



2021

Trustees' Annual Report and Financial Statements

Year ended 31 March 2021

Charity Number: 1060005

Charitable Company Registered
in England No: 03297914

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01. Introduction and Context

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2021

Charity Information for The Year Ended 31st March 2021

Registered
Charity Name: GamCare

Trustees: Sir Ian Prosser (Chairman) */** (retired June 2021)
John Brackenbury CBE *
Jill Britton **
Margot Daly * (appointed as new Chair June 2021)
Emily Finch **
John Hagan *
Dominic Harrison *
Gareth Jarvis ** (from September 2020)
Matthew Moth ** (from September 2020)

*Audit Committee members

**Clinical and Quality Governance Committee members

Recruitment for new/additional Trustees began at the
end of the reporting period.

Key Management

Personnel: Anna Hemmings (Chief Executive Officer)
Helen Garratt (Director of Clinical & Community Services –
until July 2021)
Mike Kenward (Director of Development)
Syed Ali Naqi (Director of Finance & Resources – until September 2020)
Jenny Olsen (Director of Policy & Communications –
from September 2020)
Debby Morrell (Director of People and Organisational Development –
from November 2020)
Martina Lewis- Stasakova (Interim Director of Finance and IT –
until August 2021)
Chris Franklin (Director of Finance and IT – from February 2021)
Ray Hassan (Director of Quality Assurance and Innovation, Interim
– from February 2021)

Secretary: Syed Ali Naqi (to September 2020)
Kanika Lim (September 2020 to present)

Registered Office: 91-94 Saffron Hill, London, EC1N 8QP

Registered Number: 03297914 (England and Wales)

**Registered
Charity Number:** 1060005

Auditor: Buzzacott LLP
130 Wood Street
London, EC2V 6DL

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill, West Malling
Kent, ME19 4LQ

The trustees, who are the directors for the purposes of company law, present their statutory report, including the Strategic Report, together with the financial statements of GamCare for the year ended 31 March 2021.

The report covers the year ended 31 March 2021 (1st April 2020 to end March 2021).

We are committed to ensuring transparency to the public and wider stakeholders in relation to how our funds are received and utilised, our strategic objectives, and our annual progress against these.

Our report is produced in accordance to relevant laws and best practice, specifically:

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

Statement from GamCare's Chair and CEO

During the last year, we worked against the backdrop of the coronavirus pandemic, which has profoundly impacted all our lives. Despite the challenges this posed, this year we reached more people than ever, extending the impacts of our services for beneficiaries.

For those harmed by gambling, this was a particularly challenging year, in which the isolation, stress and money worries may have been amplified by the pandemic.

We are proud that as an organisation, we have adapted, survived, and thrived over the last year, though of course it's been tough at times. We are proud of all our teams, who have shown great resilience throughout, and who have continued to demonstrate their passion and commitment to the work that we do. This meant GamCare was available 24/7, year-round, to offer support. We are also grateful for the continued support of GambleAware, our main funder.

For the 340,000 people in Great Britain with gambling problems and their families, our services have been more important than ever. Despite an initial decline in the volume of calls during the first lockdown, we subsequently received more calls than ever coming through to the National Gambling Helpline, answering around 42,000 calls throughout the year.

Online gambling was, at times, the only form of gambling available during the pandemic. We launched our TalkBanStop campaign to promote the layering of tools and support available to limit access to gambling websites, and to provide a 'one-stop shop' to access the Helpline, GAMSTOP and Gamban.

In treatment, whilst we saw fewer first-time clients, mirroring trends across other health and social care services, we maintained contact with over 10,000 people across our treatment partner network.

Our online support services were particularly popular, offering a lifeline for those unable to find confidential space to speak during lockdown.

Our outreach and training work swiftly moved online, making it more accessible than ever. We reached over 15,000 professionals and over 7,000 young people directly to raise awareness about gambling harms, through the Young Peoples Gambling Harm Prevention Programme, delivered with YGAM. We were also delighted to secure additional funding to continue developing a number of our programmes, including engagement with the criminal justice system and our women's programme.

Working with our network of partners throughout the pandemic, we have developed new partnerships with our 'Ready to Talk' campaign, working with other helpline charities such as the National Domestic Abuse Helpline (Refuge) and Samaritans.



Margot Daly
Chair of the Board of Trustees



Anna Hemmings
Chief Executive Officer

Postscript: Margot Daly has been a member of the Board of Trustees since 2015. Following the retirement of Sir Ian Prosser on 3rd June 2021 it was the unanimous opinion of the Board of Trustees that Margot should be appointed as Chair. Margot's ongoing appointments include: Inquiry Chair at the Competition and Markets Authority (CMA), and Chair of the Audit Committee at the Navy, Army and Air Force Institutes (NAAFI).

Strategic Report

The Work of GamCare and its Partners

GamCare's work

Founded in 1997, GamCare is the leading provider of information, advice, and support for anyone affected by gambling harms.

We:

- Operate the National Gambling Helpline
- Provide support and treatment for anyone harmed by gambling
- Engage and educate organisations and communities on gambling related harms
- Develop effective approaches to safer gambling, including working with the gambling industry to raise standards

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We are a registered charity, with service users always at the heart of what we do. We are governed by an accountable Board of Trustees, an experienced leadership team, and robust clinical and organisational governance frameworks. Our overall social aim is to reduce gambling related harm, and the negative effects that this can cause for some, including poor mental health, relationship, and financial difficulties.

Our mission is:

To support those harmed by gambling through advice and treatment, and to minimise gambling-related harm through education and engagement.

We work to a solid set of organisational values which we are pleased to have renewed over the last year, co-produced with our staff and other stakeholders. They are as follows:

Collaborative

Achieving more together

Ambitious

Embracing future growth

Learning

Harnessing knowledge

Leading

Shaping the agenda

Our values encapsulate the way we work with clients and one another, and flow through everything that we do as a charity.

We are proud of our achievements. In the last three years we have **supported over 100,000 people** across the National Gambling Helpline, online, and treatment services. We have **trained 24,000 staff** across 1000s of organisations on awareness of gambling harms and support.

“

Just want to thank you for the invaluable work and commitment from all at GamCare. You've given me my life back.”

GAMCARE SERVICE USER

Our work is based around three key areas of provision:

Support and treatment services

We provide the 24/7 National Gambling Helpline as well as support and structured treatment services for adults, and now also a Young People's Service. Our treatment is evidence-based, outlined in GamCare's Model of Care Framework, and is based on Cognitive Behavioural Therapy (CBT), **Motivational Interviewing, brief interventions, and other therapeutic approaches**. Support and treatment is delivered through one to one, groupwork, through face to face, and online sessions. GamCare engages the largest number of service users in gambling support and treatment nationally.

Engagement and risk reduction programmes

We offer bespoke engagement, awareness-raising, and resources to professionals that come into contact with those at higher risk of gambling related harm. Our current programmes work with **women, young people, criminal justice, and finance/debt sectors, as well as pilot work in other areas, such as armed services and young adults**. Our training provides awareness of gambling harms and supports professionals to be able to screen and identify harm and develop pathways into locally available support.

Safer gambling and industry-facing services

GamCare work with the gambling industry and other businesses to support them to develop safer gambling systems and practices. We do this by **training staff, involving people with lived experience in the design or review of gambling operator's products, and providing consultancy and advice**. In addition, we offer an independent quality standard and award to gambling businesses – the Safer Gambling Standard – that assesses the measures they have in place to protect people/customers from experiencing gambling-related harm.

Our strategy

Our aim to reduce gambling related harms is delivered through a detailed three-year strategy, and annual business plans. This year was the last year of our current strategy, spanning April 2018 to the end of March 2021. We are delighted with the enormous efforts of our staff, partners, and service users, that have gone into helping meet the strategy targets, and are pleased to say that we have met or exceeded the majority of these.

Throughout this year we have worked on developing a new three-strategy, to drive our work through to 2024. As ever, our aims are ambitious, but with a skilled workforce and alignment to strong values we are confident in our ability to achieve these. We will focus on continued awareness raising, improving access to support and treatment, developing new support tools and ways of working, and increasing effectiveness through quality and collaboration. Our new strategy is discussed in more detail at the end of Section 2.

¹For further information on GamCare's Model of Care for support and treatment delivery see: <https://www.gamcare.org.uk/about-us/our-model-of-care>

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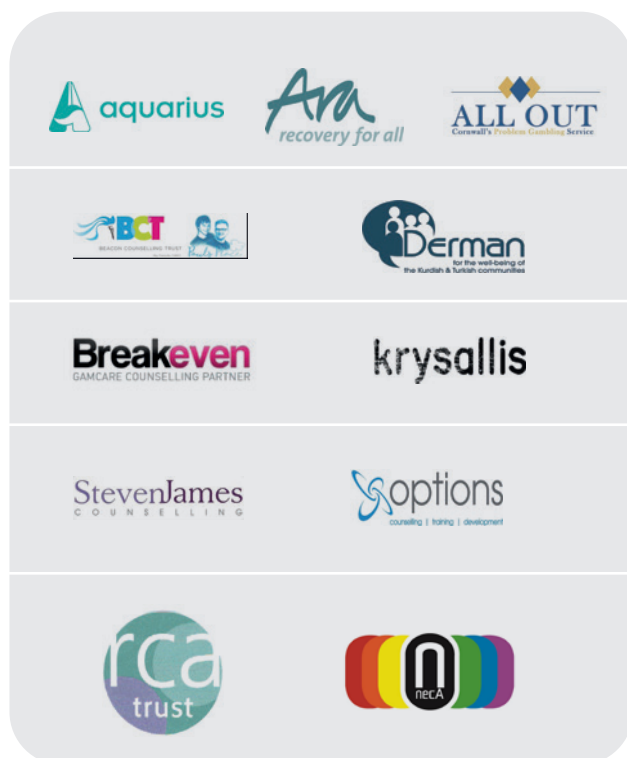
“

Over the next three years, we want to put the extent and impact of gambling harms on the map and ensure more people know about them. We will expand our services to make lasting and positive changes to those harmed by gambling.”

ANNA HEMMINGS, CEO

GamCare's Network Partners

GamCare directly provides support and treatment services in a range of locations. In addition, services are delivered through a national network of treatment providers, who receive grants from GamCare. In this context, GamCare holds a multiple delivery, lead provider, and quality assurance role. Collectively **we offer support across England, Scotland, and Wales, and through our new young people's service, now also Northern Ireland.** During 2020/21 there were 11 network partners in place, who we wish to thank for their delivery and collaboration with us :



Over coming years, we aim to build and extend our partner network in order to support GamCare's longer term objectives to organise gambling treatment in line with the growing number of NHS treatment providers. Since April 2021 we have worked with eight partners - Ara, Breakeven, Derman, Krysalis, NECA, RCA, Beacon and Aquarius – providing services mapped to the identified regions.

The National Gambling Treatment Service

The majority of gambling treatment is commissioned and funded by GambleAware, an independent grant giving charity. The commissioned services fall under the umbrella of the 'National Gambling Treatment Service' (NGTS). We all collectively deliver on the aims of the National Strategy to Reducing Gambling Harm, led by the UK Gambling Commission.

The NGTS commissioned services comprise: GamCare; Gordon Moody (residential rehabilitation services); the NHS National Problem Gambling Clinic in London; and the NHS Northern Gambling Clinic, in partnership with our Leeds Community Service (the NHS services support gamblers with complex needs).

These organisations meet the diverse range of needs of people affected by gambling harm, who can also refer directly themselves to any of the services. This year, we have collaboratively worked with the NGTS providers, GambleAware and NHS England to design the referral pathways and criteria for each part of the system.

GamCare's strategic role

In addition to the core services above, we play an active and strategic role within the gambling treatment and related sectors. We work closely with those harmed by gambling, within local communities, and nationally with experts across health, justice, social care, and financial sectors, including the NHS. We stay up to date with the latest developments across relevant sectors.

2020/21 has seen substantial developments across the gambling industry and other sectors.



Key sector developments

- UK Government's Gambling Act 2005 Review began, consultation ended March 2021
- Department of Culture, Media, Sport (DCMS) minister John Whittingdale took over as the gambling lead, also leading the Gambling Act Review (March 2021)
- Gambling Commission CEO, Neil McArthur, announced his resignation (March 2021)
- GambleAware's CEO, Marc Etches, stepped down (March 2021)
- Advisory Board for Safer Gambling (ABSG) issued an interim progress report on the 2019 three-year National strategy to Reduce Gambling Harms (December 2020)
- Inclusion of gambling and debt as part of the national education curriculum (September 2020)
- National Probation Service included gambling harm in its new delivery model (due 2021)
- The Howard League Commission on Crime and Problem Gambling entered second year
- NHS England and NHS Improvement move to an integrated care system (ICS), with place-based models (April 2021)
- GambleAware consulted on and launched a new five-year strategy (launched April 2021)

Gambling Commission highlights:

- Placed a ban on the use of credit cards to gamble in the UK (April 2020)
- Issued new guidance for online operators to better protect customers from increased risk of harm during lockdown, included an interim advertising ban (May 2020)
- Issued guidance to industry regarding High Value Customers and VIP schemes (2020)
- Announced package of changes to make online games safer by design (2021)
- Published its first National Strategic Assessment to assess risks of gambling

Adapting to the Challenges of the COVID-19 pandemic

Every organisation and every person in the UK – no doubt the world – has been impacted by COVID-19 over the last year, and this continues to the present day. For GamCare, there have been a number of unique challenges to which we have responded pragmatically, rapidly and with impressive resilience. As a charity we are pleased to have managed without any major negative impacts to the organisation or to our service delivery. Whilst there have been some unavoidable dips, especially in help seeking, these have been offset by developments and higher engagement in other areas. Overall, with an enormous amount of agility and hard work, we have managed to flourish, grow, and reach more people – seeing higher performance, a significant increase in staff numbers to better support those in need. Most importantly, **we have not had any breaks or reductions in our client-facing services and have, in fact, improved higher service user outcomes than last year.**

COVID-19 has had a huge impact on gambling activity in Britain, including most land-based gambling venues, such as betting shops and casinos being closed for large periods of the year. Whilst this doubtless helped some in their recoveries, **both online gambling and some shop-based products have remained easily accessible throughout the pandemic.** There have been changes to gambling behaviours: less people have been gambling, but regular gamblers have spent more time or money gambling and have tried new on-line gambling products. There has been a rise in other related health and social issues being reported by some GamCare service users, such as domestic abuse, financial, and mental health issues. **Demand for support services changed, with an initial decrease in people accessing support,** which likely relates to a lack of privacy in the home and being in crisis mode at the start of the lockdown. Shortly after the start of the first lockdown, for GamCare, this moved to a steady rise in people accessing the National Gambling Helpline and our other on-line services.

“

GamCare were really helpful and understanding to my situation with my partners compulsive [gambling] and gave advice quickly, kindly and in a non-judgemental way. They very quickly made a referral for support for me and for my partner and I really appreciate it. It's nice to know that even in these crazy COVID times there is still someone out there to help, just a web chat away. Thank you so much”

GAMCARE SERVICE USER

Internally, our staff that previously worked in offices and treatment rooms had to shift to home-based working, and **delivery of our core activities, including external training and treatment delivery, had to be adapted quickly for remote and virtual delivery.** Whilst GamCare was well prepared for home working and remote delivery across some areas (e.g. the Helpline provision), this was a significantly new way of working for many, including remote induction of new teams during lockdowns. As a responsible employer, we have also focused heavily on managing staff wellbeing and introducing various mechanisms for support and flexibility during this time.

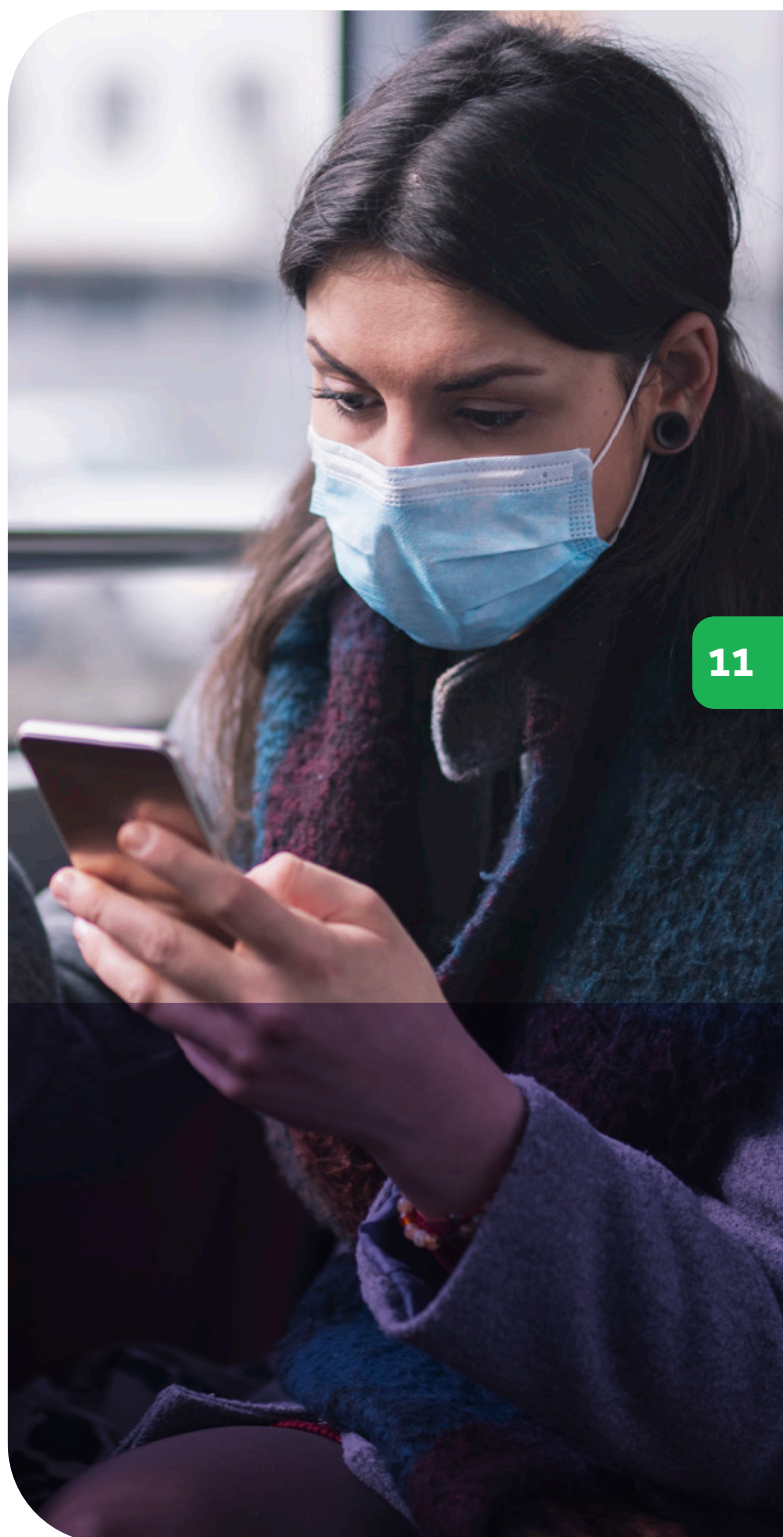
¹ Source: Gambling Commission

“

As a new starter who joined GamCare in May 2021, which as an organisation was managing the second phase of the lockdown, all my onboarding was done remotely. During my induction fortnight I was able to Teams chat with many of the key staff in GamCare (including the CEO) which helped me feel connected to the overall organisation even though I'd not yet seen the offices or met with my direct reports in the flesh.”

GAMCARE EMPLOYEE

Overall, there are many ways in which we have effectively developed our services during this time, including our digital developments for service users, our internal ways of working, and new initiatives to manage the changes described. These changes will be illustrated throughout the remainder of the report. As an example, our #ReadytoTalk campaign, where we worked with other charities (Samaritans, Refuge, Cruse Bereavement Care) to raise awareness of help and support services, reached over 300,000 people via social media engagement. In summary, whilst there have undoubtedly been negative impacts to GamCare's activities during the pandemic, on balance **we have been able to continue and expand on our core activities supporting people during this extremely difficult time**, as well as innovating and changing ways of working for the better in the long term.



02. Activity and Impact

12

2021

Our Activity in Numbers

We are extremely proud of what GamCare, our partners, staff, and service users have achieved together over the last year and throughout our three-year strategy period.

This has been an incredible period of change, growth, and of course, recent challenge, where we have continued to expand, develop, learn, and ultimately meet the needs of more people experiencing gambling-related harm. Below are highlights of our activity and impact, including headline numbers, what the data

tells us, followed by summaries of work and outcomes achieved across each of our three strategic areas (support and treatment services, safer gambling and industry-facing services, engagement and risk reduction programmes).

Headline numbers for 2020/21 are provided, as well as for the last three years, as this is the final year of our three-year strategy.

Our Activity in Numbers

The Last Year: April 2020 to the end March 2021:

Support and Treatment

41,000 +



target chats / calls

- target calls/chats on the National Gambling Helpline (up 9%), including repeat call backs

27,024



individuals contacting Helpline

- individuals contacting the National Gambling Helpline (up 8% from 2019/20)

10,000 +



attended structured treatment

- 10,000+ people attended structured treatment

Engagement and Risk Reduction

14

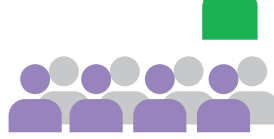
14,797



professionals trained

- professionals working with at risk individuals received gambling awareness training (up 64%)

7,331



gambling awareness workshops

- gambling awareness workshops to young people

25,547



BigDeal page views

- page views of our BigDeal website for young people, parents, and teachers

Safer Gambling Services (Gambling Industry-facing)

1,015



individuals trained

- People from gambling business, and other corporate staff, received safer gambling training

10



SGS assessments

- GamCare Safer Gambling Standard assessments undertaken for operators with multiple website domains

143

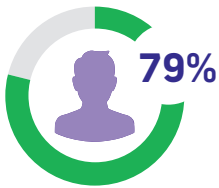


customer call transfer

- customer call transfers from gambling/other businesses directly to the National Gambling Helpline

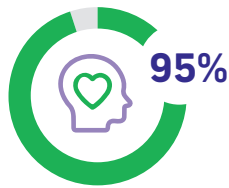
► Outcomes

The majority of service users completing treatment moved from 'moderate' to 'healthy' gambling behaviour, and from 'problem gambling' levels to 'moderate' levels (using CORE-10 and PGSI measurement scores)



completed their treatment

- 79% of service users successfully completed their treatment (up 4%)



would recommend the Helpline

- 95% of National Gambling Helpline users would recommend the Helpline to someone else



would recommend treatment

- 100% of service users would recommend the treatment services to someone else



strong understanding

- 97% of youth-facing professionals report a strong understanding of the impacts problem gambling can have on a young person, after receiving training

“

It has been very valuable in learning about all aspects of gambling. This programme has broadened my knowledge about triggers, urges and high-risk situations which is essential for me to recognise and plan and put blocks in place to refrain from gambling.”

GAMCARE SERVICE USER

³ CORE-10, Clinical Outcomes in Routine Evaluation: a brief 10 set measurement/scoring tool for common presentations of psychological distress and wellbeing; a validated tool used in gambling treatment. PGSI, Problem Gambling Severity Index: a standardised measure of risk behaviour in gambling, used in gambling disorder treatment. DSM, Diagnostic and Statistical Manual of Mental Disorders: health guidance on common mental health disorders; a validated tool used in diagnosing gambling disorder.

What This Year's Data Tells Us

We produce comprehensive annual statistics relating to our Helpline and treatment data. Most of our data relates to individual service users and callers, rather than treatment sessions or calls, providing us with a clearer picture about the people using our services. Our reports can be found on our website. In addition to the headline numbers above, highlights from our 2020/21 data include:

- Most service users attending treatment and using the Helpline were **gamblers**, the remainder being **affected others** (83% treatment, 78% Helpline – the latter is a 7% increase on last year)
- **Working males under 35** were most likely to use our support and treatment services (72% of those in treatment were males, and 66% using the Helpline; 6 in 10 are under 35; and 40% are 26–35-year-olds)
- Most service users were from **the North West, the South East, London, and the East of England**, which together account for 64% of those accessing treatment
- **With regards to ethnicity**, – most gamblers and affected others reported as White (89% treatment; 88% of whom were gamblers and 90% affected others using the Helpline). The second highest ethnic group was Asian and Asian British (5% gamblers in treatment, and 6% gamblers/affected others using the Helpline)
- **Online gambling** was reported by more service users than offline (reported by 81% of treatment users v. 40% for offline, and 84% of Helpline users v. 30% for offline – a 15% increase on last year). This is likely, in part, **due to COVID-19 related lockdowns and land-based gambling establishment closures**.
- Primary **reasons for gambling**, reported by helpline users, were chasing losses/wins (64%), financial difficulties (33%), boredom (27%), and escapism (26%).
- **Main impacts** related to their gambling behaviour, reported by service users were:
 - **Anxiety/stress** (91% gamblers in treatment and 76% Helpline users; 92% affected others in treatment and 74% Helpline users)
 - **Family/relationship difficulties** (73% gamblers in treatment and 49% Helpline users; 85% affected others in treatment and 81% Helpline users)
 - **Financial difficulties** (80% gamblers in treatment and 75% Helpline users; 56% affected others in treatment and 53% Helpline users)
 - **Debt** (66% gamblers accessing treatment and Helpline)

The Last Three Years: April 2018 to the end of March 2021

► Support and Treatment

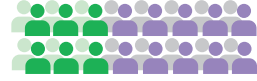
140,000+



sessions attended

- 140,000+ treatment sessions attended

27,000+



service users in specialist treatment

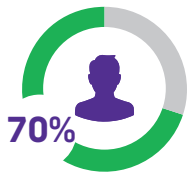
- 27,000+ services users engaged in specialist treatment

100,000+



service users supported

- 100,000+ service users supported via all our Helpline, online, and treatment services



completed treatment

- Over 70% of service users successfully completed their treatment programmes

10%



people supported

- The number of people supported increased by 10% every year

► Engagement and Risk Reduction

24,000



professionals trained

- 24,000 professionals working with 'at-risk' groups received gambling awareness training

22,597



young people in sessions

- 22,597 young people attended gambling awareness sessions

730



young adults & professionals

- 730 young adults and professionals trained

► Safer Gambling Services (Gambling Industry-facing)

3,990



gambling business staff trained

- 3,990 staff at gambling businesses and other organisations trained

35



gambling brands

- Worked with 35 gambling brands, across 13 businesses, who are working towards/have achieved the Safer Gambling Standard

12,861



website views

- 12,861 views of the Safer Gambling Standard website page which displays businesses that have achieved the Standard

Support and Treatment Services

Increased take-up of services

Notwithstanding the pandemic challenges, we have continued to expand our core adult support and treatment services, comprising the National Gambling Helpline, a range of online services, and therapeutic treatment provision delivered by GamCare and its network partners.

Overall, use of our Helpline services increased from last year, seeing:

- An 8% increase to **27,024 individual callers/chats**
- A 9% increase to **41,900 total calls/chats**

The number of people attending treatment this year was **10,372 individuals**, which is very similar to the previous year, and evidences the accessibility of our services during the pandemic.

There was an initial drop in people accessing support services generally at the start of the lockdown, likely due to lack of confidential space in homes, and restricted physical access to services. However, over the year, the number of actual treatment sessions/assessments increased by 14%, providing **55,004 sessions**. Within this, there has also been a significant increase (38%) in the number of tier 2 treatment sessions provided, alongside more structured tier 3 treatment, representing a more tailored, needs-led provision.

“

I wanted to learn more about what was causing me to gamble, CBT the course fitted into my lifestyle enabling me to do modules at times that suited me.”

GAMCARE SERVICE USER

Positive outcomes

97% of service users undertaking ‘extended brief interventions’ completed these successfully

Overall, service users scored 4.7/5 that treatment had brought about **positive change to their gambling**

100% of service users would **recommend the treatment services** to someone else

79% of service users in treatment, completed this successfully (a 4% increase)

95% of National Gambling Helpline users rated the service at 4 or 5 (of 5) (a 2% increase on last year)

95% of services users **would recommend the Helpline service** to someone else

“

[Helpline] Adviser was so helpful, kind and understanding. As a mum of a gambler I needed to speak to someone and I’m so glad I did. I would like to say a big thank you to your service and especially Adviser.”

GAMCARE SERVICE USER, AFFECTED OTHER

Gamcare uses validated tools throughout individuals’ treatment journeys (usually weekly) to measure change in gambling behaviour, risk and wellbeing: the **Problem Gambling Severity Index (PGSI)** and the **Clinical Outcomes in Routine Evaluation (CORE-10)**. Our 2020/2021 treatment data shows reliable improvements in service users’ progress using these measurements. The average PGSI score on completion of treatment was 3 (from 17.8) which is within

the 'moderate' range, and for CORE-10 was 6.3 (from 17.6), within the 'healthy' range – these are evidenced based, reliable improvements.

A poem written by a service user of Breakeven, one of GamCare's network partners (for his treatment practitioner and about his experience):

Your Voice Is Rescue (Sonnet for Sally Anne Britton)

“

I found myself in waters deep and dark,
The waves of loss and grief washed over me,
Your voice a flare on dark seas was the spark,
That lit my path to land from stormy seas.
A calm voice in a storm can save a soul,
A bright thought can to our safety lead,
To counsel is to heal and help make whole,
Rescue from peril those who are in need.
I now find myself safely led to land,
And though fear the sea may yet claim me,
The echoes of your wise words help me stand,
On rocks of safety sure in a dark sea.
You are a lifeboat to those lost at sea,
You rescue and bring home the lost like me.”

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Adapting our services to online and remote access

Not surprisingly, most of our treatment this year has been **provided via telephone, online, or video calls, including virtual group-work, and this has received a positive response.** Access to all our wider online and website self-help services has increased from the previous year, including:

1,500,692 people accessed GamCare's website

60,809 registered forum users, 1,094 chatroom hours provided, 4,725 people attending group chatrooms

29,364 views of self-help resources, 373 self-help workbooks downloaded

We have seen substantial take up of our online Cognitive Behavioural Therapy (CBT) Programme, GameChange. In addition, we have been developing a range of digital tools, formats, and enhanced use of social media across our services, particularly those aimed at young people. This will be an ongoing priority for the coming year as we move to a modernised, hybrid support offer.

“

It was wonderful to do this online as I didn't feel too embarrassed to talk about my mistakes and experiences over the phone compared to speaking to someone face to face.”

GAMCARE SERVICE USER

⁴ GamCare provide 'extended brief interventions' as part of its treatment/clinical services. These are short motivational sessions with follow-ups, provided via the National Gambling Helpline as well as our treatment services, usually up to six sessions. Focused advice may include taking responsibility to make a change, offering strategies related to behavioural change and/or goal setting.

“

Happy with receiving help online and having the space in the forums anonymously also helps as you can express everything without sharing personal details.”

GAMCARE SERVICE USER

New – Young People Service

Gamcare introduced the Young People Service in October 2020, with **a small team of dedicated practitioners offering safe and effective support and treatment for 11 to 18-year olds across England, Scotland, Wales, and Northern Ireland.** The Service ensures that young people who may be harmed by gambling can access age appropriate support, whether they are concerned about their own gambling or that of a loved one. The Service is flexible – it offers information, advice and guidance, brief interventions, and self-help tools, as well as structured interventions tailored to individuals’ needs. We aim to **ensure that every young person worried about gambling who engages with us is listened to and fully supported.** The new Service is underpinned by strong partnership work, and has developed numerous, positive local partnerships with relevant organisations and strategic bodies throughout the year.

*During the first six months of operation our practitioners completed **190+** contacts with **31** young people 74% of young people reported being worried about their own gambling, and 28% about someone else’s gambling*



Case Study – Young People’s Service User

Young person A started gambling online during lockdown. He was referred to our Young People Service via the National Gambling Helpline. During assessment he only wanted help to access gambling website blocking software, which we supported as well as promoted further support options. At that time, he declined but returned a few weeks later and successfully engaged in remote CBT sessions to explore the impact of his gambling, feelings and triggers.

At that time, A was spending all his available money on gambling, leaving him feeling anxious and regretful. Gambling was also impacting his education, as he was gambling during lessons. There were times when he was difficult to get in touch with and initially was only comfortable with email communication. However, we offered an open door, responsive and flexible approach, which enabled increased engagement.

Initially engagement was functional but paved the way for more focused interventions resulting in a good outcome. He was offered the right support at the right time, helping him to find solutions and make informed decisions about his gambling. At the time of discharge from the service he had decided to refrain from gambling.

New – TalkBanStop Partnership Project

In December 2020 **GamCare, Gamban and GAMSTOP** launched a partnership to integrate support with tools that create barriers for gamblers to access gambling websites. It includes **free national provision of blocking software produced by Gamban**, made available via the National Gambling Helpline and gambling treatment services. The project scales up a previous pilot with Gamban completed in 2019/20. The partnership with GAMSTOP aims to ensure that individuals who have self-excluded from websites are encouraged to use additional tools such as Gamban and access support via the Helpline.

Since launching, the project has given away **1,890 free TalkBanStop Gamban licenses** (over four months). The project led a successful marketing campaign to raise awareness of the free tools and support which generated **204 pieces of media coverage**, reaching over **five million people**. The campaign focused on people with lived experience of gambling, including ex-professional footballer – **Michael Chopra**.

Early findings from the project indicate that **over 55% of people taking out a Gamban license are choosing the maximum length of time** (5 years) and are therefore making a long-term commitment to changing behaviours and recovering. As the project progresses, we hope to see the increase of service uptake continue. TalkBanStop encourages service users to layer multiple tools, as well as speak to the National Gambling Helpline, which we hope will contribute to a more successful recovery.

Positive partnership working in action: “Working in partnership with GamCare on the TalkBanStop initiative has been a very positive experience. GamCare’s dedication to supporting individuals and affected others experiencing gambling related harm, along with a high level of focus, strategy, and wisdom, has made the process of delivering the TalkBanStop initiative relatively straightforward. As an organisation, GamCare is made up of efficient and passionate experts; and we’ve thoroughly enjoyed the process of working in partnership with GamCare.”
(Jack Symons, Gamban, Founder)

GameChange online CBT Programme

We have continued to deliver our successful online, computerised Cognitive Behavioural Therapy (cCBT) Programme, which provides eight modules, supported by a trained GamCare cCBT practitioner. GamCare has seen considerable interest since launching the service, from people who are generally not accessing other forms of support or treatment. The Programme allows people to access support from wherever is convenient, working at their own pace to change their relationship with gambling.

GameChange is openly available from our website, and as such has screened 1,770 people as suitable for the Programme. 770 service users completed the initial module, 353 completed up to module four, and 280 completed all eight. The Programme uses the validated PGSI and CORE-10 tools to measure user progress. **Average scores evidence positive outcomes**, with significant improvements made even from the completion of the first module. There has also been a 99% high satisfaction rate with the Programme.



This program has honestly changed my life. I was in a low place starting the course, with low motivation and low willingness but as I progressed and checked in with my practitioner that helped me grow in every way and let go of gambling slowly. I built a fuller life.”

GAMCARE GAMECHANGE SERVICE USER

Leeds Community Gambling Service

Our flagship, integrated support service, delivered in partnership with NECA and the NHS Northern Gambling Clinic has had continued success this year. We provide joined-up awareness training, engagement, and treatment. In 2020/21 the service provided training to **1,455 professionals in the local area**, including across criminal justice, the local authority, universities, faith, and community. The service has also led GamCare's pilot to support young adults (discussed later).

“

I must say that it is one of the best courses I have been on since it all went virtual” (Leeds Service, Training Participant)”

LEEDS SERVICE, TRAINING PARTICIPANT

“

Working with LCGS made my life different, I don't think about gambling as much. [The staff member] did a really good job and is an amazing person to talk to. I really enjoyed working with your service – it changed my life. I have already recommended you to one of my friends who are gambling.”

LEEDS SERVICE USER

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In addition, **144 treatment interventions have been provided**, with positive treatment outcomes achieved (measured by PGSI and CORE-10) with no re-presentations. We have developed new ways to reach more people remotely, including via social media, regular online drop ins, and service newsletters.

The service delivers a **unique ‘place-based’ model**, in that it provides all aspects of integrated support across the locality, as well as targeting areas experiencing higher levels of gambling harm (often where deprivation and high number of betting shops), through proactive community engagement. This approach has led to partnerships with the Council's Children and Families Services, Barca and Linking Leeds (social prescribing service). Engagement with safer community forums, led by neighbourhood police teams, has helped us to engage the public, residents, and multi-ethnic community groups. We have also begun a partnership with West Yorkshire police to develop screening and support pathways for people with gambling problems going through police custody.

Leeds Community Gambling Service

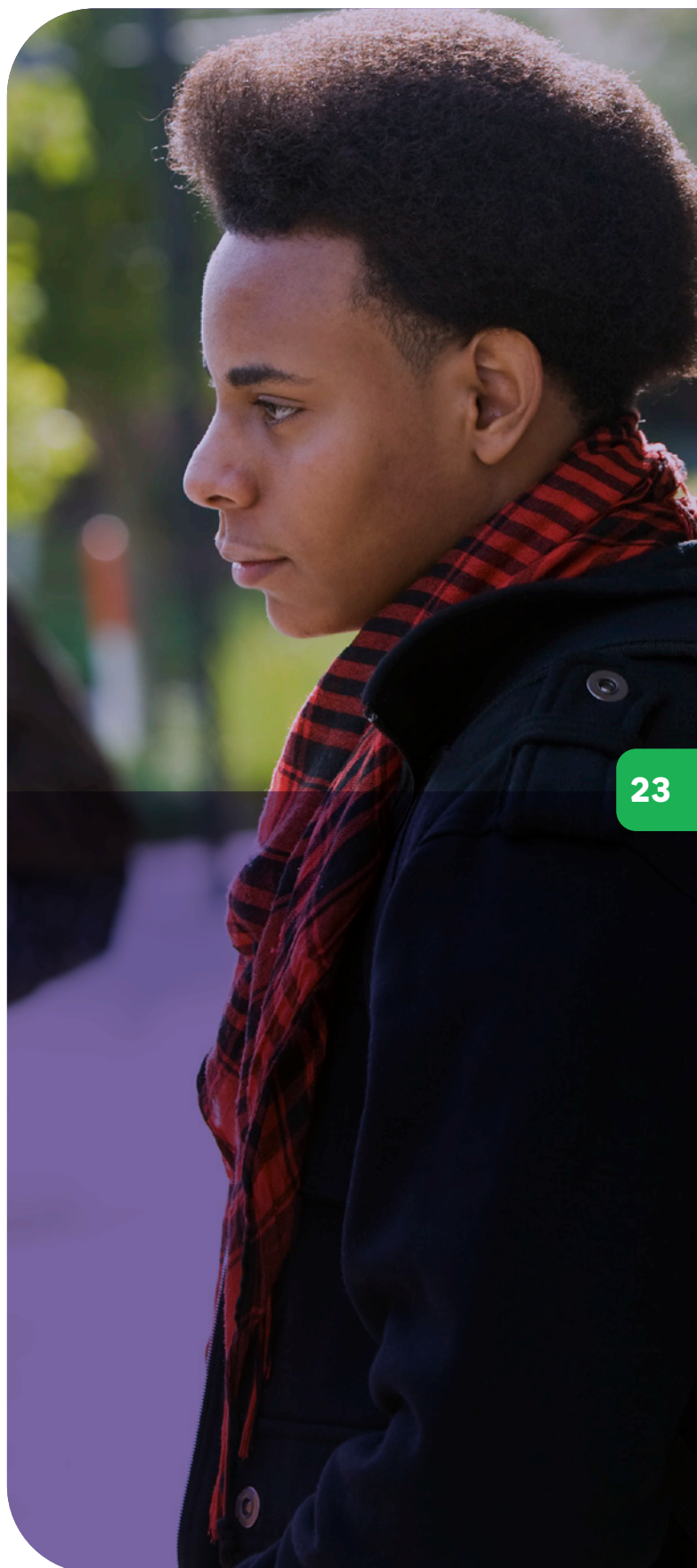


Wider Partnership Initiatives – Highlights

Primary Care Gambling Service (PCGS) – We have continued to work in partnership with the NHS Hurley Clinic Services in South and East London, to provide integrated gambling support services, with referrals being received between the respective services.

Peer Aid – Betknowmore UK and GamCare launched a new peer support service across London and the South in 2019. The service offers peer-based support through Betknowmore, before, during, and after treatment provided by GamCare. Since December 2020, there have been 52 referrals by GamCare for group support, as well as referrals for 121 support. See further at: <https://www.betknowmoreuk.org/>

New Scotland-based partnerships – GamCare have worked closely with Public Health Scotland, with a focus on raising awareness of gambling issues amongst criminal justice, universities, and LGBTQ+ services. We have also worked with the Community Empowerment Services, part of Police Scotland. This has led to being included in Suicide Prevention Glasgow, and training for the Youth Team for all Campus Police Officers in Scotland. Additionally, GamCare have partnered with, homeless charity, Crossreach, in Edinburgh, who now include the gambling screening question in all their assessments.



Engagement and Risk Reduction Programmes

This year has seen further expansion of our unique Programmes work, which focuses on raising awareness about gambling harm, and developing pathways to support for people who may be at higher risk of being harmed or less likely to access services.

We deliver training to professionals and at-risk groups, develop screening and referral pathways, facilitate 'thought leadership' discussions with relevant partners, and gather learning, insights,

and data to inform our wider practices. All our training is CDP accredited. 2020/21 saw us significantly expand our young people's programme, develop our criminal justice work on a national scale, deliver a second year of our women's programme, enter a new phase of our financial harm work, and work in partnership with the Samaritans to develop innovative **training products for gambling businesses. Our training numbers have increased 64% on last year** which is fantastic particularly given the circumstances faced during the year.

In 2020/21, **14,797 professionals**, working with at-risk individuals.

Young People's Programme

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2020/21 was a further year in the delivery of our national Young People's Programme, targeting 11-19-year olds through online support, awareness workshops, and training for professionals. The Programme went through extensive expansion from eight to ten regions of the UK and continues to achieve great success. For the first time this year, we partnered with YGAM to deliver this Programme across the country and are fully funded until 2024. We began work across Northern Ireland, building several positive partnerships, developments, and opportunities there.

In 2020/21 we: trained 6,314 youth-facing professionals – a 94% increase on last year – and delivered **workshops to 7,331 young people** (a reduction on last year due to school etc closures).

Feedback and evaluation of training participants' learning has remained positive, with most young people trained reporting that they understood gambling related harm better and felt able to seek help and most professionals reporting that they felt more confident to talk to young people and to signpost for support.

“

I learnt a lot from the session – after starting with limited knowledge of gambling and in particular youth gambling the session gave me far greater awareness, increased my knowledge and made me feel more confident with problem gambling amongst young people.

PROFESSIONAL TRAINING PARTICIPANT,
SOUTH EAST





Key developments – we have:

- **Adapted the Programme to be delivered online**, although recently re-started in-person deliveries
- **Re-developed our brand and BigDeal website** for young people, parents, and teachers through co-design with young people, to make it a more vibrant and engaging space for them to access
- **Developed our first e-learning** tailored for young people
- **Commissioned three high quality and innovative videos**, using latest technology and research, that will complement our training sessions when finalised later this year (e.g., gambling and the brain)
- **Re-designed our training offer**, e.g., tailoring content to sub-age groups, inclusion of gaming content
- **Begun to establish a Young Person's Board** to ensure voices of young people inform our developments

- **Analysis of how to address needs of under-served groups**, e.g., young people from BAME backgrounds

Young Adults' Pilot

GamCare continued work on its innovative young adults' pilot, in conjunction with the Leeds Community Gambling Service. The pilot has trained both professionals working with young adults as well as young adults themselves, including many students from the local universities.

In 2020/21, 271 professionals were trained, and 127 young adults.

Consultation with stakeholders indicates that awareness sessions delivered directly to Young Adults have been successful, and that extended brief interventions should be integrated into future work with this cohort. A young adults consultation board, that will inform future programme design, is now being set up.

⁵ Total professionals' training figure across all programmes: women's young adults, criminal justice, financial harm, young people, and Leeds Service training

Gambling Related Financial Harm Project

National Gambling Helpline and treatment service users continually report substantial financial difficulties and debt (**in 2020/21, 80% of gamblers in treatment reported financial difficulties, higher than last year, and 66% reported debt**). Gambling Related Financial harm (GRFH) can impact the gambler as well as their loved ones.

The GRFH Project's launch in 2019 coincided with a peak of interest from many organisations to begin to tackle the issue. It brings together four key sectors: financial services, debt advice, gambling businesses and gambling treatment, to **build a better understanding and raise awareness of financial harms caused by gambling. Through our national work we enable** cross-sector collaboration, knowledge sharing, and development of best practices to help vulnerable customers. Progress to date shows that the potential for this work to make an impact is huge. We were therefore delighted this year to have **secured a further two years funding for the Project**, to October 2022.



Gambling Related Financial Harm workshop was a very useful and thought-provoking, and a real achievement to get all those participants from different sectors together, it's a great strength of the GRFH programme.”
(GRFH Stakeholder: Sharon Collard, Professor of Personal Finance and Research Director, Personal Finance Research Centre, University of Bristol)”

GRFH STAKEHOLDER: SHARON COLLARD, PROFESSOR OF PERSONAL FINANCE AND RESEARCH DIRECTOR, PERSONAL FINANCE RESEARCH CENTRE, UNIVERSITY OF BRISTOL

This year's key achievements included:

- **Engaging over 60 organisations across different sectors** and a committed advisory/steering group.
- **Launch of a 'GRFH Toolkit' for organisations** – a set of resources that offers consistent, high quality customer communications about gambling risks, and how to access support, so that issues can be addressed promptly. The Toolkit has already helped many organisations, such as the Money and Pensions Service and Barclays, to develop important guidance and communications for their vulnerable customers.
- **Advising financial services and the debt advice sector** on best practices to help vulnerable customers (e.g. advocating for bank gambling 'blocks', 'warm transfers' to the National Helpline).
- **Began facilitating GRFH 'Insight Workshops'**, which aim to 'deep dive' and raise awareness on key, emerging issues relating to gambling and finances. The first workshop took place in March 2021 and addressed loopholes in bank gambling blocks, attended by **45** representatives from across the four sectors and people with lived experience. We will run networking events and more Workshops in 2021/22.
- **Working closely with the debt advice sector** to implement a new initiative to set up direct referrals/transfers from GamCare's treatment team into an established, free debt advice service.

Women's Programme

The second year of this national Programme – initially funded via the Department for Digital, Culture, Media, and Sport (DCMS) Tampon Tax Fund – built on the first year's success and learning. The Programme aims to raise awareness of gambling harms and impacts, and how this affects both female gamblers and women affected by the gambling of others. During the year we were pleased to **secure further funding via the Gambling Commission, for an additional two years, to March 2023.**

Our national team responded rapidly to COVID-19, ensuring the Programme continued to deliver its awareness raising through training and engagement, adapting the training to virtual delivery immediately.

We successfully delivered accredited **training to 5,883 professionals** who work with women (up 72% on last year), across **1000 organisations, and attended 200 local networking events**, with positive feedback.

97% of professionals trained report improved understanding of the causes and risk factors that make women more likely to develop a gambling problem.

We have continued to train a wide range of services across the public, community, and voluntary sectors. We have supported organisations to embed GamCare's single screening question on gambling harms into their assessment process, in order to increase identification of harms, and develop pathways to local support. This **increased awareness of gambling related harms experienced by women**, and GamCare were asked to provide specialist contributions to a Domestic Homicide Review.

The Programme's work and impact are in the process of being externally evaluated by inFocus and these insights and learning will be used to drive forward the understanding of how women's needs can be better met through training, treatment and support.

Lived experience continues to be a cornerstone of the Programme. We consult with women, both gamblers and affected others, gathering invaluable insights into how gambling has impacted them, and to better understand and break down the barriers they face when seeking support and treatment.

“

It felt good to talk to Gamcare and have someone express empathy for what I was going through. I felt listened to and that Gamcare understood my feelings.”

FEMALE SERVICE USER

Alongside our professionals' training, the Programme continues to steer change systemically and strategically, by sharing insights and knowledge about women and gambling-related harms.

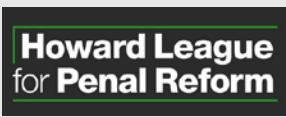
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Criminal Justice Development Work

2020/21 was an eventful year for GamCare's criminal justice work. Our two-year, 'whole system' exploratory pilot across Hertfordshire, funded by the local PCC, came to an end in September 2020. This provided invaluable learning and insights about the relationship between gambling and crime, professionals' awareness, and screening and pathway development, which we have been able to apply and scale up on a wider, national level this year. Together with us, GamCare's network partners have also developed work with their local criminal justice systems.

Our work in this area led to GamCare being awarded **'Organisation of the Year' in the Howard League for Penal Reform's 2020 Community Awards**, which was an amazing achievement. We have continued to support the Howard League's ongoing Commission examining Crime and Problem Gambling, by contributing to their various research pieces and calls for evidence. In addition, we have **engaged with some of the providers of the new Probation Model community rehabilitation services**, such as **St. Giles Trust**, and look forward to being part of supply chains in a number of areas, providing training and formalising pathways to local treatment.



We were also pleased to be **awarded a further two year's funding**, via the Gambling Commission, to further the criminal justice development work. This will enable us to establish a dedicated Programme team, continue to develop and offer training to sector professionals, develop further screening and support pathways in local areas, pilot new interventions for service users, and take a more strategic role in leading this important area of work. Importantly, we also plan to gather more insights about the needs and prevalence of this under-researched cohort, and formally evaluate our findings and Programme work.

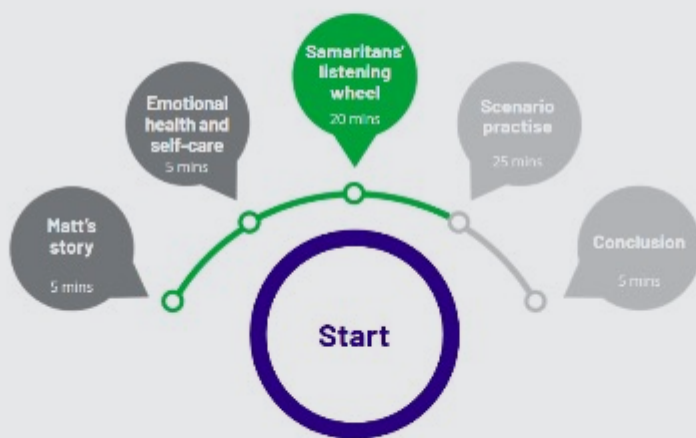
Key achievements 2020/21:

- **1,145 professionals across the criminal justice system trained** (170% increase on 2019/20)
- **New pilot with the London MET, training over 700 police custody-based staff** on gambling/crime awareness and how to screen for gambling harm, setting up a referral pathway with GamCare's London treatment team, with further training planned for 2021.
- **Establishment of links and local referral support pathways** with several prisons nationally
- **Development of a suite of bespoke resources** for criminal justice staff and service users
- **Forging strategic relationships** with several partners and senior stakeholders

GamCare and Samaritans training products

During this year GamCare and Samaritans have worked together to develop a suite of training and guidance materials for staff in the gambling industry who may deal with customers experiencing suicidal thoughts and feelings. This **includes a free e-learning module for all industry staff, and a one-day live training session for managers and organisational leads**. The organisations have worked closely to blend our respective expertise and approaches. Both products have been produced in consultation with people with lived experience and wider stakeholders. Products launched in May 2021 and will be independently over the coming year.

GamCare's Industry Services training team will deliver the training alongside their existing suite of social responsibility training products. In the first month, **200 staff have already undertaken the e-learning module, with 95% providing positive feedback**.



“

Suicide prevention is everyone's business and we developed this training with GamCare to educate and equip gambling industry staff with the knowledge and skills they need to identify and support people at risk of gambling harm related suicide. We're proud to have created these much-needed resources with GamCare and urge all gambling businesses to demonstrate their commitment to suicide prevention by enrolling in the training as soon as possible.”

RACHEL EVANS, SAMARITANS,
LEARNING AND DEVELOPMENT
CONSULTANT

Safer Gambling Standard and Industry-facing Services

GamCare works with the gambling industry and other businesses to make gambling safer for all.

The Safer Gambling Standard

This year, we continued to offer GamCare's Safer Gambling Standard (SGS). This is **an independent quality mark that assesses the measures gambling businesses have in place to protect people from harm**. GamCare also offers training to the gambling industry and delivers bespoke projects to ensure businesses are well equipped to identify and support customers who may be experiencing harm from gambling. See www.safergamblingstandard.org.uk to find out more.

This work is informed by the experiences of our service users who we regularly engage to ensure products are reflective of the current gambling environment. In 2020/21 we have been developing several new safer gambling focused products for the industry which will launch in the coming year.



“

For safer gambling measures to be effective, it is essential that they are integrated into organisational culture and flow throughout the organisation. The Safer Gambling Standard focuses on the totality of an operation, from board members and directors down to the front line.”

ANNA HEMMINGS, GAMCARE, CEO

COVID-19 Impact

The SGS work was affected by COVID-19 this year as land-based businesses postponed this work during closures. Notwithstanding this, we conducted **10 Safer Gambling Standard assessments** in 2020/21. Half of the gambling businesses we assessed received Safer Gambling Standards awards, at different levels, with the remainder in the process of providing additional evidence to be able to meet the standard and award.

We have undertaken market research with gambling businesses and industry trade bodies to understand how we can increase business undertaking SGS assessments, which we expect to increase again once they re-open. We have also developed the **assessment processes**, to adapt to undertaking assessments remotely, and to focus on online business. In addition, The Betting and Gaming Council (BGC) have agreed to sign up all 90 members to take the SGS by 2025 and we are working with the BGC on plans to move this forward.

The Business to Business Standard

We launched a new Business to Business (B2B) version of the Safer Gambling Standard in 2021, aimed at gambling product developers including games developers and game platform providers. The first B2B assessment began at the end of 2020. **The Standard can be downloaded via our dedicated Safer Gambling Standard website:** The B2B Standard – GamCare Safer Gambling Standard

We developed a new **Safer Gambling Portal** which allows gambling businesses undertaking a Safer Gambling Standard assessment to share evidence of their customer protection measures with assessors. The Standard is **not awarded until gambling businesses provide the evidence necessary to meet up to 58 separate criteria** which are the foundation to building a safer gambling approach.

We have begun to review The Safer Gambling Standard **governance processes**, which will support working towards the Standard becoming a quality standard accredited by the UK Accreditation Service (UKAS).

Training for staff

We offer training for gambling industry staff on how to engage with customers experiencing harm from gambling, as well as bespoke training for the corporate sector. We moved our training to a **remote/virtually delivered format in 2020/21, bringing about new opportunities**. We made the training more accessible by offering different formats as well as open sessions for smaller businesses.

- We trained **1,015 staff at gambling businesses** and other organisations, **across 35 different organisations**.



This was a very helpful and professional way to educate people about the different potential harms of gambling and how to best meet the challenges surrounding problem gambling, not just for those experiencing problem gambling but also those directly affected by it."

GAMBLING INDUSTRY TRAINING PARTICIPANT

National Gambling Helpline Transfers

We offer a 'warm transfer service' which allows businesses to transfer customers in need of specialist support directly into the National Gambling Helpline (e.g., NatWest). Businesses signed up to the service receive reports with anonymised outcome data so that they can better tailor their approach with customers.

- **GamCare licensed 7 organisations** to conduct warm transfers to the National Gambling Helpline
- **Received 143 callers to the Helpline** via the transfer service



Having the ability to complete a live handover to GamCare has strengthened the bank's ability to help our customers who need long term assistance with changing their gambling related behaviours by getting them the right support at the right time. It is an invaluable resource that helps us to better support our customers."

NATWEST GROUP

GamCare Industry Code for the Display of Safer Gambling Information

In March 2021, GamCare published a new Code for gambling businesses, setting out minimum standards for the display of Safer Gambling information within gambling websites and apps.

Under the code, safer gambling information must be displayed in a primary position on navigation menus and in the customer account section, as well as within space allocated for promotion or advertising. Members of the Betting and Gaming Council (BGC) have committed to implementing the Code in September 2021.



“

Consistency of message and display is vital, so that customers who sign up to an account with any BGC member find it's easy to view links to the National Gambling Helpline and further support... we welcome the new GamCare Code.”

BRIGID SIMMONDS, BETTING AND GAMING COUNCIL, CHAIR

Gambling Commission engagement

We ran a survey with users of our online forum to better understand the role of auto play in online slots games. The **information collected was one of the sources used to inform a policy decision** about the future of auto play in online slots gambling. The Gambling Commission have since announced an outright ban on this feature in online game design.



Building Infrastructure and Governance

GamCare's ongoing expansion across funding, staffing and delivery has led to the need to continually review and develop our organisational infrastructure, quality, and governance systems. There has been substantial work on this area over 2020/21, which is set to continue, enabling us to effectively strengthen our organisation capacity and capability. In addition, we have developed a new three- year organisational strategy. Key progress this year includes:

Inclusion

- **New Equality, Diversity, and Inclusion (ED&I) Forum** to champion diversity for service users and staff
- **New Lived Experience Manager post** recruited, plus two service-level experience/ participation posts
- **New organisational values co-developed and launched:** Collaboration, Ambitious, Leadership, Learning

“

I feel that GamCare values it's staff. All of the teams within GamCare do important and valuable work. It can be very challenging on the Helpline at times but overall, I feel that we really change people's lives.”

GAMCARE STAFF MEMBER

Quality and Governance

- **Accreditations renewed/retained:** ISO 9001, CDP Standards Office (training), The Helplines Standard
- Several **new, specialist posts** recruited to support quality, data, HR, finance, and IT
- **Updated our support and treatment** 'Model of Care' delivery framework
- **Re-trained GamCare and network partners** in risk management, care planning, and recording

Technology

- Enhancement of a **new case management system**, integrating our treatment and Helpline delivery
- **New electronic incident management system** implemented (Datix) with GamCare/network staff trained
- **Re-design of GamCare's website** to be more user-friendly, with a 'one stop shop' Recovery Toolkit area

Building knowledge

- Review of our knowledge systems, leading to a **new 'knowledge management model'** and action plan
- Contributions to **various external academic research** (including a significant project with **Kings College London** reviewing GamCare data to explore predictors of treatment outcomes)
- **Improvements** to our data, reporting, outcome measurement and evaluation systems

Workforce and leadership

- **New directorate structure implemented**, with new or re-shaped directorates
- All managers began completion of a **nine-month Level 5 CMI Management and Leadership Programme**
- Employee-related **policies and CPD systems updated**, with managers trained in all of these
- **New People, Culture and Communications Board Committee** commenced

“

Within the management teams, there is a real sense of unity and I believe we are all on the same page.”

GAMCARE MANAGER

Feature: Our new Equality, Diversity, and Inclusion Forum

We launched a new ED&I Forum in summer 2020. At this time, we provided open sessions for staff to reflect on the George Floyd murder and the Black Lives Matter movement. Recommendations from these sessions were taken forward via the Forum. The Forum, **comprising 16 members from across the organisation**, aims to prioritise all ED&I matters and give proper consideration to any concerns arising or changes needed. We have this year refined our **equalities impact assessment, enhanced demographic data collected, and provided regular space to discuss emergent ED&I related issues**. Further developments are planned for the next year.



Feature: Harnessing the voices of Lived Experience and Service Users

Following an internal review of our lived experience/service user work, we appointed a **new Lived Experience Manager** in January 2021. We have co-developed a roadmap of key milestones and projects that will enhance user involvement opportunities and their profile. We re-shaped our Service User Panel and **increased members from 14 to 33 in just three months**. During the reporting period there have been **over 15 pieces of work** across the organisation with lived experience participation. Examples: inputting into reviews of GamCare's training products; input into various media features; contributions to internal and external research; supporting recruitment; and a new initiative to video and share users' individual stories.

Looking Ahead: 2021/22 and to 2024

Our mission, our 2021/22 annual business plan, and our three-year strategy will guide our work and priorities through the next important stage of development and delivery. Building on the success of our last strategy, **our overarching ambition will be to increase GamCare's impact**, making sure that fewer people are harmed by gambling, and that those affected have access to effective support to make and maintain positive changes. We will work flexibly to adapt to the ongoing impact and uncertainty of the pandemic, to new ways of working, to meet service users' diverse and emerging needs, and to any developments that arise from the Gambling Act Review.

The new strategy is based around four ambitions, developed with staff and service users:

Ambition 1: Gambling harms are widely recognised and prevented

Ambition 2: Universal access to effective tools and support

Ambition 3: Universal access to caring, evidence-led, and integrated treatment

Ambition 4: GamCare's work is valued, trusted and effective

Our full Strategy, and plans under each of the ambitions, can be viewed here:

<https://d1ygf46rsya1tb.cloudfront.net/prod/uploads/2021/05/Gamcare-Strategy-Report-2021-2024-FINAL.pdf>

We have also put together a 'Model for Change' which articulates our plans, provides a clear vision for the next three years, and allows us to measure progress:

Key priorities for the year ahead

2021/22 will be the first year of the new strategy and we have an ambitions annual plan in place with key workstreams and targets. As well as our 'business as usual' activities, new areas of work will focus on:

Clinical and Governance – to increase the profile and access to Helpline, digital tools and platforms; increase accessibility and uptake of treatment, including for under-served people and through clinical innovation; develop quality assurance systems; and develop competency to deliver new ways of working.

People and Organisational Development – to improve internal knowledge share, systems, and communications; learning and development, including skills development and leadership, metric-informed people management; recruitment and talent management; employee engagement, diversity, and wellbeing.

Development – to increase our income and diversify income sources; explore diversification of our activities to offer new services for people; increase market share for the Safer Gambling Standard and industry-facing services, including BGC members taking up the Standard, and a clear marketing plan.

Policy and Communications – to drive strategic positioning in the sector; proactive media relations; use of data and insights to target audiences and campaigns; key messaging to improve access to services, attract resources, and communicate our impact and effectiveness; delivery of digital content and tools.

A final note: *We have all experienced and learnt a lot in the last year. We have developed new services and ways of working to adapt to COVID-19, some of which we will continue to provide, and some which we will develop further.*

We remain committed to working in partnership with our people, partners, and service users, ensuring the voice and lived experience of people affected by gambling is at the heart of everything we do.

2022 will be **GamCare's 25th anniversary** – we look forward to celebrating the work we have achieved together with our stakeholders and beneficiaries.

03. Financial Review and Governance

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2021

Financial Review and Governance

This year our total income was £13.4m, a significant increase on the previous year's income of £9.6m. We continued to receive the majority of our funding from GambleAware, who in 2020/21 granted total funding of £8.3m (2019/20: £7.0m) to support our primary activities relating to our National Gambling Helpline and treatment services. GamCare continued to benefit from other income sources such as training, the Safer Gambling Standard and donations.

The net result was a surplus of £188k (2019/20: £1,338k) in the year, comprising unrestricted funds surplus of £387k (2019/20: £514k) less a restricted funds deficit of £199k (2019/20: £825k surplus). We have designated £26k (2020: £390k) of unrestricted funds toward our new Worksafe project in 2021/22. The reserves balances as at 31 March 2021 comprise unrestricted funds of £2,052k (2020: £1,735k) and restricted funds of £871k (2020: £999k); included within unrestricted funds are designated funds of £26k (2020: £390k).

More detail on the purposes of funds can be found at note 14 to the financial statements.

Reserves policy and going concern

GamCare operates a risk-based Reserves Policy and aims to maintain reserves to allow continuity of operations in the event of funding ceasing. 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 set by the trustees with a clear understanding of likely future income streams and also the risks faced by GamCare. It is reviewed on an annual basis in the first quarter of each financial year (April – June) following the agreement of the annual budget, and the required level of reserves is recalculated at this point.

In line with the Charity Commission's guidance, 'free reserves' is defined as the unrestricted, undesignated fund which is not represented by GamCare's tangible assets. The required level of reserves was calculated on this basis at £1.9m (2020: £1.6m). As of 31 March 2021, free reserves amount to £1.95m (2020: £1.21m), which is marginally above the reserves policy level set by the Board.

GamCare has achieved this growth in free reserves by expanding its operations and achieving steady growth in unrestricted income. Although our income has not been significantly affected by the Covid-19 pandemic, we are managing our reserves position carefully to ensure we are well-placed if any future impact might occur. Our grant agreement with GambleAware runs until March 2023, providing stability at the current time. In the light of the healthy reserves position and the funding extension, the Board of Trustees consider that adequate resources continue to be available to fund the activities of GamCare for at least the next 12 months, and therefore consider the charity to be a going concern for the foreseeable future.

Remuneration policy

GamCare carries out an external remuneration benchmark survey periodically comparing us to similar-sized organisations. Salaries are reviewed in relation to this benchmark. Similarly, the benchmark survey is used by the trustees in reviewing the executive leadership team pay-bands on a bi-annual basis.

Risk management

The trustees and the executive leadership team regularly review the risks to which GamCare is exposed and are satisfied that systems exist to mitigate these risks. A Risk Register is maintained and is reviewed by the executive leadership team, the Audit and Risk Committee, the Clinical and Quality Assurance Committee, and the Board of Trustees at quarterly meetings throughout the year.

All employees undertake appropriate training and are regularly supervised. 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:

- Effects of Covid-19 pandemic. Though the end of the pandemic may be in sight, GamCare could still face significant risk arising from the continuing uncertainty. There may be risks to our service provision if staff sickness or service user COVID-19 cases were to increase. We continue to follow government guidelines and have taken appropriate measures to mitigate risk.
- Legal action against GamCare by a service user or other related party. To prevent and mitigate this risk, we maintain rigorous training, debriefing and supervision for all our employees regarding our engagement with, and treatment of, service users.
- Over-reliance on a single stream of income. Our income has been progressively diversified over the years as a result of new streams of funding being identified and new funders supporting our work. This is an area we continue to monitor.
- Cessation of operations by one or more of our network of treatment providers. We undertake due diligence monitoring of all our network providers and have regular grant management meetings to ensure that any issues are managed at an early stage.
- Disruption to information technology and cyber-crime. We have continued to operate effectively during the Covid-19 with large numbers of staff working remotely and operating increasingly in the digital domain; this has brought increased risks of reliance on IT services, disruption to digital services, and also the heightened risk of cyber-crime. In mitigation of these risks, we have invested significantly in IT and remote-working systems, bringing increased efficiency to our day-to-day operations, enabling uninterrupted delivery of our charitable activities, and helping us to adapt to changing work-patterns in the future.

Grant-making policy

Grants are made to beneficiary organisations (i.e. our partner network) for the purpose of delivering treatment to service users across Great Britain. The criteria for making grants to these organisations include: consideration of their 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 organisational and clinical governance; and sufficiently robust finances to provide continuity of treatment. We provide ongoing grant management of these organisations to ensure effective delivery, reporting, governance and compliance.

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, Charity Commission registration number 1060005 and for the Scottish regulator SC050547. The governing document is the Memorandum and Articles of Association, which establishes the objects and powers of the charitable company.

Trustees are identified and appointed by the Board. On appointment, trustees are given an induction pack and training which details their role and responsibilities as trustees and orients them in terms of our services, operations and key staff. Trustees take overall responsibility for setting the mission, 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 quarterly performance report to the Board. The trustees and executive leadership team comprise the key management personnel of the charity; the executive leadership team is in charge of directing and operating GamCare on a day-to-day basis.

The Board meets four times each year and is supported by the work of the Audit and Risk Committee and the Clinical and Quality Governance Committee, which also meet four times each year. In 2020, we approved a new subcommittee covering 'People, Culture and Communications' to provide greater support and accountability for these aspects of our operation. This Committee has become operational in 2021/22.

GamCare makes use of a network of treatment provider organisations who deliver therapeutic gambling treatment nationwide. Grants are made to these organisations, and performance is managed through a grant agreement.

In 2020/21, the organisation had an average of 144 full-time equivalent employees (2019/20: 80); see note 8 for further information.

Fundraising statement

In 2020/21 62% of GamCare's income (2019/20: 73%) was through charitable activities commissioned by GambleAware.

The remainder of GamCare's income for the year comprised the following: direct donations to GamCare were 30% (2019/20: 17%), other grants and sources were 6% (2019/20: 5%) and unrestricted income earned from training and accreditation services 2% (2019/20: 5%).

Whilst we do accept donations from the general public, we do not solicit donations through third-party fundraisers and we have not received any complaints in respect of our fundraising activities in 2020/21.

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

Public benefit

Our trustees have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to public benefit guidance as published by the Charity Commission for England Wales and the Office of the Scottish Charity Regulator. All of the charity's activities are designed to deliver the public benefits described in its charitable objects. The Board regularly reviews our strategy, plans and performance.

Statement of trustees' responsibilities

The trustees, who are also directors of GamCare for the purposes of company law, are responsible for preparing the trustees' report including the Strategic Report, and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its income and expenditure for that period.

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that GamCare will continue in operation.

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

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

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

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

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

Auditors

Buzzacott were appointed auditors in 2018/19 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 including the Strategic Report, was approved by the Board of Trustees on 22 September 2021 and was signed on its behalf by:



John Brackenbury CBE

GamCare Trustee and Chairman of the Audit and Risk Committee

04. Independent Auditor's Report to the Members of GamCare

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2021

Opinion

We have audited the financial statements of GamCare (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows, the principal accounting policies, and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended)

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in

the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether

the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the

aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

How the audit was considered capable of detecting irregularities including fraud

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

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

- Identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions; and
- Assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias;

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

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of trustee meetings;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing any available correspondence with HMRC and the company's legal advisors (although none was noted as being received by the charitable company).

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

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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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

Buzzacott LLP

14.10.2021



05. Financial Information

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2021

Statement of Financial Activities (Including Income and Expenditure Account)

For the year ended 31 March 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Income							
Donations	2a	638,834	3,337,692	3,976,526	474,108	1,161,423	1,635,531
Charitable activities	2b	–	9,073,680	9,073,680	–	7,530,367	7,530,367
Investment income		7,785	–	7,785	4,052	–	4,052
Other Income	2b	318,677	–	318,677	458,758	6,092	464,850
Total income		965,296	12,411,372	13,376,668	936,918	8,697,882	9,634,800
Expenditure							
Charitable activities	3/4/5/6	578,012	12,610,519	13,188,531	423,093	7,873,325	8,296,418
Total expenditure		578,012	12,610,519	13,188,531	423,093	7,873,325	8,296,418
Net income / (expenditure)		387,284	(199,147)	188,137	513,825	824,557	1,338,382
Transfers between funds	14	(70,971)	70,971	–	(1,043)	1,043	–
Net movement in funds for the year		316,313	(128,176)	188,137	512,782	825,600	1,338,382
Reconciliation of funds							
Total funds brought forward	14	1,735,438	998,716	2,734,154	1,222,656	173,116	1,395,772
Total funds carried forward		2,051,751	870,540	2,922,291	1,735,438	998,716	2,734,154

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance Sheet

As at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Intangible assets	9	47,143	43,315
Tangible assets	10	55,583	94,509
Total Fixed Assets		102,726	137,824
Current assets			
Debtors	11	2,803,254	2,395,211
Short term deposits		1,201,036	850,000
Cash at bank and in hand		5,808,676	2,256,062
Total Current Assets		9,812,966	5,501,273
Liabilities			
Creditors: amounts falling due within one year	12	(6,993,401)	(2,904,943)
Net Current Assets		2,819,565	2,596,330
Net Assets		2,922,291	2,734,154
The funds of the charity:			
Restricted funds	14	870,540	998,716
Designated funds	14	26,262	390,000
Unrestricted funds	14	2,025,489	1,345,438
Total Charity Funds		2,922,291	2,734,154

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.

The notes on pages 50 to 62 form part of these financial statements.

Approved by the Board, and authorised for issue, on 22 September 2021 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 31 March 2021

	Note	2021 £	2020 £
Cash provided by operating activities	17	3,929,691	492,898
Cashflows from investing activities			
Interest Income		7,785	4,052
Purchase of tangible fixed assets	10	–	(116,779)
Purchase of intangible fixed assets	9	(33,826)	(14,560)
Cash used in investing activities		(26,041)	(127,287)
Increase in cash at bank and in hand in the year		3,903,650	365,611
Cash at bank and in hand at the beginning of the year		3,106,062	2,740,451
Cash at bank and in hand at the end of the year		7,009,712	3,106,062

Cash at bank and in hand includes short term deposits which are shown on the face of the Balance Sheet. GamCare does not have any borrowings or lease obligations. Net debt consists therefore of the cash at bank and in hand.

Notes to the Financial Statements

Note 1: Accounting policies

(a) Basis of accounting

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

Going concern

The Board of Trustees has assessed whether the use of the going concern basis is appropriate; it has considered possible events or conditions that might cast significant doubt on the ability of GamCare to continue as a going concern. While the Board acknowledges the disruption caused by the Covid-19 pandemic to GamCare's day-to-day operations, it confirms that it does not consider this to be cause for material uncertainty in respect of GamCare's ability to continue as a going concern. GamCare continues to develop contingency plans which are being implemented successfully, and the Board considers that GamCare has sufficient cash resources to continue for the foreseeable future. The Board has made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the Board has considered GamCare's forecasts and projections and has taken account of any potential adverse impact on donations and funding income. After making enquiries, the Board has concluded that there is a reasonable expectation that GamCare has adequate resources to continue in operational existence for the foreseeable future. GamCare therefore continues to adopt the going concern basis in preparing its financial statements and 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 funds that have been set aside by the trustees for a particular purpose. Restricted funds are subject to restrictions on their expenditure imposed by the donor or grantor.

(c) Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy and receipt is probable. The following specific policies are applied to categories of income: Income from donations is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. When specific performance conditions exist, income is deferred until the performance conditions are met. Income from investment is recognised when receivable.

(d) Expenditure

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

(e) Fixed assets

Tangible fixed assets excluding any 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 3 years. IT equipment is written off over 3 years. Intangible assets are written off over 3 years.

(f) Operating leases

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



(g) Pensions

GamCare contributes to a defined contribution scheme for the benefit of its employees. 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

No 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 and have been discounted to the present value of the future cash receipt where such discounting is material.

(j) Cash at bank and in hand

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

(l) Financial instruments

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

Note 2: Income

2021 income

	Unrestricted £	Designated £	Restricted £	2021 Total £
2a. Donations				
Public / institutional	612,572	26,262	3,337,692	3,976,526
Total donations	612,572	26,262	3,337,692	3,976,526
2b. Charitable activities				
Other income: audit and training	307,799	–	–	307,799
Other income	10,878	–	1,500	12,378
Grants:				
GambleAware	–	–	8,347,197	8,347,197
Other grants	–	–	724,983	724,983
Total income from charitable activities	318,677	–	9,073,680	9,392,357

2020 income

	Unrestricted £	Designated £	Restricted £	2020 Total £
2a. Donations				
Public / institutional	84,108	390,000	1,161,423	1,635,531
Total donations	84,108	390,000	1,161,423	1,635,531
2b. Charitable activities				
Other income: audit and training	444,976	–	–	444,976
Other income	13,782	–	6,092	19,874
Grants:				
GambleAware	–	–	7,010,014	7,010,014
Other grants	–	–	520,353	520,353
Total income from charitable activities	458,758	–	7,536,459	7,995,217

Note 3: Analysis of expenditure on charitable activities**2021 charitable expenditure**

Activity	Activities undertaken directly £	Grant funding of activities £	Support costs £	2021 Total £
Clinical services	4,505,631	3,816,346	867,501	9,189,478
Outreach services	1,930,892	1,095,083	272,856	3,298,831
Auditing and training	619,145	–	81,077	700,222
	7,055,668	4,911,429	1,221,434	13,188,531

2020 charitable expenditure

Activity	Activities undertaken directly £	Grant funding of activities £	Support costs £	2020 Total £
Clinical services	2,181,344	3,528,973	1,006,038	6,716,355
Outreach services	721,813	153,614	108,119	983,546
Auditing and training	442,491	–	154,026	596,517
	3,345,648	3,682,587	1,268,183	8,296,418

Note 4: Analysis of governance and support costs**2021 governance and support costs**

	Management £	Central admin £	Finance £	ICT £	HR £	2021 Total £
Activity						
Clinical services	287,178	132,427	244,675	28,152	175,069	867,501
Outreach services	71,346	34,833	91,051	10,476	65,150	272,856
Auditing and training	21,703	22,629	20,073	2,309	14,363	81,077
	380,227	189,889	355,799	40,937	254,582	1,221,434

2020 governance and support costs

	Management £	Central admin £	Finance £	ICT £	HR £	2020 Total £
Activity						
Clinical services	311,067	365,642	120,690	165,621	43,018	1,006,038
Outreach services	33,430	39,295	12,971	17,800	4,623	108,119
Auditing and training	47,625	55,980	18,478	25,357	6,586	154,026
	392,122	460,917	152,139	208,778	54,227	1,268,183

Included within support costs are governance costs of £14,712 (2019/20: £11,320)

Note 5: Analysis of grants

	2021 £	2020 £
Treatment provider network organisations		
South	1,681,858	1,617,483
Midlands	676,348	453,766
Scotland	1,740,703	1,611,338
Other programme grants		
Beanstalk (Gamban programme)	689,460	–
Betknowmore (Peer Support programme)	122,790	–
	4,911,159	3,682,587

Note 6: Trustee expenses

Travel, office and entertainment costs amounting to £nil (2019/20: £792) were reimbursed to no trustees (2019/20: one).

The Chair of the Board of Trustees received an honorarium payment totalling £25,000 (2019/20: £25,000) in accordance with the GamCare's Articles of Association as covered by clauses 11.5 and 15.3.

No other trustees received any remuneration during the year (2019/20: £0).

Note 7: Net income for year

Net income is stated after charging:

	2021 £	2020 £
Auditor's remuneration: audit fees	14,040	11,820
Auditor's remuneration: non audit services	–	6,000
Depreciation	38,926	28,537
Amortisation	29,998	21,486
Leases	216,593	121,627

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

	2021 £	2020 £
Salaries and wages	4,527,970	2,571,818
Social security costs	435,856	245,710
Pension contributions	255,804	147,800
	5,219,630	2,965,328
The average number of employees is	152	92
The average FTE employees is	144	80

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

	2021 £	2020 £
£60,000 – £70,000	2	3
£70,001 – £80,000	1	–
£100,001 – £110,000	–	1
£110,001 – £120,000	1	–

All key management personnel accrue pension benefits under defined contribution pension schemes. Total pension contributions paid for these employees were £26,640 (2019/20: £18,534).

The total employment benefits of the key management personnel including employer's pension and National Insurance contributions were £573,433 (2019/20: £391,659). The key management personnel comprise the trustees and directors listed on page 4.

Payments totalling £13,250 (2019/20: £nil) were made in the year in respect of termination settlements.

Note 9: Intangible fixed assets

	Computer software £
Asset cost	
As at 1 April 2020	113,436
Additions	33,826
As at 31 March 2021	147,262
Accumulated depreciation	
As at 1 April 2020	70,121
Charge for year	29,998
As at 31 March 2021	100,119
Net book value	
As at 1 April 2020	43,315
As at 31 March 2021	47,143

Note 10: Tangible fixed assets

	Fixtures, fittings and equipment £	Computer and ICT equipment £	Total £
Asset cost			
As at 1 April 2020	89,689	46,694	136,383
As at 31 March 2021	89,689	46,694	136,383
Accumulated depreciation			
As at 1 April 2020	14,948	26,926	41,874
Charge for year	29,896	9,030	38,926
As at 31 March 2021	44,844	35,956	80,800
Net book value			
As at 1 April 2020	74,741	19,768	94,509
As at 31 March 2021	44,845	10,738	55,583

Note 11: Debtors

	2021 £	2020 £
Trade debtors	2,167,417	2,056,154
Other debtors	1,232	1,422
Prepayments and accrued income	634,605	337,638
	2,803,254	2,395,214

Note 12: Creditors

	2021 £	2020 £
Trade creditors	114,650	248,242
Other creditors	33,166	51,967
Accruals	162,497	72,417
Deferred income	6,561,600	2,445,942
Taxation and social security	121,488	86,375
	6,993,401	2,904,943

Other creditors as above includes a pension liability of £30,413 (2020: £21,608).

Note 13: Analysis of net assets between funds**2021 Analysis of net assets between funds**

	Unrestricted Fund £	Designated Fund £	Restricted Funds £	2021 Total Funds £
Intangible fixed assets	33,000	–	14,143	47,143
Tangible fixed assets	38,908	–	16,675	55,583
Net assets	1,953,581	26,262	839,722	2,819,565
	2,025,489	26,262	870,540	2,922,291

2020 Analysis of net assets between funds

	Unrestricted Fund £	Designated Fund £	Restricted Funds £	2020 Total Funds £
Intangible fixed assets	30,320	–	12,995	43,315
Tangible fixed assets	66,157	–	28,352	94,509
Net assets	1,248,961	390,000	957,369	2,596,330
	1,345,438	390,000	998,716	2,734,154

Note 14: Movement in funds

	As at 1 April 2020 £	Income £	Expenditure £	Transfer £	As at 31 March 2021 £
Restricted funds:					
Clinical services	698,408	9,254,425	9,189,478	–	763,355
Outreach services	281,935	2,984,035	3,298,831	70,971	38,110
Auditing and training	18,373	172,912	122,210	–	69,075
Total restricted funds	998,716	12,411,372	12,610,519	70,971	870,540
Designated fund	390,000	26,262	390,000	–	26,262
Unrestricted fund	1,345,438	939,034	188,012	(70,971)	2,025,489
Total unrestricted funds	1,735,438	965,296	578,012	(70,971)	2,051,751
Total funds	2,734,154	13,376,668	13,188,531	–	2,922,291

Designated funds of £26,262 will be spent in 2021/22 in furtherance of our Worksafe programme to support gambling issues in the workplace.

A funds transfer of £70,971 represents an amount of overhead cost apportioned to a restricted charitable activity which has been met from unrestricted funds.

Purpose of restricted funds**Clinical services**

Our clinical services offer support and treatment to people with gambling problems and affected others. We deliver a range of treatment services directly, and also indirectly through a partner network across England, Scotland and Wales. These activities are funded by grant-making bodies and also through donations provided by operators and the general public.

Outreach services

Our outreach services deliver education, prevention and engagement activities to those at risk of gambling harms. These services include a national youth education programme as well as a women's outreach programme. Our activities aim to raise awareness of gambling issues, and also to facilitate access to support.

Auditing and training

The Safer Gambling Standard is a quality mark for gambling operators who adopt specific playing protection measures and safer gambling approaches. Our operator training is aimed at customer interaction to reduce or prevent gambling harms, and to facilitate wider access to support.

Note 15: Commitments under operating leases

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

	2021		2020	
	Land and Buildings £	Other £	Land and Buildings £	Other £
Payments due				
Within one year	205,000	4,922	205,000	4,922
Between 2 and 5 years	102,500	14,766	307,500	19,688
	307,500	19,688	512,500	24,610

Note 16: Related party transactions

One member of the Board of Trustees received an honorarium payment totalling £25,000 (2019/20: £25,000) in accordance with GamCare's Articles of Association. No other transactions with related parties were made during the year (2019/20: £0).

Note 17: Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net movement in funds	188,137	1,338,382
Add back depreciation charge	38,926	28,535
Add back amortisation charge	29,998	21,486
Deduct interest income shown in investing activities	(7,785)	(4,052)
Increase in debtors	(408,040)	(1,680,534)
Increase in creditors	4,088,458	789,081
Net cash provided by operating activities	3,929,691	492,898



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