

GAMBLING WITH LIVES

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

GAMBLING WITH LIVES

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GAMBLING WITH LIVES

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2022

Trustees	C Ritchie, Chair E Katis, Trustee G Challis, Trustee T Furness, Trustee D I H Campbell, Trustee P Keogh, Trustee L White, Trustee (appointed 18 October 2021) S Singh, Trustee (appointed 18 October 2021)
Charity registered number	1184114
Principal office	The Circle 33 Rockingham Lane Sheffield S1 4FW
Chief Executive Officer	W Prochaska (up to 22 February 2022)
Strategy director	W Prochaska (from 22 February 2022)
Director of operations and people	J Dawson (appointed 22 February 2022)
Independent auditors	Shorts Chartered Accountants Statutory Auditor 2 Ashgate Road Chesterfield S40 4AA
Bankers	Virgin Bank 66 Fargate Sheffield S1 2HE
Solicitors	Lupton Fawcett LLP The Synergy Building Belgrave House 47 Bank Street Sheffield S1 2DR

GAMBLING WITH LIVES

STATEMENT FROM THE CO-CHAIR OF TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The co-chair of trustees presents his statement for the year.

This past year has been hugely significant for Gambling with Lives and for Liz and me personally. The charity has seen substantial growth in the staff team and activities which has led to being able to provide more support for more families, and impact across all our areas of work. On a personal level, we finally had Jack's inquest which delivered powerful judgements.

Sadly we have been joined by many more families who have been thrown into turmoil through the deaths of their loved ones. We have been able to provide more support than in the past, and the evidence that gambling deaths are still happening today strengthens our resolve to continue the fight for regulatory reform, independent education and information, and treatment.

Highlights of the year include being able to bring families together through campaigning, awareness raising and memorial events. While each event has its own particular aim, perhaps the most powerful benefit is families being able to meet to share their experiences and provide that direct understanding that their loved ones are not to blame and that they are not alone. The meetings are emotionally charged, but there is laughter as well as grief. The whole team have given incredible support to individual families around inquests, dealing with the authorities and looking after their mental health. We continue to strive to ensure that all the activities of the charity are underpinned by the learning from the experiences of the families.

We are very proud of the education programme, which was officially launched in September 2021, winning three prestigious EVCOM awards for its film element, and which has been delivered to over 3,000 young people in England and Northern Ireland. The initial evaluation shows that we're reducing likelihood that course participants will gamble on the most dangerous products in the future, and we're taking the lessons learned into the groundbreaking awareness raising and training work for clinicians and other professionals in Greater Manchester.

Over the past year there has been a detectable change in the position and attitudes of the authorities in understanding the scale and severity of gambling harms, the irresponsible activities and addictive products of gambling companies, and the need for substantial and wide-ranging reforms. We were pleased that the publication of the PHE report on gambling harm confirmed our own estimates that there are 250 to 650 gambling related suicides each year in the UK. Research into areas such as industry influence on the delivery of education in the UK, and the NHS's decision to reject funding that is tainted by the industry, have made it feel that authorities are becoming more aware of the issues around commercial determinants of health.

For me and Liz, the conclusion of Jack's inquest was a landmark moment, and people keep telling us that it's a landmark for the sector too. The coroner ruled that gambling, the failure of regulation, information, and treatment, all caused Jack's death, and that feels like some justice. The coroner's statement that Jack "had not realised that it was NOT his fault" was powerful and is at the core of GwL's work. Individuals are not to blame. These lessons need to be put into action by the government through stronger regulation, independent education and information, and effective accessible treatment.

So, we look forward to the year ahead, which will hopefully see the reform of gambling policy in the UK through the much-delayed gambling white paper. Whatever happens on the political/regulatory front we'll be busy further developing the Charity so that it's a fixture in the landscape until not a single death is caused by gambling in the UK.

DocuSigned by:
C Ritchie
FE88AE2D79A6434...
Charles Ritchie
Co-Chair of Trustees

Date: 11 January 2023

GAMBLING WITH LIVES

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022**

The Trustees present their annual report together with the audited financial statements of the Charity for the 1 April 2021 to 31 March 2022.

Objectives and activities

Policies and objectives

Gambling with Lives aims to:

- Improve mental health and save lives through raising awareness of the risks to health of gambling; and
- Provide support to the family and friends of the victims of gambling related suicide and those suffering gambling addiction.

To deliver against the objectives the charity is developing a range of activities, including:

- Providing direct support to bereaved families including mutual aid, therapy, administrative support and advocacy; and
- Promoting the reform of gambling legislation, regulation, and treatment through convening and championing experts by experience; disseminating research; and challenging those in positions of authority; and
- Developing pilot programmes in the fields of treatment, training and education to influence national programmes in these areas.

Achievements and performance 1 April 2021 - 31 March 2022

Family support

In the financial year Gambling with Lives continued to develop and refine its service offering to bereaved families. Expert external support helped to develop a strong service model which was recruited for. The purpose of the Charity’s support offer to families is now defined as:

‘Help families bereaved through gambling-related suicide to survive and find a way of living with the loss’

The following goals have been defined to support the overall objective:

- Reduce distress experienced by family members, and their own risk of suicide
- Reduce other stresses, to give families space to focus on surviving and managing and secure the best outcome for the family from the investigative, financial, coronial and other legal or administrative processes that follow gambling-related suicide
- Enable learning from families' stories – ‘our collective testimony’ – in order to prevent it from happening to others
- Facilitate the centrality of bereaved families to GwL and its programmes

A diverse range of activities is now being delivered to support each of the goals. The most common forms of support provided to families in the year were:

- Counselling
- Peer support
- **Investigatory support** (help to submit Subject Access Requests, and analysis of records from the lead up to a suicide to help piece together what happened and assess what further action is appropriate)

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

- **Inquest support** (support families through the inquest process and help to secure legal advice)
- **Support to consider and prepare disclosures to the Gambling Commission** (including securing legal advice)
- Support to manage the press
- Support to engage in advocating for change
- Organisation of in memoriam events

In the year over 50 families were provided with a range of support including the facilitation of multiple peer to peer support sessions; over 400 hours of mental health support; four families were supported to navigate inquests including the provision of expert legal advice; in memoriam events were organised, including one in partnership with the police; hardship funds were provided to two families who suffered as a result of debts left by their loved one's gambling; and a range of advocacy events were delivered that helped to provide a platform for families, and to foster the community.

The year also saw the continued leadership of the charity by families bereaved by gambling related suicide, not just directly on the board of trustees, but also throughout the charity's programme areas. The views of bereaved families were central to the development of the charity's treatment pathway work, the future development of the education programme, work on research, and across the charity's areas of advocacy.

Inquest into the death of Jack Ritchie

Jack Ritchie, the son of Gambling with Lives' founders, Liz and Charles Ritchie, died in 2017 from suicide caused by gambling. Jack's death spurred his parents into finding out what was causing so many deaths, and to launching the charity in an effort to support families and to try and prevent future deaths.

Jack's inquest was not only an important part of the Ritchie family's investigative process and their fight to ensure some semblance of justice for Jack, but it also became a significant moment for the other Gambling with Lives families, many of whom feel that the inquests into their own loved ones' deaths were inadequate in their examination of gambling.

Jack's inquest also became a pivotal moment in the national debate on gambling as it rose to national prominence after the first coroner who presided over the inquest ruled that Article 2 of the Human Rights Act would be engaged to ensure that issues around the lack of information about gambling risks, and the failure of gambling disorder treatment, would be fully and fearlessly investigated.

Jack's inquest required two pre-inquest review hearings, and was delayed during covid, but was finally concluded in March 2022, when the coroner ruled that insufficient public health information, poor regulation and inadequate treatment all caused Jack's death as the "warnings, information and treatment available to Jack were woefully inadequate."

The coroner went on to conclude that there continue to be significant gaps remaining in these areas and he issued a detailed prevention of future deaths report to the Department of Health and Social Care, the Department for Digital Culture Media and Sport, and the Department of Education.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

Gambling with Lives' role in the inquest was twofold. Primarily the charity's team provided support for the Ritchie family and all of the other families who attended the inquest and who had put so much hope into its conclusions. The charity's team also managed the extensive external attention on the inquest from politicians and the media.

At the time of writing the outcome of the inquest has been significant for gambling policy. Over 200 pieces of coverage across all forms of media have been produced about the inquest; a parliamentary debate on the inquest was held shortly after it finished; and DHSC and DCMS have referenced the significance of the inquest in formulating their future policies on gambling.

Jack's inquest has also been testament to all the people who have died because of gambling. The lawyers who worked on behalf of the Ritchie family believe that it will pave the way for stronger investigations of the gambling element of suicides by coroners across the country.

Political engagement, awareness raising and events

In the year Gambling with Lives continued to provide leadership on the need to reform gambling legislation and regulation in the UK, with a focus on urging the Government to publish the delayed Gambling Act Review white paper.

Meetings were held between the Charity's leadership and the Secretary of State for the Department of Digital, Culture, Media, and Sport, Nadine Dorries MP, as well as with the Under Secretary of State, Chris Philp MP, who oversaw gambling policy.

The Charity provided its support for the APPG on Gambling Related Harm, the Peers for Gambling Reform group, and the Northern Ireland APG on Gambling Related Harm, providing evidence on topics such as gambling advertising, affordability, and the impact of gambling on bereaved families. The Charity also provided a leading voice at a Gambling Reform Rally held in Westminster.

Further meetings were held in the year with civil servants and ministers at DCMS charged with progressing the review of the Gambling Act; DHSC which has a significant role in influencing reform; as well as with politicians (in both Houses and across the political spectrum); the Gambling Commission; the Advisory Board for Safer Gambling; treatment providers (NHS and 3rd sector); Local Authority gambling harms stakeholder groups; suicide prevention organisations; charities; banks; and Experts by Experience (EbEs).

Key messages that were conveyed included:

- The link between gambling and suicide
- Challenge to the individual "safer/responsible gambling" (Reno) model to recognise the role of addictive products, industrialised electronic gambling and industry practices designed to lure people into gambling and keep them there
- The addictiveness of gambling products, in particular the high-speed electronic casino style games and slots
- The impact of industry practices – ubiquitous and misleading advertising, incessant targeted marketing, VIP schemes, 'free bets' and other inducements to gamble
- The vulnerability of and impacts on children
- The inadequacy of current treatment models and provision
- The inadequacy of current education and awareness raising activities

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

A substantial amount of media coverage was secured throughout the period which helped to raise awareness of the risks of gambling and the need for gambling reform. Hundreds of pieces about or featuring GwL appeared on numerous national and local news programmes including long features on BBC Breakfast and Channel 4 News; on several current affairs programmes; in scores of articles across the UK's largest national print newspapers; in several broadsheet opinion pieces; and dozens of pieces on radio. Work was also put into two documentaries on the BBC which aired in the year.

Gambling with Lives' community was disappointed when the review of gambling policy was delayed again by Boris Johnson's government and deferred to his successors. The Under Secretary of State with responsibility for gambling, Chris Philp, resigned shortly before Boris Johnson. In his resignation letter he referenced having met with families bereaved by gambling related suicide (a meeting which was convened by Gambling with Lives) and called for the Government to publish DCMS's white paper 'in full and undiluted'. It is believed that the reference to dilution referred to attempts by the gambling lobby to water down the reforms in the white paper.

At the time of writing (December 2022) it is unclear what approach the new Prime Minister (Rishi Sunak), Secretary of State (Michelle Donelan), and Under Secretary of State (Paul Scully) will take to the Gambling Act review.

Events in the year focussed on bringing families together to build the community and to provide shared testimony to a range of audiences. The largest events in the year were the launch of the charity's education programme in September 2021, which was followed by a reception for families in the Houses of Parliament in November 2021.

The education programme launch saw bereaved families joined by education professionals, academics, public health experts, civil servants, and politicians to coalesce around what needs to change in gambling education and how the Charity's programme will achieve it.

The parliamentary reception enabled bereaved families to get to know one another in person after a long period of having to meet over zoom during the Covid pandemic, and provided a platform for them to give their testimony to politicians from across the political spectrum.

The Big Step

The Big Step is a leading GwL campaign to end all gambling advertising and sponsorship in football. Football is an important campaign focus as it is one of the most common routes into gambling for young people in the UK and brings a much wider audience into gambling reform. The campaign has successfully forced clubs to stop including direct gambling links on junior sections of websites and also to stop direct gambling promotion on social media.

In the year The Big Step gained the support of more than 30 UK and Irish clubs including Luton Town, Forest Green Rovers, Glasgow City and Drogheda United, that were all brought together to tell government that football can survive without gambling sponsorship – a significant moment that gained substantial media interest.

The campaign continued to secure signatures to a petition on Change.org to 'End gambling advertising and sponsorship in football' taking the total supporters from 10,000 at the start of the period, to over 60,000 by the end. Football Supporters Against Gambling Adverts has also been launched, drawing in tens of thousands more signatures against clubs with gambling partners.

The significant uptick in support was driven by press coverage of a range of in person and remote walking events organised by GwL's team, as well as a successful online presence with millions of engagements on social media every month.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

The Big Step continued its partnership with Peter and Steph Shilton by handing in the petition to 10 Downing Street, which attracted widespread national media coverage. The campaign was also involved in the creation of a range of campaign content with the Coalition Against Gambling Adverts, including two short films about gambling sponsorship in football which have been viewed nearly 2 million times.

At the time of writing this report the Big Step has put bereaved families at the heart of its activities through combining the call for an end to gambling sponsorship of football with in-memoriam walks between football clubs. The first such event saw over 50 supporters walk between Manchester and Liverpool based Premier League football clubs in memory of Ryan Myers who died in 2014.

The Big Step has created a community of people harmed by gambling – including bereaved families – who benefit from being with each other and connected as part of the campaign's efforts and activities.

Research

In the period Gambling with Lives' research efforts focussed on bringing gambling related suicide research, and gambling harm studies more broadly, to the attention of policy makers. The long-awaited Public Health England evidence review of gambling harm studies was published in the year, and found that over 400 suicides in England are caused by gambling each year. PHE's review cited the work of Gambling with Lives in the area of gambling suicide statistics and has been helpful in further illustrating to policy makers the need to see gambling reform as part of a suicide prevention strategy.

Despite PHE's evidence review, there is still a vital need to better understand the links between gambling and suicide in the UK as the majority of the independent research into the topic has been performed in foreign jurisdictions.

To try to stimulate that research being done in the UK market GwL worked with the Gambling Commission in the year to catalyse proposals from research coordinators to try to fill the research gap. At the time of writing a Canadian organisation called GREO has been awarded a regulatory settlement to commission UK focussed research into gambling and suicide.

In the previous year the Charity had worked with the Royal Society for Public Health on a research project into the most harmful gambling products on the market. Part of that project commissioned Australian academics to produce a report into those products, which it is anticipated will be published in 2023 following peer review.

Education

Gambling education in the UK is dominated by programmes that are commissioned by the gambling industry. As a result, they fail to properly explore the tactics of the industry and the addictive design features of products which are used to lure young people into addiction, and they reinforce the industry favoured narrative of individual responsibility. Gambling with Lives' educational programme has been developed to respond to this inadequacy.

The Charity's education programme was formally launched at events in London and Stormont that brought together people with lived experience, academics, public health professionals, civil servants, education professionals and politicians.

The materials include a 30-minute film designed to be watched alongside the modules, which received three EVCOM Clarion Awards in the categories of Education and Training, Health and Wellbeing, and Social Welfare, and have been nominated for two more.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

The year saw the materials piloted in schools and youth clubs to enable an evaluation of their impact. In the year 3,473 young people took part in the programme across 34 schools and youth clubs.

At the time of writing the initial evaluation results, collected and analysed by an independent evaluation partner have been very positive, showing:

- An overall positive change in the **perception** of gambling risks and harms
- An overall positive change in **attitudes** towards the allocation of responsibility to prevent gambling harms
- An overall increase in **understanding** of which are the most addictive gambling products
- An overall decrease in young people's **intention** to gamble on those products

The pilot has allowed GwL to make the following assumptions:

- There is a need and a demand for the Charity's independent education offer within schools and other youth clubs
- GwL's materials are deliverable and impactful
- GwL's key messages are understood by young people

At the time of writing, funds are being raised to deliver a second phase of the programme. Phase 2 will aim to refine the materials, and test their delivery through a range of different contexts and delivery methodologies to ascertain the best route to scaling up to reach more young people.

In the year further evidence of the inadequacy of the industry influenced dominant materials was published by academics from the University of Cambridge and from the London School of Hygiene and Tropical Medicine, who found that the content of the materials was favourable to the industry and shifted blame for addiction onto children. The publication of this work in early 2022 gave extra impetus to Gambling with Lives to grow its own education work.

Treatment and care pathway

Following the successful publication of the design of an integrated care and treatment pathway for people suffering gambling disorder in 2021, £498,000 of funding was secured from a Gambling Commission Regulatory Settlement in December 2021 to develop the 2nd phase of the project.

Phase 2 kicked off in the first quarter of 2022 and aims to create information and training on gambling disorder for a variety of audiences in Greater Manchester. The information and training will be targeted at people who have been lured into gambling, their friends and family, health care professionals, and intermediary organisations who can refer to health care professionals such as student unions and citizen advice bureaux.

The project is a partnership between Gambling with Lives and Greater Manchester Combined Authority. The resources are targeted to be ready for piloting and evaluation in the first quarter of 2023.

Income generation

In the period to 31st March 2022 Gambling with Lives most significant source of income came from a £498,000 Gambling Commission regulatory settlement restricted for work on the Treatment and Care Pathway project. Further sources of funds came from a range of donations totalling £37,637.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

Development of Gambling with Lives core team and infrastructure

In the financial year Gambling with Lives was able to accelerate the development of its core team, systems and processes to achieve its charitable objectives. The reorganisation of the leadership team saw the CEO move into a role of Strategy Director, a new Operations Director was appointed, and the role of the Chairs' executive leadership was made explicit in a collaborative leadership model. At the year end the employed team grew to include:

- Strategy Director
- Director of Operations and People
- Head of External Affairs
- Head of Education and The Big step
- Head of Support
- Education and Events Manager
- Programme Manager for Northern Ireland
- Communications Manager

At the time for writing the team has also been joined by a Clinical Lead for the organisation who is operating under the job title Head of Family Support and Community.

The team are supported by an IT provider called APEX IT; a specialist charity financial management provider called Community Accounting; and recruitment and consulting expertise from Eastside Primetimers.

The year ahead and beyond

Increasing support for bereaved families

At the time of writing a new Head of Family Support and Community is leading the family service, and developing the service model that was created in the financial year to March 2022. The Head of Family Support is working with the former Head of Support who has moved to a dedicated role as a family therapist, and with the Director of Operations and People, the Strategy Director, and the Executive Chairs, who all provide practical assistance and/or peer support to families.

In the year ahead the service will be refined with additional external partners brought in as the charity continues to learn more about the variety and complexity of needs of different families.

Political engagement, awareness raising and events

It was hoped that by the time of writing, the Government's white paper on gambling reform would have long been published and would be in the midst of being implemented by the authorities. This is not the case, and work is ongoing to raise awareness of the urgent requirement for it to be published.

The charity has spent four days in September 2022 raising awareness of gambling related suicide at the Labour Party Conference in Liverpool. Eight families attended the conference and held discussions with front bench shadow ministers, including the leader of the Labour Party – Sir Keir Starmer. The Charity's stand won an award for best newcomer. The presence allowed GwL to secure the signature of hundreds of party members and delegates, which will facilitate strong grass roots work in the years ahead.

It was not possible to secure a stand at the Conservative party conference but one of the co-chairs has attended. Conference attendance represents the Charity's event investment that is currently planned for the year ahead, however the Charity will react to the needs of families and the political situation to develop additional events and awareness raising activities.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance 1 April 2021 - 31 March 2022 (continued)

The Big Step

As of December 2022 The Big Step has held a highly successful walk between football clubs in memory of Ryan Myers who died in 2014 and Kimberley Wadsworth who died in 2018. The event garnered substantial interest from the press and acted as a further catalyst for the development of the Gambling with Lives community of bereaved families, as well as with the community of people in recovery from gambling disorder.

A further in memoriam walk is planned for October 2022 in memory of Kimberly Wadsworth who died in 2018. The event was initially planned for September but needed to be moved due the death of Queen Elizabeth II. Further Big Step activities will be planned as the year progresses.

Research

Gambling with Lives will continue to support a variety research projects in the year to March 2023, most notably those of Phillip Newall, an academic who is planning a major study into the effectiveness of public health warnings on gambling products, and that of GREO who are leading work to commission studies that will explore gambling related suicide.

Education

At the time of writing Gambling with Lives has developed its plans for a second pilot phase of its education programme which will test different delivery methodologies of the resources that were completed in 2021. The programme will be rolled out subject to securing funding.

Treatment and care pathway

At the time of writing Gambling with Lives has convened a project team made up of experts by experience who also have skills in, or are joined by experts by profession with skills in, communications, GP training, clinical treatment of gambling disorder, local authority leadership, and public health messaging. The team will soon commission external agencies to support the development of a digital hub that will provide information and training to a range of audiences, and the creation of training materials targeted at health care professionals. The project team aims to have the materials and digital hub prepared in the first quarter of 2023, ready to be piloted from April 2023.

Charity leadership and core team development

In the year ahead recruitment has begun for a Head of Fundraising to join the team. The aim of the appointment will be to help the charity build from a position of financial strength to develop long-term sustainable income sources that are free from the influence of the gambling industry.

Financial review

Summary

The Statement of Financial Activities shows a net deficit for the year to 31 March 2022 of £167,322. The balance sheet discloses net assets of £2,629,904.

The net deficit was expected given that funds were received in the prior year which was planned to be spent during 2022 onwards.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

Reserves policy

The trustees believe that the current level of funds is adequate, representing sufficient cover for the organisation given projected cash flows in the new year. In the forthcoming year the trustees will develop a detailed reserves policy.

Principal risks and uncertainties

Gambling with Lives is in a development phase, with a growing number of beneficiaries through the increasing scale of programmes, however it operates in an uncertain funding environment that is dominated by industry influence. In this context the principal risk facing the charity is around its long-term sustainability in the event that there is no change to the statutory funding structures for gambling research, education and treatment. To mitigate this risk the charity is recruiting a Head of Fundraising and will leverage its profile in the space to ensure it builds a sustainable financial future from a range of sources.

The principal uncertainty facing the charity continues to centre around the outcome of the UK Government's review of the Gambling Act 2005. It is unclear whether the Government's white paper will be published under the current administration or whether the nation will have to wait until after the next general election to see reform. The number of gambling related suicides in the UK will be impacted by the outcome of the review and the changes it implements, or doesn't, on the UK gambling industry, which will have a long-term impact on GwL's strategy.

To manage risk and uncertainties the trustees and management of the charity will go through a new strategy development process starting in January 2023.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Structure, governance and management

Constitution

Gambling with Lives was incorporated as a Charitable Incorporated Organisation (CIO) on 26th June 2019 (Charity Number 1184114).

Gambling with Lives is established under a CIO constitution which set out the objects and powers of the charity. If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

In the context of the Gambling Act review reaching a critical juncture, and the expansion of the charity's programmes requiring an operational focus, Gambling with Lives re-organised its leadership structure in the period to maximise its effectiveness. The CEO moved into a role of Strategy Director, a new Operations Director was appointed, and the role of the Chairs' executive leadership was made explicit in a collaborative leadership model.

Further employees were brought on board to deliver against the charity's objectives during the year and post year end.

GAMBLING WITH LIVES

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

Structure, governance and management (continued)

Members of the board

The trustees who served during the year were as follows:

Charles Ritchie
Elisabeth Katis
Gregory Challis
Timothy Furness
Peter Keogh
David Campbell
Leroy White (appointed 18 October 2021)
Smriti Singh (appointed 18 October 2021)

Recruitment and appointment of trustees

Trustees are recruited for their expertise by experience of gambling related suicide and/or for their expertise by profession. Role descriptions exist for the treasurer and co-chairs, and are being developed for other members of the board.

Trustees do not receive remuneration for their work for Gambling with Lives but do have expenses reimbursed for expenses incurred solely in the pursuit of charity business.

Recruitment and appointment of key management personnel

Key management personnel, such as the Director of Operations and People, are recruited with the support of external HR expertise. Employee salaries and benefits are set using third party support to benchmark against norms for the charity sector.

Members' liability

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

Public benefit

The trustees believe that the objectives and activities described above clearly demonstrate the public benefit derived from the charity's operations.

GAMBLING WITH LIVES

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Statement of Trustees' responsibilities

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Howard Freeman, Shorts, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:

DocuSigned by:
C Ritchie
C Ritchie
(Co-Chair of Trustees)
Date: 11 January 2023

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES

Opinion

We have audited the financial statements of Gambling with Lives (the 'charity') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; 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 which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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 engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- through discussions with the trustees and other management and from our commercial knowledge and experience of the charity's sector, we identified the laws and regulations applicable to the charity; and
- focusing on the specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, we assessed the extent of compliance with those laws and regulations identified above through making enquiries of management and inspecting relevant correspondence.

We assessed the susceptibility of the charity'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;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

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 meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- considering relationships with HMRC and other relevant authorities.

GAMBLING WITH LIVES

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF GAMBLING WITH LIVES (CONTINUED)

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 trustees 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 Auditors' Report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Shorts

Shorts

Chartered Accountants
Statutory Auditor
2 Ashgate Road
Chesterfield
S40 4AA

11 January 2023

Shorts are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

GAMBLING WITH LIVES

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds Year ended 31 March 2022 £	Restricted funds Year ended 31 March 2022 £	Total funds Year ended 31 March 2022 £	Total funds Period ended 31 March 2021 £
	Note				
Income from:					
Donations and legacies	4	37,637	498,000	535,637	3,325,181
Expenditure on:					
Charitable activities	5	667,166	35,793	702,959	551,262
Net movement in funds		(629,529)	462,207	(167,322)	2,773,919
Reconciliation of funds:					
Total funds brought forward		2,797,226	-	2,797,226	23,307
Net movement in funds		(629,529)	462,207	(167,322)	2,773,919
Total funds carried forward		2,167,697	462,207	2,629,904	2,797,226

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

The notes on pages 21 to 31 form part of these financial statements.

GAMBLING WITH LIVES

BALANCE SHEET
AS AT 31 MARCH 2022

	Note	2022 £	2021 £
Current assets			
Debtors	9	33,660	722,135
Cash at bank and in hand		2,626,862	2,091,060
		<u>2,660,522</u>	<u>2,813,195</u>
Creditors: amounts falling due within one year	10	(30,618)	(15,969)
Net current assets		<u>2,629,904</u>	<u>2,797,226</u>
Total net assets		<u><u>2,629,904</u></u>	<u><u>2,797,226</u></u>
Charity funds			
Restricted funds	11	462,207	-
Unrestricted funds	11	2,167,697	2,797,226
Total funds		<u><u>2,629,904</u></u>	<u><u>2,797,226</u></u>

The financial statements were approved and authorised for issue by the Trustees on 11 January 2023 and signed on their behalf by:

DocuSigned by:
C Ritchie
FE88AE2D79A6434...

C Ritchie
(Co-Chair of Trustees)

The notes on pages 21 to 31 form part of these financial statements.

GAMBLING WITH LIVES

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Year ended 31 March 2022 £	Period ended 31 March 2021 £
Cash flows from operating activities		
Net cash used in operating activities	535,802	2,067,753
Change in cash and cash equivalents in the year	535,802	2,067,753
Cash and cash equivalents at the beginning of the year	2,091,060	23,307
Cash and cash equivalents at the end of the year	2,626,862	2,091,060

The notes on pages 21 to 31 form part of these financial statements

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. General information

Gambling With Lives is a Charitable Incorporated Organisation, incorporated on 26th June 2019 (registered charity number: 1184114). Its registered office is The Circle, 33 Rockingham Lane, S1 4FW. The objectives of the charity are set out in the trustees report.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Gambling with Lives meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.5 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.6 Liabilities and provisions

Liabilities 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.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.7 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

GAMBLING WITH LIVES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

2. Accounting policies (continued)

2.8 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The directors have not identified any key accounting estimates or judgements.

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

4. Income from donations and legacies

	Unrestricted funds Year ended 31 March 2022 £	Restricted funds Year ended 31 March 2022 £	Total funds Year ended 31 March 2022 £	Total funds Period ended 31 March 2021 £
Donations	37,637	-	37,637	445,181
Grants	-	498,000	498,000	2,880,000
	37,637	498,000	535,637	3,325,181
Total 2021	3,222,581	102,600	3,325,181	

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

5. Expenditure on charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Awareness raising and events	103,376	-	103,376	72,267
Family support services	47,893	-	47,893	16,870
Research	2,200	-	2,200	53,243
Education	27,773	-	27,773	114,367
Treatment pathway	-	11,362	11,362	7,350
Interim support and recruitment fees	75,456	5,700	81,156	197,336
Wages and salaries (note 7)	326,631	15,496	342,127	57,037
IT costs	19,969	1,051	21,020	11,619
Insurance	2,944	-	2,944	1,525
Telephone and internet	167	-	167	154
Professional fees	21,783	-	21,783	13,836
Staff training and welfare	4,509	386	4,895	4,028
Travel and subsistence	34,170	1,798	35,968	1,495
Bank charges	295	-	295	135
Total 2022	667,166	35,793	702,959	551,262
Total 2021	448,662	102,600	551,262	

6. Auditors' remuneration

	Year ended 31 March 2022 £	Period ended 31 March 2021 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	6,000	4,000
Fees payable to the Charity's auditor in respect of:		
All assurance services not included above	4,020	3,000

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

7. Staff costs

	Year ended 31 March 2022 £	Period ended 31 March 2021 £
Wages and salaries	295,662	54,066
Social security and other costs	27,050	1,946
Contribution to defined contribution pension schemes	19,415	1,025
	<u>342,127</u>	<u>57,037</u>

The average number of persons employed by the Charity during the year was as follows:

	Year ended 31 March 2022 No.	Period ended 31 March 2021 No.
Average Employees	<u>7</u>	<u>2</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel is considered to be the Chief Executive Officer (up to 22 February 2022), Strategic Director (from 22nd February 2022) (See Note 18) and the Director of Operations & People (appointed 22 February 2022). Total key management personnel benefits paid through payroll for the year ended 31 March 2022 is £53,363 (2021: £20,928), however for a period of the year the CEO/Strategic Director was paid in a freelance capacity (See note 18). There has been no new appointment for the CEO post at the date of signing these accounts.

	2022 £	2021 £
Analysis of staff cost by activity		
Family service	125,825	34,935
Education	64,499	-
Treatment pathway	15,496	5,287
Awareness raising and events	43,328	5,270
Big Step	42,433	5,201
Central services	50,546	6,344
	<u>342,127</u>	<u>57,037</u>

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 March 2022, expenses totalling £2,771 were reimbursed or paid directly to 3 Trustees (2021: £233 to 1 Trustee) in respect of travel costs.

9. Debtors

	2022 £	2021 £
Due within one year		
Prepayments and accrued income	33,660	2,135
Grants receivable	-	720,000
	<u>33,660</u>	<u>722,135</u>

10. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	22,218	-
Other taxation and social security	-	6,773
Other creditors	-	796
Accruals and deferred income	8,400	8,400
	<u>30,618</u>	<u>15,969</u>

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

11. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Unrestricted funds				
General Funds	2,797,226	37,637	(667,166)	2,167,697
Restricted funds				
Treatment pathways	-	498,000	(35,793)	462,207
Total of funds	2,797,226	535,637	(702,959)	2,629,904

Statement of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
Unrestricted funds				
General Funds	23,307	3,222,581	(448,662)	2,797,226
Restricted funds				
Treatment pathways	-	102,600	(102,600)	-
Total of funds	23,307	3,325,181	(551,262)	2,797,226

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

12. Summary of funds

Summary of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
General funds	2,797,226	37,637	(667,166)	2,167,697
Restricted funds	-	498,000	(35,793)	462,207
	<u>2,797,226</u>	<u>535,637</u>	<u>(702,959)</u>	<u>2,629,904</u>

Summary of funds - prior year

	Balance at 6 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
General funds	23,307	3,222,581	(448,662)	2,797,226
Restricted funds	-	102,600	(102,600)	-
	<u>23,307</u>	<u>3,325,181</u>	<u>(551,262)</u>	<u>2,797,226</u>

13. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Current assets	2,198,315	462,207	2,660,522
Creditors due within one year	(30,618)	-	(30,618)
Total	<u>2,167,697</u>	<u>462,207</u>	<u>2,629,904</u>

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

13. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Current assets	2,813,195	2,813,195
Creditors due within one year	(15,969)	(15,969)
Total	2,797,226	2,797,226

14. Reconciliation of net movement in funds to net cash flow from operating activities

	<i>Year ended 2022 £</i>	<i>Period ended 2021 £</i>
Net income/expenditure for the year (as per Statement of Financial Activities)	(167,322)	2,773,919
Adjustments for:		
Decrease/(increase) in debtors	688,475	(722,135)
Increase in creditors	14,649	15,969
Net cash provided by operating activities	535,802	2,067,753

15. Analysis of cash and cash equivalents

	<i>2022 £</i>	<i>2021 £</i>
Cash in hand	2,626,862	2,091,060
Total cash and cash equivalents	2,626,862	2,091,060

GAMBLING WITH LIVES

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

16. Analysis of changes in net debt

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	2,091,060	535,802	2,626,862
	<u>2,091,060</u>	<u>535,802</u>	<u>2,626,862</u>

17. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £20,327 (2021: £1,025). Amounts totalling £nil (2021: £795) were payable to the fund at the balance sheet date and are included in creditors.

18. Related party transactions

During the year, amounts totalling £19,457 (2021: £4,471) were paid to Pukka Films. The director of Pukka Films is a close family member of a trustee of the charity. In addition to these amounts which were paid from the charity to Pukka Films, an additional £nil (2021: £80,064) was paid directly to the company by one of the charity's funders, this amount has been included within donations received and expenditure. At the year end amounts were owing to Pukka Films totalling £144 (2021: £nil) and are included in creditors.

Will Prochaska was full time employed by the charity until October 2021, at which point he continued to work for the organisation on a freelance basis, first with the job title CEO and then as Strategic Director. He re-joined in a full time employed capacity in May 2022. During the year, Gambling With Lives paid Will Prochaska amounts totalling £43,811 in respect of his self-employed consultancy services. At the year-end amounts were owing to Will Prochaska totalling £9,930 (2021: £Nil) and are included in creditors. Will Prochaska has been paid for his CEO position through the payroll which is detailed in Note 7.

All related party transactions are considered to have been carried out under normal market conditions by the Trustees.