows

For the year ended 31st March 2019

	Note	2019 Total £	2018 Total £
<b>Net Cash provided by Operating Activities</b>			
	17	1,510,592	79,251
<b>Cashflows from Investing Activities</b>			
Interest Income	2a	2,094	574
Purchase of Intangible Fixed Assets	9	(32,000)	(38,877)
Purchase of Tangible Fixed Assets	10	(2,383)	(14,654)
<b>Cash provided by (used in) Investing Activities</b>		<b>(32,289)</b>	<b>(52,957)</b>
Increase in Cash and Cash Equivalents in the year		1,478,305	26,294
Cash and Cash Equivalent at the beginning of the year		1,262,146	1,235,852
<b>Cash and Cash Equivalent at the end of the Year</b>		<b>2,740,451</b>	<b>1,262,146</b>

# Notes to the Financial Statements

## Note 1: Accounting Policies

### (a) Basis of Accounting

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a public benefit entity for the purposes of FRS 102 and therefore the charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006 and the Charities Act 2011.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the Trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and funding income. After making enquiries the Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. There are no material uncertainties.

### (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 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 VAT 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 Activity (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as time and usage.

### (e) Fixed Assets

Tangible Fixed assets excluding investments are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life. Fixtures, fittings and equipment are written off over 5 years. IT equipment is 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

The company contributes to a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the statement of Financial Activities in the year in which they become payable to the scheme.

### (h) Critical accounting estimates and areas of judgement

In the view of the Trustees in applying the accounting policies adopted, the only area of judgement used by management is in the estimation of the provision for dilapidation included in Note 3. No other judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any other estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

### (i) Debtors

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

### (j) Cash at bank and in hand

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.

### (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 the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

### (l) Financial instrumentss

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.

**Note 2: Income**

2018/19 Income comprises the following:

	Unrestricted £	Designated £	Restricted £	Total £
<b>2a. Donations</b>				
Public/Institutional	29,467	262,618	84,701	376,786
<b>Total</b>	<b>29,467</b>	<b>262,618</b>	<b>84,701</b>	<b>376,786</b>
<b>2b. Charitable Activities</b>				
Grants -GambleAware (Helpline and Treatment)	-	-	4,651,769	4,651,769
Grants - Other Grants	-	-	87,243	87,243
Training and Certifications	260,573	-	-	260,573
<b>Total</b>	<b>260,573</b>	<b>-</b>	<b>4,739,012</b>	<b>4,999,585</b>

2017/18 Income comprises the following:

	Unrestricted £	Designated £	Restricted £	Total £
<b>2a. Donations</b>				
Public/Institutional	127,284	-	20,000	147,284
<b>Total</b>	<b>127,284</b>	<b>-</b>	<b>20,000</b>	<b>147,284</b>
<b>2b. Charitable Activities</b>				
Grants -GambleAware (Helpline and Treatment)	-	-	3,910,000	3,910,000
Training and Certifications	149,724	-	-	149,724
<b>Total</b>	<b>149,724</b>	<b>-</b>	<b>3,910,000</b>	<b>4,059,724</b>

**Note 3: Analysis of Costs of Charitable Activities**

2018/19 Analysis of Costs of Charitable Activities

	Activities undertaken directly £	Grant funding of Activities £	Support Costs £	Other* £	2018/19 Total £
		(Note 5)	(Note 4)		
GambleAware Helpline and Treatment	1,304,051	2,676,704	653,417		4,634,172
Leeds Gambling Services	13,703	-	2,440		16,143
Criminal Justice System	17,036	-	3,991		21,027
Youth	66,030	54,531	12,024		132,585
Prevention	245,029	-	64,865		309,894
Other	-	-	-	(89,846)	(89,846)
<b>Total</b>	<b>1,645,849</b>	<b>2,731,235</b>	<b>736,737</b>	<b>(89,846)</b>	<b>5,023,975</b>

\*Service Charge disputes from 2013 which were settled in 2018/19, where settlement amount was less than the provision made.

2017/18 Analysis of Costs of Charitable Activities

	Activities undertaken directly £	Grant funding of activities £	Support Costs £	2018/19 Total £
		(Note 5)	(Note 4)	
GambleAware Helpline and Treatment	1,543,967	1,964,358	411,462	3,919,517
Youth	150,340	-	25,720	176,060
Prevention	187,265	-	77,159	264,424
<b>Total</b>	<b>1,881,302</b>	<b>1,964,358</b>	<b>514,341</b>	<b>4,360,001</b>

## Note 4: Analysis of Support Costs

### 2018/19 Analysis of Support costs activities

Activity	Management £	Central Admin £	Finance £	ICT £	HR £	2018/19 Total £
GambleAware Helpline and Treatment	206,187	183,368	94,357	136,264	33,241	653,417
Leeds Gambling Services	685	610	314	454	377	2,440
Criminal Justice System	1,258	1,120	576	832	205	3,991
Youth	3,789	3,374	1,736	2,507	617	12,024
Prevention	20,442	18,203	9,367	13,527	3,326	64,865
<b>Total</b>	<b>232,361</b>	<b>206,675</b>	<b>106,350</b>	<b>153,584</b>	<b>37,766</b>	<b>736,737</b>

### 2017/18 Analysis of Support costs activities

Activity	Management £	Central Admin £	£	ICT £	HR £	2017/18 Total £
GambleAware Helpline and Treatment	170,472	54,743	48,470	80,213	57,565	411,512
Youth	10,658	3,421	3,029	5,013	3,598	25,720
Prevention	31,973	10,264	9,088	15,040	10,793	77,159
<b>Total</b>	<b>213,102</b>	<b>68,428</b>	<b>60,587</b>	<b>100,266</b>	<b>71,957</b>	<b>514,341</b>

Included within support costs are governance costs of £11,986 (2017/18 £15,140)

## Note 5: Analysis of Grants

The following grants were paid to GamCare's Network Provider treatment organisations:

	2018/19 £	2017/18 £
South	1,173,187	875,928
Midlands	260,530	180,305
North and Scotland	1,297,518	908,125
<b>Total</b>	<b>2,731,235</b>	<b>1,964,358</b>

## Note 6: Trustee Expenses

Travel, office and entertainment costs amounting to £206 (2017/18: £348) were reimbursed to two Trustees (2017/18: two).

The Chairman received Honorarium payments of £25,000 (2017/18: £25,000) which is appropriate in line with the Charity's constitution documents covered by clauses 11.5 and 15.3.

No other Trustees received any remuneration (2017/18: £0)

## Note 7: Net Income for Year

This is stated after charging:

	2019 £	2018 £
Auditors' remuneration: in respect of the charity	8,800	7,900
Auditors' remuneration: in respect of prior year audit	3,186	7,240
Auditors' remuneration: non-audit services	-	2,390
Depreciation	7,391	16,143
Amortisation	25,726	33,482



**Note 8: Staff Costs and Emoluments**

	2019 £	2018 £
Salaries and wages	1,400,887	1,225,632
Social security costs	135,436	117,618
Pension contributions	81,644	68,646
Other wages and salaries	39,517	75,814
	<b>1,657,484</b>	<b>1,487,710</b>
The average number of employees is:	<b>52</b>	<b>46</b>
The average number of FTE employees is:	<b>46</b>	<b>36</b>

The following numbers of employees received total emoluments within the bands shown:

	2018-19 £	2017-18 £
£70,001-£80,000	-	1
£90,001-£100,000	-	1
£100,001-£110,000	<b>1</b>	-

One employee accrues benefits under defined contribution pension schemes. Total pension contributions paid for these employees were £15,365 (2017/18: £10,079).

The total employment benefits of the Key Management personnel including employers' pension and national insurance contributions were £332,225 (2017/18: £237,274). The Key Management personnel include the Trustees, and the four executive directors listed on page 2 in 'key management personnel'.

**Note 9: Intangible Fixed Assets**

	Computer Software £
<b>Asset Cost</b>	
Balance b/f at 1st April 2018	245,590
Additions	32,000
Balance c/f at 31 March 2019	<b>277,590</b>
<b>Accumulated Amortisation</b>	
Balance b/f at 1st April 2018	<b>201,797</b>
Charge for year	25,726
Balance c/f at 31 March 2019	<b>227,523</b>
<b>Net book value</b>	
Brought forward 1 April 2018	43,793
Carried forward 31 March 2019	<b>50,067</b>

**Note 10: Tangible Fixed Assets**

	Fixtures, Fittings and Equipment £	Computer and IT equipment £	Total £
<b>Asset Cost</b>			
Balance brought forward at 1st April	12,240	50,602	62,842
Additions	-	2,383	2,383
Disposals	-	(4,176)	(4,176)
Balance carried forward at 31 March	12,240	48,809	61,049
<b>Accumulated depreciation</b>			
Balance brought forward at 1st April	7,569	43,829	51,398
Charge for year	3,510	3,881	7,391
Disposal	-	(4,176)	(4,176)
Balance carried forward at 31st March	11,079	43,534	54,613
<b>Net book value</b>			
Brought forward 1st April 2018	<b>4,671</b>	<b>6,775</b>	<b>11,446</b>
Carried forward 31 March 2019	<b>1,161</b>	<b>5,275</b>	<b>6,436</b>

**Note 11: Debtors**

	2019 £	2018 £
Trade debtors	569,938	37,938
Other debtors	2,738	2,780
Prepayments and accrued income	142,004	76,335
<b>Total</b>	<b>714,680</b>	<b>117,053</b>

All debtors apart from prepayments are financial instruments measured at present value.

**Note 12: Creditors**

	2019 £	2018 £
Trade creditors	54,199	65,376
Other creditors	17,611	11,745
Accruals and deferred income	2,004,500	314,924
Taxation and social security	39,552	26,812
<b>Total</b>	<b>2,115,862</b>	<b>418,857</b>

All creditors and financial instruments are measured at present value.

Above figures include pension liability of £9,223 (2018: £6,505)

**Note 13: Analysis of Net Assets Between Funds**

2018/19 Analysis of Net Assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2018/19 £
Intangible Fixed Assets	35,047	-	15,020	50,067
Tangible Fixed Assets	3,693	-	2,743	6,436
Net Assets/Reserves	921,298	262,618	155,353	1,339,269
<b>Total</b>	<b>960,038</b>	<b>262,618</b>	<b>173,116</b>	<b>1,395,772</b>

2017/18 Analysis of Net Assets between funds

Charity	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2017/18 £
Intangible Fixed Assets	30,655	-	13,138	43,793
Tangible Fixed Assets	8,012	-	3,434	11,446
Net Assets	780,007	-	180,334	960,341
<b>Total</b>	<b>818,674</b>	<b>-</b>	<b>196,906</b>	<b>1,015,580</b>

**Note 14: Movement in Funds**

	As at 1st April 2018 £	Income £	Expenditure £	Transfer £	As at 31st March 2019 £
<b>Restricted funds</b>					
National Gambling Helpline and Treatment	47,526	4,651,769	4,634,172	-	65,123
Leeds Gambling Service	-	15,000	16,143	1,143	-
Criminal Justice System	14,000	27,524	21,027	-	20,497
Youth	127,309	84,701	132,585	-	79,425
Remote Gambling	8,071	-	-	-	8,071
Website Development	-	44,719	44,719	-	-
<b>Total restricted funds</b>	<b>196,906</b>	<b>4,283,713</b>	<b>4,848,646</b>	<b>1,143</b>	<b>173,116</b>
Designated Funds	-	262,618	-	-	262,618
Unrestricted Funds	818,674	317,836	175,329	(1,143)	960,038
<b>Total unrestricted funds</b>	<b>818,674</b>	<b>580,454</b>	<b>175,329</b>	<b>(1,143)</b>	<b>1,222,656</b>
<b>Total funds</b>	<b>1,015,580</b>	<b>5,404,167</b>	<b>5,023,975</b>	<b>-</b>	<b>1,395,772</b>

Helpline and Treatment	To provide a Helpline Service to gamblers and affected others and to provide treatment support via our agreed Model of Care to gamblers and affected others.
Leeds Gambling Service	Implementation of a new service, working with NHS and local partners to reduce gambling related harm locally via prevention, treatment and support activities.
Criminal Justice System	To provide support across the Criminal Justice System in Hertfordshire to those who are affected gambling related harm.
Youth	To provide education to young people and professionals around gambling, potential risks and harms.
Remote Gambling	Knowledge transfer research project.
Website development	GambleAware® funded for the redevelopment of our website.

Designated funds will be spent during the first half of the year on a range of activities.

**Note 15: Operating Lease**

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

	Land & Buildings £	2019 Other £	Land & Buildings £	2018 Other £
<b>Payments due</b>				
Within one year	16,331	14,779	16,331	3,874
Between 2-5 years	-	26,779	-	14,529
	<b>16,331</b>	<b>41,558</b>	<b>16,331</b>	<b>18,403</b>

**Note 16: Related Party Transactions**

One member of the Board of Trustees received Honorarium payments of £25,000 (2018: £25,000) in line with the Charity's constitution documents. No other transaction with related parties were made during the year. (2017/18: £0)

**Note 17: Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities**

	2019 £	2018 £
Net Movements in Funds	380,192	(147,453)
Add back depreciation charge	7,391	16,143
Add back amortisation charge	25,726	33,482
Less Interest Income shown in investing activities	(2,094)	(574)
(Increase) Decrease in Debtors	(597,628)	15,854
Increase in Creditors	1,697,005	161,799
<b>Net Cash provided by/ (used in) Operating Activities</b>	<b>1,510,592</b>	<b>79,251</b>

**GamCare**

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Charity Number: 1060005

Charitable Company Registered  
in England No: 03297914