BETKNOWMORE UK

England & Wales · Charity number 1190760

Details

Status	Registered
Legal form	CIO
Registered	2020-08-06
Register	View on the Charity Commission register

Contact

Address	Voluntary Action Islington 200A Pentonville Road London N1 9JP
Phone	08000664827
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Website	https://www.betknowmoreuk.org

Activities

Objects: (A) THE RELIEF OF THOSE WHO ARE IN NEED AS A RESULT OF AN ADDICTION TO OR A MISUSE OF GAMBLING PARTICULARLY BUT NOT EXCLUSIVELY BY THE PROVISION OF EDUCATION, SUPPORT AND MENTORING SERVICES;(B) THE RELIEF OF INDIVIDUALS, FAMILIES AND COMMUNITIES AFFECTED BY HEALTH, SOCIAL AND OTHER PROBLEMS ARISING FROM OR RELATED TO GAMBLING ADDICTION OR MISUSE OF GAMBLING; (C) THE ADVANCEMENT OF EDUCATION BY RAISING PUBLIC AWARENESS REGARDING THE NATURE AND ISSUES SURROUNDING GAMBLING, GAMBLING-RELATED HARM AND MISUSE OF GAMBLING; AND (D) SUCH OTHER CHARITABLE PURPOSES COMPATIBLE WITH THE ABOVE AS THE TRUSTEES SEE FIT.

Activities: We are a UK charity helping people take back control of their life from gambling. Betknowmore UK was established by individuals with lived experience of gambling harms, who now use that insight and knowledge to help others. We provide a range of information on and support to those experiencing Gambling Related Harms.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability
- **Who:** The General Public/mankind

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Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,571,150	£2,511,326	£348,538	36
2023-12-31	£1,529,508	£1,388,408	£256,899	29
2022-12-31	£741,279	£686,260	£115,799	15
2021-12-31	£644,303	£583,523	£60,780	9

Trustees

Name	Role	Appointed
Andrew William Gray	Chair	2021-09-22
Emily Rachel Brimson-Keight		2023-11-03
JOE SEET FCA ACIArb		2022-05-20
Keith Lewis		2024-09-17

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BETKNOWMORE UK

England & Wales - Charity number 1190760

Accounts

Our impact and achievements

Trustees' Report and Accounts for our work in 2024 to prevent and address gambling harms



Registered with FUNDRAISING REGULATOR



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Foreword from the Chair



2024 marked a meaningful chapter in our story as we celebrated ten years of Betknowmore UK. As I reflect on this, and my time as Chair, I feel truly humbled to have been part of this remarkable journey.
To witness the transformation of Betknowmore UK has been both inspiring and deeply rewarding.

What began ten years ago as the vision and determination of one individual has grown into a thriving charity delivering a wide range of tailored support services. From grassroots beginnings, our work has evolved into a nationally recognised model, known for its innovation and evidence-based approach.

Today, Betknowmore UK stands as a leading voice in the sector helping shape the national conversation on gambling harm and setting the standard for personalised, peer-led and person-centred support.

In 2024 we welcomed new colleagues, embraced ambitious projects, and expanded our capacity to meet rising demand. Our people are our greatest strength, and this year they demonstrated, time and again, what it means to lead with empathy, insight, and integrity.

Throughout the year we began shaping the next phase of our organisational strategy, placing renewed emphasis on improving communication, strengthening internal systems, and aligning our work closely with the evolving needs of the sector.

One of the true highlights for me was attending the first-ever all-staff offsite. It provided a chance to step away from the day-to-day and come together as one team. It gave us the opportunity to connect not just as professionals, but as people. I extend my heartfelt thanks to our dedicated staff, your care and commitment are the heart of everything we do. And to our partners, stakeholders, and the individuals we serve: thank you for your trust, insight, and continued belief in our mission.

As we look ahead to 2025, we remain deeply committed to raising awareness of the impact of gambling harm and ensuring that anyone in need of support can access the help they deserve.



Andrew Gray | Chair

Foreword from the CEO



10 Years young... and we are just getting started!

It is quite the achievement to celebrate a ten-year anniversary. It demonstrates commitment, motivation, and resilience! It is inevitable those ten years have also seen their ups and downs and lots of challenges! Mostly though, from founding the organisation in 2014 to today, it has been an exciting and fulfilling journey, and I am extremely proud that we have grown and attracted amazing and committed individuals to our cause, many sharing their own lived experience in the pursuit of helping others.

In 2024, we continued our growth across the NGSN estate, transitioning from regional to national provider of services, balancing sustainability, and scale. Key to expansion and ensuring our services remained safe and high performing, was supporting front-line delivery with targeted investment into our internal structures and processes, such as our Quality Management Systems, Cyber Securities accreditation and CRM software. We invested similarly in our people, introducing enhanced health and wellbeing packages for all employees and new members joined our Lived Experience Advisory Board. The journey towards a new levy funding model and the introduction of a new commissioning structure started. We look forward to the opportunities this will bring and collaborating with new partners across the UK and beyond. One exciting area of growth for the charity is our engagement with local authorities. More on that to come in 2025.

Our commitment to a public health approach requires we begin to survey where the gaps are in service provision and organise a response. In 2006, I travelled through the criminal justice system, receiving a suspended sentence. The shame and guilt at hurting my affected others, family, friends and employer, fueled motivation to change my life, to repair the breakdown in relationships and regain trust. However, even then, I sensed that probation, gambling, substance and family support services had gaps to help with my specific needs.

Fast forward to today, how much has changed in that respect? Betknowmore UK will invest resources in two important areas, support for affected others and the criminal justice sector. Both require a dedicated and comprehensive strategic and operational response. Both have been severely under-funded. To highlight the need, I am delighted to invite a guest blog, the author will share a raw and powerful lived experience narrative, touching on the impacts that they have suffered as a result of another person's gambling, whilst working within the criminal justice system.

We are just getting started, there is lots still to be done!



Frankie Graham | Founder & CEO

A reflection on trust and deception

Professionally, the author has a background in criminal justice, working across probation, courts and prisons. As an affected other of gambling harms, she writes here about trust, legacy harms, and the messy intersections between personal and professional.

All views are solely those of the author and do not reflect the position of HMPPS.

Over my seventeen years working in criminal justice, I have encountered more deception than the average person would in a lifetime. I spent my first few years supervising people on probation, then moved to preparing pre-sentence reports for court. For this, I did in-depth interviews with people facing sentencing, trying to understand both the offence itself, and the personal and social contexts behind it.

I became familiar with the psychological defences people default to when their behaviour is under the spotlight - justification, externalisation, and, at times, victim-blaming. Many played down the harm they had caused. It was easy to understand why. Genuine expressions of remorse are respected within the system, but acknowledging the full impact of your actions feels risky and can have negative consequences. For many, shame prevented transparency. For others, self-preservation.

That said, I met plenty of people who were refreshingly honest, fully accountable and wanting to make meaningful change. I worked hard at building relationships where it felt safe for people to speak openly.

Over time, I developed confidence in my ability to distinguish between truth and fabrication. I recognised gaps in narratives, inconsistencies, and overly polished accounts that felt rehearsed. I noticed the subtle cues of evasion. Several years on, my internal deceit filter felt finely attuned, dependable.

That was all to change. 18 months into the pandemic, I discovered that I had been misled.



Not for a short period, but for four whole years. My long-term partner had relapsed into a gambling addiction, but this time had kept it entirely concealed.

He had dabbled in gambling some years earlier, with devastating consequences. The fall-out so significant, I had convinced myself this was something he would never repeat.

Despite all my professional experience, I had no idea. My deceit filter had completely failed me. Four whole years of half-truths, quarter-truths, un-truths... four whole years of missing the cues.



After learning the full truth - the hidden debts - I found myself mentally retracing those last four years. I questioned countless moments in our relationship. Times when he had overreacted to a minor purchase I'd made or grown vague when I asked about money. I considered how many times he must have lied by omission. The scale of it was overwhelming. Where's the truth now? I had lost my navigation system.

Professionally, I'd moved into working with victims of crime. Personally, I now understood how it felt to wear the victim label. How it felt to be someone who had been manipulated, deceived.

But the impact didn't stop there. I began to question something deeper: If I couldn't recognise deception in someone I had known intimately for decades, how could I trust my ability to detect it in anyone else?

That doubt began to infiltrate other parts of my life. When we attended a problem gambling clinic, the therapist we met was warm and empathetic. Yet, when she explained who could access our data, I found myself spiralling. Could she be trusted to maintain confidentiality?

At that stage, I hadn't disclosed anything at work. I feared the assumptions that might follow. Would I be seen as victim of financial abuse? Ironic, really, given my new role included training staff to 'spot the signs' of financial abuse.

My professional identity began to shift. I no longer saw myself as the perceptive, professionally competent person I once believed I was. I saw someone who had been taken advantage of. Someone naive, vulnerable. Someone who missed the signs.

Eventually, I made the decision to step back from direct work with people on probation. At the time I was still facilitating the occasional group intervention. But I became increasingly concerned that my vulnerability might be visible. It didn't feel safe.

In time, the intensity of that mistrust began to ease. But even now, years later, traces remain. When someone invites me to collaborate on a project, I pause. I ask myself questions I never used to: What's their agenda? Can they be trusted?

That's the thing about betrayal, which often goes unspoken – the way it fractures not only your trust in others, but your trust in yourself.



Impact at a glance

In 2024, Betknowmore UK supported nearly **500** people experiencing gambling harms, through tailored 1:1 and group support by **Peer Aid**, **GOALS** and **New Beginnings**.

On average, new service users were contacted within 24 hours

Our service users experienced a 63% reduction in Problem Gambling Severity Index scores

Core 10 scores, which measure mental health, improved by an average of 64%

Our services achieved impressive outcomes and feedback:

- **93% of service users feeling like their support from Betknowmore had brought positive changes to their lives**
- **85% of service users better able to manage their gambling thoughts and behaviours**
- **80% of service users better able to manage their finances**
- **84% of service users feeling more optimistic about their futures**
- **77% of service users engaging in more physical activity**
- **71% of service users being more sociable**
- **68% of service users engaging in more learning and work opportunities**
- **91% of service users finding it easier to talk about the gambling harms that impact them**
- **73% of service users having a friend, family member of colleague that had noticed a positive change in them**

Overall, **99%** of our service users said they would recommend Betknowmore UK's services to other people in need of support.

We welcomed 9 new team members, bringing our total paid staff to 42

22 volunteers trained to become Peer Supporters

New Beginnings service held 11 cohorts – a 37% increase on the previous year

Women's Service – New Beginnings

New Beginnings is Betknowmore UK's peer support service for women. What makes New Beginnings distinctive is the strong community fostered by the team. The bonds formed within the groups often become a vital source of support and contribute directly to sustained recovery. For many participants, the groups serve as their primary social circle, providing understanding, encouragement, and solidarity.

In response to this growing sense of community, the service has continued to evolve. The team has introduced a regular digital health and wellbeing drop-in, alongside a monthly Sunday evening online quiz. These activities have become important touchpoints in the service journey, further strengthening the relationships that make New Beginnings such a valued space for the women we support.



Over the past year, the groups have explored a wide range of themes, including the connection between women's health and gambling harms, examined through the lens of lived experience and mutual support. The impact has been transformative. Many participants report feeling more in control of their thoughts and behaviours around gambling, as well as more confident in managing everyday challenges. The empowerment gained through a supportive community has led to increased social confidence and a renewed ability to take charge of their financial wellbeing. Time and again, women tell us that New Beginnings has helped them move forward with hope, resilience, and greater self-belief.

In 2024, we also strengthened links with external organisations, sharing lived experience and raising awareness of the specific challenges faced by women affected by gambling harms. We delivered sessions to Solace, Self-Injury Support, Age UK Lambeth, Places of Safety, and William Hill, and met with GambleAware alongside some of our service users. We are also proud to have contributed to Islington Council's 16 Days of Activism campaign, highlighting the intersection between gambling harms and violence against women.

> ***"It's difficult to put into words just how important this cohort group has been for my continued recovery. Having that sense of belonging and being with women who are on varying stages of their own journey, them talking about their personal experiences and the openness of hosts and fellow members allowed me opportunity to speak openly and frankly without being judged or feel ashamed, providing a safe, comfortable environment where all were respected and valued. I genuinely feel thankful, that I made that enquiry and the connected to New Beginnings It is unquestionably a lifeline and has given me the opportunity to move forwards in a positive way knowing they are always a call or email away."***
>
> **New Beginnings service user**

Achievement

New Beginnings team members Lisa and Christine were highly commended in the Hero of the Year Award category at the This Can Happen Global Awards– celebrating excellence in workplace mental wellbeing

Season 2 of the New Beginnings podcast is in development and scheduled for release in 2025, while you wait you can already catch season 1 where you listen to your podcasts

Community Based Support – GOALS

2024 was a dynamic year for our Gambling Outreach and Living Support service (GOALS), marked by strengthened community connections and expanded presence across London. From volunteering at a night shelter to collaborating with local organisations, the team remained consistently active on the ground within communities, offering support to those affected directly and indirectly by gambling harm, and raising awareness across diverse stakeholder groups.



New partnerships began to take shape, extending the service's reach and enhancing its impact across London boroughs. In response to this growth, the GOALS team underwent a restructure, enabling a more effective balance between direct client support and wider community engagement. This shift deepened collaborations, an example being with Islington Council and the launch of new drop-in and advice services at the Access Islington Hub at 222 Upper Street.

> ***"I really enjoyed the [GOALS] sessions and in all honesty did not want them to end! It helped me re-evaluate the decisions I had every payday and why I need to prioritise myself above the gambling. Whenever I was having a bad day I knew and felt comfortable to reach out and ask for help. I have been shown great guidance and look forward to what the future holds for me now."***
>
> GOALS service user

The GOALS team are present every Thursday at 222, and provide an accessible space for the public to receive 1:1 brief interventions, whilst exploring gambling harm awareness through creative and interactive activities. One activity invited visitors to respond to the question: "How can we help our communities grow safely from harmful gambling?" sparking valuable conversations and reflection, even among those who didn't feel they had any direct harm from gambling.

Our partnership with the NHS Primary Care Gambling Service (PCGS) also evolved during the year. With a more streamlined onboarding process to support effective risk management and strengthened relationships with PCGS nurses and staff, the client journey is now smoother and more closely aligned with individual needs. From hands-on interventions to strategic partnerships, 2024 represented a significant period of growth and development for GOALS. The service is now more visible, better connected, and firmly embedded in the communities it serves.

> ***"I don't feel like there is anything I can suggest to make the service better. It has helped me so much and... has been amazing from start to finish and really helped improve my confidence again and helped me get through the last couple of months."*** GOALS service user

The GOALS team conducted over 750 brief interventions in community settings, a 28% increase on last year

Partnership with Islington Council
The Hub

With Sue Marshall

How has this initiative added value to the Council's existing public health or community wellbeing strategies?

We previously had support for our residents across drugs/alcohol but not gambling harm so this initiative has been invaluable to the teams in the Access Islington Hubs as we have a strong referral path for residents who are struggling with gambling harm. According to gov.uk statistics there are more than 10k residents impacted by gambling harm so this is a big issue in our borough. The training for our teams was extremely useful; giving them additional tools and some sound advice on how to open the conversation.

How easy was it to integrate Betknowmore's programme into the Council's community service delivery?

It was very easy indeed. We met with the Betknowmore UK team and agreed on the best way forward – this included the training and getting to know you sessions with the teams. We all feel very much like one team now.

Why is a visible, welcoming space like the Hub so important for addressing issues that can often carry stigma?

This is vital to ensuring that residents feel comfortable talking to our team; we also have private spaces for the more confidential discussions (within the main space).

Community Event Highlights

- The team volunteered at New Day's night shelter
- Cost of Living Day Events
- Calli Fest
- Go Africa Fest

We're carrying our Islington Council momentum into 2025, creating more Hubs and activities to support more people across London. To find out where we are contact: info@betknowmoreuk.org



Empowering recovery through lived experience

Peer Aid is Betknowmore UK's sector leading peer support programme, enabling those with gambling harms lived experience to help others in need. Volunteer Peer Supporters bring incredible knowledge and skills to the role, and complete a City and Guilds quality assured programme to help enhance their capability, whilst also receiving support for their own wellbeing and professional goals. Many from the service has transitioned to paid employment within Betknowmore UK or the wider sector.



Services include 1:1 and group support that is person-centred, practical, and empowering. Peer Aid offers a safe, non-judgemental space where people feel heard and understood. Peer Supporters bring not only empathy, but also tools, encouragement, and accountability—helping individuals to build confidence and resilience in their recovery.

Just as importantly, each Peer Supporter is provided with regular support sessions with a Peer Aid Co-Ordinator, clinical supervision and ongoing safeguarding and risk management training.

In 2024, Peer Aid supported over 300 individuals directly and received more than 500 referrals, boosted by new partnerships with RCA Trust and NECA, as well as stronger digital outreach. Despite this surge, average waiting time remained just one day from referral to first contact.

> ***"I feel that in my times as a Peer Supporter I have had lots of support and help when required. I also get regular check-ins from the team to see how I am coping with day to day life."***
>
> Peer Aid Peer Supporter

Impact reports indicate that participants disclose improved wellbeing, stronger relationships, and a renewed sense of purpose. Peer Aid shows that lasting change is possible when individuals are aided by those who can help create an authentic, non-judgemental and positive space for recovery to thrive.

> ***"The service I received was fantastic. Having a [Peer Supporter] that relates to my gambling addiction, the same thought patterns that gamblers experience, is invaluable."***
>
> Peer Aid service user

Peer support harnesses the transformative power of shared experience, creating connections that professional services alone cannot replicate. By providing hope through lived proof that recovery is possible, peer support significantly improves treatment outcomes. If you are interested in turning your lived experience into fulfilling support, contact us here.

Supporting Those Affected by Someone Else's Gambling

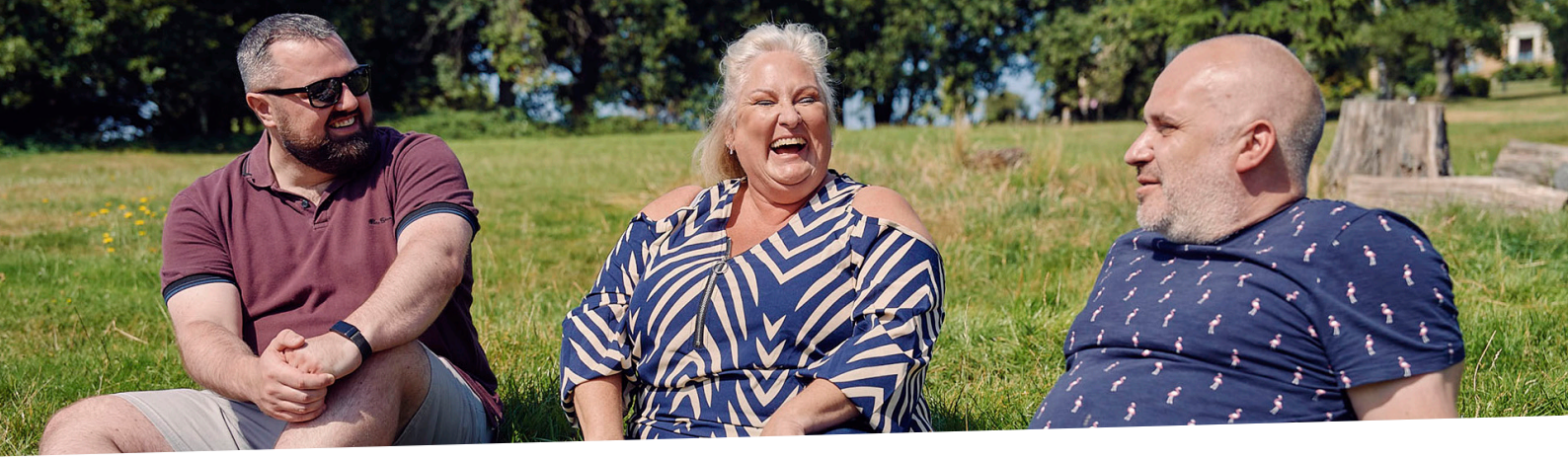
In 2025, Betknowmore UK will continue to grow and strengthen our "Affected Other" project, which focuses on the experiences of individuals indirectly impacted by gambling-related harm. Family members, partners, and close friends may not experience gambling harms directly, but they often carry a heavy burden, facing emotional distress, psychological strain, financial difficulties, and sometimes even physical consequences.

Our work in 2025 will place particular emphasis on supporting families and relatives dealing with these legacy harms. The project will offer one-to-one sessions with trained Peer Supporters, alongside weekly support groups that provide a safe, non-judgemental space for family members and friends of all genders.

These sessions will help guide and empower affected others, many of whom live in a constant state of anxiety while managing financial pressures, unpredictability, or emotional exhaustion.

We will also launch a dedicated awareness campaign "You Deserve Help Too!" to challenge stigma and ensure that those impacted by someone else's gambling recognise they are not alone and are equally entitled to support. A key element of this project is advocacy. By amplifying lived experience, we aim to reach those who have not yet sought help, often because they feel undeserving of support. Ultimately, the "Affected Other" project will expand to encompass the wider family and social networks of those affected, enabling a truly holistic and self-directed path to recovery.





Volunteers

Our lived experience volunteers are at the very heart of all we do at Betknowmore UK. We deeply appreciate the dedication and generosity of our volunteers, whose time, energy, and lived experience enrich every aspect of our work. Their commitment to supporting individuals affected by gambling harm plays a vital role in building a compassionate and inclusive community. Whether contributing to service delivery, advocacy, peer support, or awareness-raising, our volunteers embody the values of empathy, integrity, and empowerment. We are continually inspired by their passion and resilience, and we remain committed to providing them with meaningful opportunities, training, and recognition in return for their invaluable contributions.

The journey from volunteer to paid member of the Betknowmore UK Team

"Volunteering as a Peer Supporter with Peer Aid was a pivotal experience, making it clear that my future lay in this incredibly meaningful sector. Transitioning into paid employment as Senior Peer Coordinator, my own lived experience of gambling harms fuels my empathy and understanding, while my background in problem-solving and continuous improvement allows me to actively develop and strengthen the Peer Aid support service, helping it evolve to meet our Peers' needs. It's a privilege to contribute to Peer Aid's growth, and I am excited to see what more we can do."

Liv Thorpe, Senior Peer Co-ordinator

Thanks to The Landmark Trust's 50 Stay Free scheme, we were able to treat our some of our volunteers to a complimentary stay in a beautiful, historical Landmark building in picturesque Surrey. The weekend was designed with a focus on wellbeing, with a programme that included a pilates session, breath work, painting, and country walks. It also gave our volunteers the chance to truly relax, unwind, and connect with one another in a peaceful and inspiring setting.

20 volunteers attended a wellbeing weekend held in recognition of Volunteer Week

We are incredibly grateful to our volunteers, whose dedication and willingness to share their lived experience play a vital role in shaping and strengthening our work. This weekend was a small way to say thank you and to recognise the powerful impact they make every day.

"Having time to relax, recharge and deepen connections with colleagues in such idyllic surroundings was an experience none of us will forget. I feel privileged to have been given this wonderful opportunity."

Betknowmore UK volunteer

If you'd like to turn your lived experience into meaningful support for others by volunteering contact us here.

Partnerships & Projects

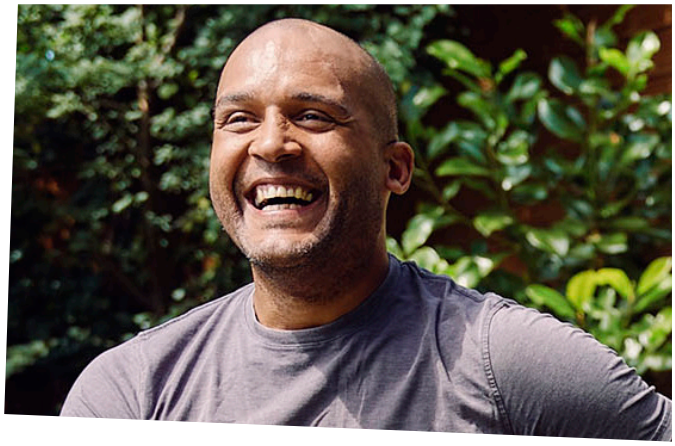
Throughout 2024, we advanced our collaboration with a range of NGSN partners to strengthen referral pathways with GamCare, Gordon Moody, and Breakeven. Our network also expanded geographically, with new partnerships established in the Midlands through Aquarius, in the North East with NECA, and in Scotland with the RCA Trust.

In partnership with the Massachusetts Council on Gaming and Health (MCGHC) we worked to launch a Peer support and Lived Experience Program across North America called the Gambling Recovery Information Network (GRIN).

Our ambassadors, Mark Saggers and Clarke Carlisle, continued to play a vital role in our mission to reduce gambling harm. Drawing on their own lived experiences, they bring authenticity, passion, and a powerful voice to our work. Both are committed to breaking down stigma, raising awareness, and inspiring hope by empowering individuals on their journey of recovery.



Mark Saggers



Clarke Carlisle

Armed Forces Gambling Support Network (AFGSN)

Betknowmore UK is a proud member of the Armed Forces Gambling Support Network (AFGSN). The service has a clear mission; to reduce the risk and incidence of gambling harm in the armed forces communities.The service provides free, accredited training on gambling harms within the military context; awareness activities at community events and conferences, drop-ins and meetings. A new peer support volunteer programme is currently in development and will offer opportunity to receive gambling harms training, quality assured by CPD. We are currently recruiting for volunteers from the veteran community, please do get in touch here!

Breaking the Cycle

Commissioned by GambleAware, our Breaking the Cycle project was created to improve support and services for Black communities in London through a targeted and tailored approach.

In its first year, the focus was on building networks, strengthening education and engagement, and developing culturally relevant awareness. Community workshops and events enhanced this work by providing educational workshops and resources designed to bridge existing gaps and better meet community needs.

Wellbeing Innovation in Action

As a predominantly remote organisation, we recognise how essential it is to create opportunities to connect in person. This year we held our first ever all staff residential event, The September Symposium. The residential was designed to support staff wellbeing and inspire collective vision across our geographically dispersed workforce. Set in a relaxed and welcoming environment, the event offered a space for staff to connect through meaningful conversations, strategic planning and shared learning.

A highlight of the symposium was the introduction of an innovative wellbeing initiative, the presence of a therapy dog. Our colleague Ann, who volunteers with Carmarthenshire Therapy Dogs, shared her experience of visiting care homes with Pollyanna, her Golden Retriever, to provide comfort and connection through animal-assisted therapy. Pollyanna's gentle presence at the symposium was a powerful reminder of the link between wellbeing, empathy, and the importance of caring for one another in diverse ways.

The overwhelmingly positive response inspired us to go further.

Partnership with Carmarthenshire Therapy Dogs

Betknowmore UK has engaged in a partnership with Carmarthenshire Therapy Dogs to provide emotional and psychological support to individuals on their gambling harm recovery journey, as well as supporting staff wellbeing and attending outreach events.

The partnership was established following a successful visit from Pollyanna, a three-year-old Golden Retriever, to the Betknowmore UK three-day staff symposium at Keele University in September. Her owner Ann Slater, a volunteer with Carmarthenshire Therapy Dogs who also works as the Quality Assurance Manager at Betknowmore UK, delivered a presentation to staff about the work they do to enhance wellbeing and social inclusion through animal-assisted therapy.

Carmarthenshire Therapy Dogs and their team of over 50 volunteers visit a variety of settings, including hospitals, residential homes, schools and specialist units. Collaborating with occupational therapists, teachers, support workers and families, this charity helps alleviate loneliness, improve mental health and assist individuals experiencing life-limiting or life-changing conditions.

Harmful gambling often results in severe social isolation, emotional distress and mental health challenges that act as barriers to recovery. Many of these issues, including social isolation, anxiety and depression, can be effectively addressed through animal-assisted therapy.

CEO and Founder Frankie Graham added: "Therapy dogs provide joy, comfort and companionship, and I have been excited to see how they complement the incredible work the Betknowmore UK team is already doing to support people who are experiencing gambling harms."

Carmarthenshire Therapy Dogs Founder Sue Smith said: "So many people of all ages benefit every week from the visits provided by our volunteers and their dogs. We have been working with the Betknowmore UK team and focusing on an often forgotten group of people and understanding how we can support them moving forward."



Raising Awareness

LGA Conference

In October we attended the LGA Annual Conference and Exhibition at Harrogate Convention Centre. The conference is a major event for local government in the UK, bringing together council leaders, chief executives, and other senior figures, and provided the charity with the opportunity to showcase our work in preventing and addressing gambling harm in communities and to explore opportunities for collaboration with local authorities.

Our interactive stand enabled us to have a number of productive conversations with local councillors and local officials, resulting in several follow-up discussions with local authorities out with London. The conference also gave us the opportunity to meet with other charities and organisations, including the Health Foundation, who invited Betknowmore UK to become supporters of Health Equals, a group of organisations and voices across different sectors, including employment, housing, education and the environment, who all want to make a positive difference to society's health and wellbeing.



Attending the conference helped raise the profile of the charity and ensures we are well placed with regards to any future commissioning plans following the implementation of the Gambling White Paper.

Local Government Association

GambleAware Conference

GambleAware is the leading commissioner of gambling harms education, prevention, early intervention, and treatment across Great Britain. Betknowmore UK is part of the National Gambling Support Network (NGSN), which is funded by GambleAware. The network was created to provide cohesive support and services for those affected by gambling harms.

Founder and CEO Frankie Graham delivered a keynote spotlight session alongside Councillor Angelo Weekes, Executive Member for Community Safety at Islington Council, in December, focussing on our work with local authorities on reducing gambling harm via a multi-layered strategic approach across different departments such as public health, licensing, community safety and housing. By collaborating with local authorities, we aim to raise awareness of gambling harm and ensure they are identified and addressed in a joined-up, preventative way. This integrated approach not only improves support for individuals but also helps build safer, healthier communities.



GambleAware

Fundraising

2024 marked another milestone year for Betknowmore UK, as we expanded our income streams to strengthen our charity as part of the National Gambling Support Network (NGSN), providing national services alongside community-based projects. This growth enabled our teams to reach and support more individuals impacted by gambling harms.

Notably, we saw a rise in supporters with lived experience, either directly or through loved ones, who were inspired to give back. From skydiving and boxing challenges to first-time half and full marathons, our supporters demonstrated incredible commitment and creativity in raising funds and awareness. We are truly grateful to everyone who took part and helped further our mission.

As the sector navigated a period of transition, Betknowmore UK continued to adapt and evolve building partnerships and exploring new ways to increase our impact.

Case Study: **Recovery to Resilience**

Jack Lewis, a former Peer Aid service user, raised funds for Betknowmore UK to thank the team who helped him turn his life around. After struggling with gambling from a young age, Jack reached a breaking point in his mid-20s. With support from his partner, he sought help - accessing counselling, and self-excluding from gambling venues.

His recovery took shape through Betknowmore's Peer Aid programme. Attending online Health and Wellbeing sessions run by people with lived experience gave Jack the support, perspective, and motivation he needed. Over 18 months, he rebuilt his life - improving his health, launching a successful business, and preparing for fatherhood.

Training for a boxing challenge, Jack used his fundraising efforts to give back and raise awareness of gambling harms. "Peer Aid helped me change my life," he said. "This was my way of helping others find the same support I did."

Grants

Our grant portfolio continued to grow in 2024. We strengthened our role within the GambleAware-commissioned NGSN and were invited to pilot new community-based activities supported by GambleAware.

We secured significant funding through the Improving Outcomes Fund, enabling the launch of Breaking the Cycle, an outreach programme focused on educating and supporting Black communities across London.

Our women's service, New Beginnings, was further embedded with continued support from the National Lottery Reaching Communities Fund.

Internationally, we expanded our collaboration with the Massachusetts Council on Gaming and Health, securing a six-figure grant to establish the Gambling Recovery Information Network (GRIN). This pioneering UK–US partnership connects individuals in the US to lived experience-led support through Peer Aid. We look forward to sharing the impact of GRIN in the coming year.

Donations

Unrestricted donations from individuals, challenge events, online giving platforms, and our Building Together programme played a vital role in sustaining our work.

This generous support enabled us to deliver more accessible and relevant services – not only to those directly affected by gambling harm, but also to their families, friends, and wider community networks.

We also received donations through the Gambling Commissions Licence Conditions and Code of Practice (LCCP) levy for Research, Education & Treatment.

Total Donations: £648,014

These donations have enabled us to support our infrastructure and new innovations.

A special thank you to everyone who contributed, 2024 was our most successful fundraising year to date.



Research

2024 was a busy year for research at Betknowmore UK. Head of Research & Evaluation, Liz Riley, was a co-investigator on two projects being led by universities.

Partnering with Brunel University, and funded by a grant from the Bristol Hub for Gambling Harms Research, the first project explores gambling harms among people on probation. The research team conducted over 80 in-depth interviews and focus groups in 2024. We looked at how people who are involved with the criminal justice system and who are impacted by gambling harms experience the probation service in court, prison and community settings. This qualitative piece of research will be completed in 2025, when the team hope it will be well received by HMPPS and probation.

The second project, that started at the close of 2023 and is funded by the Gambling Commission, is being led by Durham University. It explores the links between gambling and domestic abuse, also examining the implications for housing security. In 2024 the research team, which also includes Addressing Domestic Abuse and Cranfield and Sheffield Hallam Universities, spent the year conducting fieldwork.

In-depth interviews were conducted with women with lived experience of gambling-related domestic abuse and domestic abuse-related gambling, as well as housing providers and other stakeholders. The project will conclude in late 2025, with the production of animated videos, podcasts and a toolkit for social housing providers and other stakeholders.

For information on either of these projects, please contact:
liz@betknowmoreuk.org

10 Million Steps Challenge

Combining our commitment to team connection and our focus on staff wellbeing, Betknowmore UK introduced a series of wellbeing initiatives and challenges throughout the year. These activities were designed not only to promote physical and mental health, but also to bring our remote team closer together.

The most ambitious of these challenges was the 10 Million Step Challenge as a tribute to our 10th Anniversary! Staff from across the organisation took part, tracking their steps which contributed to the collective milestone. Whether through lunchtime strolls or weekend wanders, team members embraced the challenge with enthusiasm.

Although we didn't quite reach our 10 million step goal, the challenge encouraged healthier habits across the team. More importantly, it reminded us that wellbeing is not about perfection, but about showing up, supporting one another, and moving forward. It was a meaningful way to celebrate ten years of Betknowmore UK.

We spoke to challenge participant Rachel:

Why do you think staff wellbeing is particularly important in a remote organisation like ours?

Working remotely people can feel isolated or disconnected, so wellbeing initiatives help maintain a sense of community and belonging. Without the social interactions of an office, it's easy to feel disconnected from your colleagues.

Did you notice any unexpected benefits from the challenge?

It sparked some healthy competition which made the team feel connected despite being physically apart. I found myself moving more than I normally would because I wanted to do my bit for the team. That extra motivation kept me more active day to day. Many of the team discovered new personal routines (like lunchtime walks) that we might keep up beyond the challenge.

Even though we didn't meet the 10 million step goal, what do you think we did achieve?

We proved that shared goals, whether or not we hit the target, bring people together and build team spirit. We raised awareness of the importance of movement and wellbeing during the workday as well as finding space to connect on a personal level.



Our 10 Year Celebration Awards Ceremony

In November, we celebrated 10 years of Betknowmore UK at the beautiful Royal Society of Arts building in central London. With nearly 100 guests, including our amazing volunteers, partner organisations, staff, friends and family, it was a night filled with reflection and pride. We recognised the valuable contribution of staff and our volunteer Peer Supporters.

From our early days in 2014, as a small organisation launching our very first gambling support community hub, we've come a long way. Today, we're proud to be an award-winning charity, recognised as a Trusted Standard organisation, and part of the National Gambling Support Network.

This year, Betknowmore UK introduced two new awards to honour the memory of two individuals whose contributions have left a profound and enduring legacy within the organisation Richard Stephenson who worked as a Counsellor and a Clinical Supervisor and Ollie Long, who volunteered as a Peer Supporter.

The Ollie Long Award: You'll Never Walk Alone

Dedicated to our valued volunteers, this award acknowledges an individual who has shown outstanding dedication, commitment, and impact in their role. It celebrates the invaluable contribution of volunteers who embody the spirit of support, compassion, and perseverance that underpins Betknowmore UK's mission.

Awarded to **Tracy** our lived experience volunteer with the New Beginnings team who has shown such dedication and commitment to the women we support through the programme.



I was so grateful for receiving the award last year, I honestly wouldn't have been where I am now in my recovery without the support and understanding of Betknowmore, it has inspired me to continue volunteering, being told that you are appreciated is one of the most simplest and uplifting things a person can hear, especially when I spent a lifetime of self loathing. As Theodore Roosevelt once said "Believe you can and you are halfway there." You have all helped me to believe in myself more than I ever thought possible.

Thank you x

Tracy, Volunteer, The Ollie Long Award 2024



Our 10 Year Celebration Awards Ceremony



The Richard Stephenson Award: One Step Beyond

Established to celebrate excellence among Betknowmore UK staff, this award recognises an individual who has consistently demonstrated exceptional commitment and professionalism throughout the year. It is presented to someone who continually goes above and beyond, ensuring that both Betknowmore UK and the wider gambling harms sector are represented with integrity and distinction.

Awarded to Josh Mulleary – outstanding contribution to our community engagement team and a wonderful ambassador for the charity

Awarded to Jean Patterson – Jean always goes one step beyond in her work with Peers and Peer Supporters, and for Betknowmore UK as a whole.

"It was absolutely amazing to receive the award knowing that the BKM team had voted for me made me feel so blessed and honoured! All that this award stands for makes it even more special as I learnt so much from Richard and he was, and will always be, a true inspiration to me."

Jean, Peer Aid Co-ordinator
Richard Stephenson Award in 2024



Betknowmore Global Ltd

SAFER GAMBLING TRAINING

The Safer Gambling Training (SGT) programme directly aligns with Betknowmore UK's charitable aims of preventing gambling harm, raising awareness, and supporting safer environments for individuals and communities. Developed in partnership with YGam, the training was designed specifically for the gambling industry, to share the voice of lived experience, improve understanding of customer vulnerability, and strengthen frontline staff's ability to recognise and respond to markers of harm.

In 2024 Global secured a multi-year contract with a key client in the space, to focus on strengthening their approach to safer gambling and staff capability through education. Working closely, we co-designed a tailored training programme that addressed both regulatory requirements and the realities of frontline operations. This included face-to-face workshops that equipped managers and staff to confidently identify and respond to signs of potential problem gambling behaviours, alongside bespoke e-learning modules to embed knowledge and ensure consistent learning across their workforce. By combining practical delivery with scalable digital content, we provided a skills-based framework which empowers staff to apply safer gambling practices effectively.

Through this subsidiary –led work, Betknowmore UK has extended its charitable mission by influencing industry culture, embedding safeguarding principles and ensuring that individuals at risk of harm are better protected and supported. In this way, the activities of Betknowmore Global Ltd actively advance the charity's aims by translating education and awareness into meaningful systemic change.

Worksafe

Gambling harms and the workplace

Worksafe, Betknowmore UK's flagship workplace wellbeing programme, focused heavily on awareness raising throughout 2024. Alongside continuing to deliver some of the remaining funded sessions in Newham, a significant contract secured at the back end of 2023 saw us travel to various HM Prison & Probation Service sites to deliver to staff and service users. Building on the foundations of work began in 2023 to reach organisations dealing with vulnerable service users, we also delivered Worksafe training to Hilton Supported Living and Cobalt Housing.

Throughout the year, we attended a variety of events to showcase our work. These included corporate-facing events such as The Workplace Event and This Can Happen Global conference, as well as the Recovery Walk in London. This is a nationwide event attended by many like-minded charities and CICs in the addiction recovery space, but we were the only charity present working exclusively with gambling harms.

The team worked with diverse sectors, providing training and lived experience sessions to Omexom, Wave Utilities, and Baker Botts, work showcased on our social media platforms. Noted though, was that for many sectors and organisations, gambling harms support and training is still to be included within their health and wellbeing agenda for employees.

Our City & Guilds assurance of Worksafe was successfully renewed in 2024, ensuring that we remain one of the country's only robustly quality assured workplace wellbeing training programmes for gambling harms. We will continue to build on all of these successes in the year ahead.

Technology and Digital Innovation

Throughout 2024, we have continued to enhance our digital services to better support both our staff and the people we serve. Our commitment to innovative technology solutions was recognised when our IT infrastructure and systems were used as a case study at the Charity Finance Group's Digital and Tech Conference as an exemplar of cost-effectiveness – particularly in our use of low-code and no-code technology to build and support back- office functions.

These technological approaches have enabled us to streamline our operations while maintaining cost-effectiveness and ensuring our systems remain accessible to staff with varying technical expertise. Our adoption of versatile platforms allows us to rapidly develop and deploy solutions that meet our evolving operational needs without requiring extensive technical resources.

Our digital platforms continue to encompass a range of remote support options, including video-based sessions and our informative podcast series. We continue to research emerging technologies, particularly artificial intelligence, to understand how they can support our work in the future.

This research focuses on identifying opportunities where technology can enhance our service delivery, improve operational efficiency and provide better outcomes for those experiencing gambling harms, while always maintaining our commitment to data security and ethical practices. We have invested in staff training on virtual reality and artificial intelligence to ensure our team understands how these technologies may influence gambling behaviours and addiction patterns. We expect to start realising benefits from this and seeing some exciting results over the coming years!

As we move forward, though, it must be emphasised that we remain committed to harnessing technology responsibly, always prioritising the wellbeing of those we support while adapting to the evolving digital landscape. Our approach will always ensure that technological advancement serves our mission of reducing gambling harms effectively and ethically.



How we operate

Quality Management System

Betknowmore UK is committed to the continuous improvement of our Quality Management System. The QMS serves as the foundation for ensuring consistency, efficiency and excellence in all operations.

It is essential that all processes within the organisation are clearly documented, communicated and consistently followed. Documented processes ensure that activities are carried out in a uniform manner, reducing variability and risk, while enabling staff at all levels to perform their responsibilities with clarity and confidence.

The QMS is a dynamic system that evolves alongside organisational needs. Continuous monitoring, feedback and improvement initiatives are overseen by the Quality Assurance Manager. This commitment to ongoing enhancement strengthens our ability to deliver reliable and high-quality products and services.

Health and Wellbeing of Our Employees

At Betknowmore UK, we recognise that our staff's health and wellbeing are paramount to our success. We have implemented a comprehensive support package to ensure our team members are cared for both physically and mentally.

Our employees benefit from an Employee Assistance Plan, providing advice and support in and out of the workplace; a Health Cash Plan, which allows staff to claim back costs for everyday health expenses including dental check-ups, eye tests and physiotherapy sessions. We also provide Vitality Health Insurance, offering comprehensive private medical coverage and incentivising healthy behaviours through rewards and discounts on fitness trackers, gym memberships and healthy food options; and various discount and salary sacrifice based benefits through BlackHawk Networks.

We continue to facilitate regular Health and Wellbeing Groups, providing a supportive environment for staff to discuss health-related topics, share experiences and learn new wellness strategies. Additionally, we have implemented a fair and transparent salary banding structure based on thorough organisational analysis and market comparisons, reducing financial stress and promoting job satisfaction.

In 2025 we will be conducting a further review of our benefits offer.

Trustee Management Board

Betknowmore UK trustees oversee the charity governance and administration and responsibly deploy their fiduciary duties aligned to Charity Commission regulation. They give their time freely and do not receive remuneration or financial benefits. The trustees have regular Board meetings four times a year and one strategy day but may hold additional meetings if required.

Management sub-committees are overseen by the trustees and provide oversight on areas such as financial risk and auditing, safeguarding, employee and volunteer wellbeing and service performance.

Recruitment, Induction and Training of Trustees

Trustees are recruited through a mix of open advertising, recommendations and direct recruitment. Candidates successful at interview are invited to become trustees, subject to reference clearance. Onboarding and induction are provided by senior management, covering charity regulation, compliance and role management, as well as access to charity services. Trustees are provided with safeguarding training and NCVO training which provides an overview and understanding of charity governance, regulation and best practice.

How we operate

Lived Experience Advisory Board

We recruited members for a Lived Experience Advisory Board (LEAB). The aim of the LEAB is to be a critical friend to the Board of Trustees and Senior Management Team, ensuring the voices of lived experience of gambling harms continue as Betknowmore UK's core values, providing insightful and objective recommendations to help steer the charity. All LEAB members will serve for two years, meeting every quarter, and members also receive ongoing support in the form of wellbeing check-ins and regular 1:1 supervision.

The lived experience perspective informs the development and delivery of our training programmes and support services at the most fundamental level. Moreover, by embedding lived experience at the heart of our organisational strategy, we ensure that our approach remains person-centred and rooted in the realities of those we support. This has led to more responsive and effective service design, strengthened safeguarding practice, and enhanced the relevance and impact of the training we provide to professionals and partner organisations.



Risk and Safeguarding Management

Betknowmore UK understands that we are supporting and engaging with vulnerable adults, and as such exemplary risk management and safeguarding protocols are key to Betknowmore UK's work. The charity has a comprehensive risk register and issues related to risk are regularly reported on through such processes as the CEO's monthly report to trustees, subcommittee meetings and Senior Management Team check-ins.

Cyber Essentials and Our Commitment to Information Security

As part of our commitment to ensuring robust, secure operations, Betknowmore UK has achieved Cyber Essentials accreditation. This government-backed certification demonstrates our organisation meets essential cybersecurity standards and protects against the most common online threats. Cyber Essentials forms a critical part of our wider risk management strategy, helping us safeguard the personal data and digital infrastructure that underpin our work.

We maintain a continuous review of our security policies and procedures, ensuring they remain effective against evolving cyber threats. As part of our long-term strategic development, we are working towards achieving ISO 27001 certification, which represents the gold standard for information security management systems and will further strengthen our commitment to protecting the data and systems entrusted to us.

System Development and Operational Integrity

Growth in service provision requires further investment in strengthening both digital and operational systems. These include improvements to client management software, incident reporting tools and monitoring frameworks, all of which enable a responsive, accountable and data-informed approach to service delivery. These systems, supported by rigorous security and quality assurance protocols, are integral to the effective and safe delivery of support to individuals experiencing gambling harms.

Financial statements

Betknowmore UK
Year ended 31 December 2024

Administrative details
Charity Registration Number 1190760
Company Registration Number CE023375

Principal Office
200A Pentonville Road, Islington,
London, N1 9JP

Trustees

Andrew William Gray

Joe Lip Poh Seet

Emily Rachel Brimson-Keight

Keith Lewis
Appointed 17 September 2024

Bankers and professional advisers

Independent Auditors
Feist Hedgethorne Limited
Statutory Auditors
Chartered Accountants
Preston Park House, South Road,
Brighton BN1 6SB

Bankers
Metrobank, One Southampton Row,
London WC1B 5HA

Statement of Trustees' Responsibilities

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that 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 the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- Make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, and the provisions of the trust deed.

Financial statements

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.

Each of the Trustees confirms that:

- There is no relevant information of which the charity's Independent Auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Auditor is aware of that information.

Approved by the Board of Trustees of Betknowmore UK on 24 October 2025 and was signed on their behalf by:



Andrew William Gray | Chair

Public Benefit Statement

We provide relief to those who are in need as a result of an addiction to or a misuse of gambling. We do this by the provision of education, support and mentoring services. This support can be given by providing relief to individuals, families and communities affected by health, social and other problems arising from or related to gambling addiction or misuse of gambling. We also champion the advancement of education by raising public awareness regarding the nature and issues surrounding gambling, gambling harms and misuse of gambling.

Financial Review & Reserves

At the end of the accounting period, the fund balance to be carried forward was £348,538 (2023: £288,714), of which £48,403 (2023: £107,183) were restricted funds. The balance of £300,135 (2023: £181,531) represents the general fund and are unrestricted reserves. There are no funds in deficit.

Regarding reserves, the Trustees' aim is to move towards a target of a minimum of three months' operating costs of £360,000 as unrestricted liquid reserves. All cash is currently held in a UK bank account as liquid funds.

We are grateful to all those who fund our activities, as without them we could not help mitigate the effect of gambling harms. We are pleased to have some key funders to whom we extend our thanks, in particular, the Long Family, whose generous donations have enabled us to support Peer Supporters to a level we could not otherwise have achieved, Gamble Aware who continue to grant fund the Peer Aid programme, and those who have donated via the Research, Education and Treatment (RET) funding scheme overseen by the Gambling Commission.

Independent Auditors' Report to the Trustees of Betknowmore UK

Report on the audit of the financial statements

Opinion

In our opinion the financial statements of Betknowmore UK (the 'charity'):

- give a true and fair view of the state of the Group's and Parent Charity's affairs as at 31 December 2024 and of the Group's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the Charities Act 2011.

We have audited the financial statements which comprise:

- the statement of financial activities;
- the balance sheet;
- the cash flow statement; and
- the related notes 1 to 14.

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).

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 Group and of the Parent Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Standard's (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 Group and Parent Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditors' Report to the Trustees of Betknowmore UK

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 Group and Parent 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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.

Extent to which the audit was considered capable of detecting irregularities, including fraud

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, is detailed below:

- the engagement partner 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 company through discussions with directors and other management, and from our commercial knowledge and experience of the charity 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 charity, including legislation such as the Charities Act, data protection, anti-bribery, employment, environmental and 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.

Independent Auditors' Report to the Trustees of Betknowmore UK

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;
- 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; and
- enquiring of management as to actual and potential litigation and claims.

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.

Matters on which we are required to report by exception

Under the Charities (Accounts and Reports) Regulations 2008 we are required to report in respect of the following matters if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient and proper accounting records have not been kept by the parent charity; or
- the parent charity 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.

We have nothing to report in respect of these matters.

Use of our report

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

Chris Morey (Senior Statutory Auditor)
for and on behalf of Feist Hedgethorne Limited
Statutory Auditors
Chartered Accountants
Preston Park House
South Road
Brighton
East Sussex
BN1 6SB
Date: 27 October 2025



Statement of Financial Activities (Income and Expenditure Account)

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £
Income and endowments from:							
Charitable activities	**2**	573,195	1,540,183	2,113,378	362,754	1,166,754	1,529,508
Other trading activities	**3**	457,771		457,771	320,659		320,659
Total income and endowments		**1,030,967**	**1,540,183**	**2,571,150**	**683,413**	**1,166,754**	**1,850,167**
Expenditure on:							
Raising funds	**4**	508,672	-	508,672	412,841	–	412,841
Charitable activities	**5**	115,352	1,887,302	2,002,654	263,918	1,067,986	1,331,904
Taxation	**8**	-	-	-	-2,470	-	-2,470
Total expenditure		**624,024**	**1,887,302**	**2,511,326**	**674,289**	**1,067,986**	**1,742,275**
Net surplus / (deficit)		**406,943**	**(347,119)**	**59,824**	**9,124**	**98,768**	**107,892**
Transfers between funds		(288,339)	288,339	–	90,200	(90,200)	–
Net movement in funds		**118,604**	**(58,780)**	**59,824**	**99,324**	**8,568**	**107,892**
Fund balance bought forward		181,531	107,183	288,714	82,207	98,615	180,822
Fund balance carried forward	**12**	**300,135**	**48,403**	**348,538**	**181,531**	**107,183**	**288,714**

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of recognised gains and losses has not been prepared.

All the above results arise from continuing activities.

The notes on pages 35 to 45 form part of these financial statements.

Consolidated Balance Sheet as at 31 December 2024

	Notes	2024 £	2024 £	2023 £
Fixed Assets				
Tangible fixed assets	**9**		19,770	17,456
Total fixed assets			**19,770**	**17,456**
Current Assets				
Debtors	**10**	440,687		20,996
Cash at bank and in hand		877,895		701,078
Total current assets		**1,318,581**		**722,074**
Liabilities				
Creditors: amounts falling due within one year	**11**	(989,813)		(450,816)
Net current assets			**328,768**	**271,258**
Totals assets less current liabilities			348,538	288,714
Net assets			**348,538**	**288,714**
The funds of the charity				
Restricted income funds	**12**		**48,403**	**107,183**
Unrestricted funds	**12**		**300,135**	**181,531**
TOTAL CHARITY FUNDS			**348,538**	**288,714**

The charity has a surplus for the year of £46,786 (2023: £141,100).

These financial statements were approved by the members of the Trustee Board on:
24 October 2025 and signed on their behalf by:

Charity registration number 1190760. Parent Company registration number (England and Wales) CE023375
The notes on pages 35 to 45 form part of these financial statements.

Charity Balance Sheet as at 31 December 2024

	Notes	2024 £	2024 £	2023 £
Fixed Assets				
Tangible fixed assets	**9**		18,474	13,724
Total fixed assets			**18,474**	**13,724**
Current Assets				
Debtors	**10**	462,971		35,343
Cash at bank and in hand		766,108		632,591
Total current assets		**1,229,079**		**667,934**
Liabilities				
Creditors: amounts falling due within one year	**11**	(943,868)		(424,759)
Net current assets			**285,211**	**243,175**
Totals assets less current liabilities			303,685	256,899
Net assets			**303,685**	**256,899**
The funds of the charity				
Restricted income funds	**12**		**48,403**	**107,183**
Unrestricted funds	**12**		**255,282**	**149,716**
TOTAL CHARITY FUNDS			**303,685**	**256,899**

These financial statements were approved by the members of the Trustee Board on: 24 October 2025 and signed on their behalf by:



Charity registration number 1190760. Parent Company registration number (England and Wales) CE023375
The notes on pages 35 to 45 form part of these financial statements.

Consolidated Statement of Cash Flows
for the year ended 31 December 2024

	2024 £	2023 £
Net income for the year	59,824	107,892
Adjustments for:		
Depreciation	17,010	14,798
Depreciation	-	(2,470)
Decrease/(Increase) in debtors	(419,687)	(175,057)
Increase/ (Decrease) in creditors	538,997	408,907
Net cash provided by operating activities	**196,144**	**354,070**
Cash flows used in investing activities		
Purchase of fixed assets	(19,324)	(21,069)
Net cash used in investing activities	**(19,324)**	**(21,069)**
Net increase in cash and cash equivalents	176,820	333,001
Cash and cash equivalents at beginning of the reporting period	701,078	368,077
Cash and cash equivalents at the end of the reporting period	877,898	701,078

Analysis of changes in net debt	At start of reporting period £	Cashflows £	At the end of reporting period £
Cash	701,078	176,820	877,897
	701,078	**176,820**	**877,897**

The notes on pages 35 to 45 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

Charity information

Betknowmore UK is a charity registered with the Charity Commission (number 1190760). The registered office address is: 200A Pentonville Road, London, N1 9JP.

Basis of preparation of the financial statements

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

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

Betknowmore UK meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Basis of consolidation

The consolidated financial statements incorporated those of Betknowmore UK and its subsidiaries (i.e. entities that the group controls through its power to govern the financial and operating policies so as to obtain economic benefits). In line with the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice and the Charities Act 2011, the consolidated financial statements have been prepared on a line by line basis. As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activities and related notes.

Going concern

The Trustees consider the going concern basis of accounting to be appropriate following careful consideration of possible events or conditions that might cast significant doubt on the ability of the organisation to continue as a going concern. The Trustees have also considered forecasts and projections and conclude the organisation has adequate resources to continue in operational existence for the foreseeable future.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations have been accounted for when received. Grants receivable are credited to income as these become receivable, except in situations where they are related to performance, in which case these are accrued as the charity earns the right through performance. Revenue from the sale of services is recognised at the point of sale.

Resources expended

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings.

Costs of raising funds comprises fundraising costs incurred in seeking donations, grants and legacies. Costs of fundraising activities include salaries, direct costs and an appropriate allocation of support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing relief of those harmed by gambling and the reduction of gambling harm by the provision of education, training, support and similar services to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and include central services costs, governance, information technology, human resources, finance and office management.

Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity, and include audit costs. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Costs related to a particular activity are allocated directly. Support costs not directly attributable to particular activities, are apportioned on the basis of management estimates.

Notes to the Financial Statements

Volunteers

The value of the services provided by volunteers is not incorporated into these financial statements. Further details of their contribution is provided in the trustees' report.

Fixed assets

Tangible fixed assets are stated at cost, or deemed cost, less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended by management.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

- Computer equipment – 33% on cost
- Office equipment – 33% on cost
- Plant and machinery – 33% on cost

The need for any impairment of a fixed asset is considered if there is concern over the carrying value of an asset and is assessed by comparing that carrying value against the value in use or realisable value of the asset when appropriate.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the entity after deducting all of its financial liabilities.

Impairment policy

At each balance sheet date, the charity reviews the carrying amount of its assets to determine whether there is any indication that any items have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of an asset, the Charity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The investment in the subsidiary does not appear on the balance sheet, as the company is limited by guarantee and therefore has no share capital. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Notes to the Financial Statements

2. Charitable activities income

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Donations	648,014	471,923
Grants	1,445,389	1,055,780
Other Income	19,976	1,805
	2,113,378	**1,529,508**

Grants received, included in the above, are as follows	Year ended 31 December 2024 £	Year ended 31 December 2023 £
NGSN (Overarching Contract) - Restricted Funds	1,243,867	953,554
Aftercare – Restricted Funds	28,308	60,000
Improving outcomes – Restricted funds	35,149	-
National Lottery New Beginnings – Restricted Funds	87,781	-
University Research – Restricted Funds	50,284	-
Gamcare Worksafe – Unrestricted Funds	-	106,343
	1,445,389	**1,119,897**

3. Other trading activities

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Training and workshops	457,771	142,056
Grants	-	106,343
Donations	-	72,260
	457,771	**320,659**

Notes to the Financial Statements

4. Raising funds activities costs

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Salaries and wages	399,082	334,319
Other costs	109,590	78,522
	508,672	**412,841**

5. Charitable activities costs

	Year ended 31 December 2024				Year ended 31 December 2023			
	Support Costs £	Direct Costs £	Governance costs £	Total £	Support Costs £	Direct Costs £	Governance costs £	Total £
Salaries and wages	75,396	1,383,457	36,018	1,494,871	179,764	803,420	33,778	1,016,962
Other costs	270,642	210,875	26,266	507,783	174,500	123,884	16,558	314,942
	346,038	**1,594,332**	**62,284**	**2,002,654**	**354,264**	**927,304**	**50,336**	**1,331,904**

Expenditure incurred included in the above, are as follows	Year ended 31 December 2024 £	Year ended 31 December 2023 £
NGSN (Overarching Contract) – Restricted Funds	1,547,926	1,037,087
Armed Forces - Restricted Funds	48,784	-
Aftercare - Restricted Funds	54,735	30,899
Activities and Organisational Development - Restricted Funds	27,019	-
BGC (Overarching contract) - Restricted Funds	26,348	-
University research - Restricted Funds	35,470	-
Improving Outcomes - Restricted Funds	34,982	-
Lived Experience - Restricted Funds	1,573	-
Massachusetts Council - Restricted Funds	17,889	-
National Lottery New Beginnings - Restricted Funds	91,838	-
RET - Restricted Funds	10,000	–
	1,896,564	**1,067,986**

Notes to the Financial Statements

6. Staff costs

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Wages and salaries	1,547,324	1,208,150
Social security costs	161,918	116,266
Pension contributions	33,994	26,865
	1,743,236	**1,351,281**
The average number of employees during the year was:	41	35
The average number of full time equivalent employees during the year was:	36	25

During the reporting period, four (2023: two) employees received emoluments of more than £60,000.

No remuneration was paid to the Trustees.

During the reporting period, expenses of £98 (2023: £334) were paid to the Trustees.

7. Support costs

	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Accommodation-Staff-International	1,415	2,356
Accommodation-Staff-National	9,229	8,095
Advertising & Marketing	12,341	5,098
Audit & Accountancy fees	23,874	13,834
Bad debt	-	278
Bank Fees	1,121	976
Charitable and Political Donations	750	500
Communications - Business	24	8,801
Consultancy Charge	60,898	39,176
Content Development	34,853	10,000
DBS	268	18
Depreciation Expense	7,058	8,373
Design - Digital	-	1,536
Design - Generic	-	48
Design - Print	1,200	-
Employers National Insurance	35,798	49,971
Entertainment - 0%	33	1,809
Entertainment - 100%	2,481	299
Events	72,805	26,015
Financial - Software	364	326
Financial administration	613	3,879
General Expenses	5,813	3,589
Human Resources	70	-
Insurance	5,783	5,837
IT Software and Consumables	36,559	34,921
Legal Expenses	3,780	6,342
Light, Power and Heat	-	180
Medical insurance	4,948	3,282
Meetings	320	739
Membership	5,307	1,392
Office equipment not capitalised	317	160
Pensions Costs	6,581	10,922
Postage, Freight & Courier	5,537	1,299
Printing & Stationery	4,065	1,522
Recruitment Expenses	210	-
Rent	120	1,053
Salaries	317,401	486,968
Service payment	150,596	-
Subscriptions	-	283
Staff welfare	10,941	549
Sustenance	2,725	1,186
Telephone and Internet	9,509	7,747
Training-Staff	15,774	16,955
Travel-Staff - International	10,604	2,595
Travel-Staff - National	45,733	26,071
Venue Hire	1,249	5,158
Volunteer Expenses	7,927	939
Website - Design	-	1,200
Website - Host	-	15,084
Discounts	-	80
	916,994	**817,441**

Support costs include raising funds and governance costs. Governance costs comprise wages of £36,018 (2023: £33,778), audit fees of £15,588 (2023: £11,160) and apportioned service costs of £10,678 (2023: £5,398).

8. Taxation

Analysis of the tax credit The tax credit on the surplus/(deficit) for the year was as follows:	**Year ended 31 December 2024 £**	**Year ended 31 December 2023 £**
Current tax:		
UK Corporation tax	-	(1,017)
Deferred tax	-	(1,453)
Tax on surplus/(deficit)	**-**	**(2,470)**

9. Tangible fixed assets

Group	**Fixtures fittings and equipment £**
Cost or valuation	
At the beginning of the reporting period	66,031
Additions	19,324
At the end of the reporting period	**85,355**
Depreciation and impairments	
At the beginning of the reporting period	48,575
Depreciation	17,010
At the end of the reporting period	**65,585**
Net book value at the beginning of the reporting period	17,456
Net book value at the end of the reporting period	19,770

Charity	**Fixtures fittings and equipment £**
Cost or valuation	
At the beginning of the reporting period	29,572
Additions	17,892
At the end of the reporting period	**47,464**
Depreciation and impairments	
At the beginning of the reporting period	15,848
Depreciation	13,142
At the end of the reporting period	**28,990**
Net book value at the beginning of the reporting period	13,724
Net book value at the end of the reporting period	18,474

Notes to the Financial Statements

10. Debtors

	Group		Charity	
	Year ended 31 December 2024 £	Year ended 31 December 2023 £	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Trade debtors	402,447	19,300	394,366	500
Prepayments and accrued income	36,559	679	11,057	82
Funds owed from the training company (Betknowmore Global Ltd)	-	-	56,887	34,761
Other debtors	1,677	1,017	660	-
	440,683	**20,996**	**462,970**	**35,343**

11. Creditors due within one year

	Group		Charity	
	Year ended 31 December 2024 £	Year ended 31 December 2023 £	Year ended 31 December 2024 £	Year ended 31 December 2023 £
Trade creditors	22,707	18,304	22,677	16,384
Accruals	86,438	73,961	77,687	54,235
Deferred income	867,897	336,248	830,980	336,248
Other creditors	585	11,760	585	9,572
VAT	12,186	10,543	11,939	8,320
	989,813	**450,816**	**943,868**	**424,759**

12. Funds

	At 31 December 2023 £	Incoming funds £	Outgoing funds £	Transfers between funds £	At 31 December 2024 £
Group					
General funds - Unrestricted	181,531	1,048,443	614,762	(280,337)	334,875
NGSN (Overarching Contract) - Restricted Funds	28,082	1,243,867	1,547,926	275,977	-
Armed Forces - Restricted Funds	50,000	1,197	48,784	-	2,413
Aftercare - Restricted Funds	29,101	28,308	54,735	-	2,674
Activities and Organisational Development - Restricted Funds	-	26,500	27,019	519	-
BGC (Overarching Contract) - Restricted Funds	-	25,501	26,348	847	-
University Research (grouped) - Restricted Funds	-	50,284	35,470	(7,862)	6,952
Improving Outcomes (Overarching Contract) - Restricted Funds	-	35,149	34,982	1,457	1,624
Lived Experience (Overarching Contract) - Restricted Funds	-	-	1,573	1,573	-
Massachusetts Council - Restricted Funds	-	14,119	17,889	3,770	-
National Lottery - New Beginnings - Restricted Funds	-	87,782	91,838	4,056	-
RET - Restricted Funds	-	10,000	10,000	-	-
	288,714	**2,571,150**	**2,511,326**	**-**	**348,538**
Charity					
General funds - Unrestricted	149,716	590,672	170,025	(280,337)	290,026
NGSN (Overarching Contract) - Restricted Funds	28,082	1,243,867	1,547,926	275,977	-
Armed Forces - Restricted Funds	50,000	1,197	48,784	-	2,413
Aftercare - Restricted Funds	29,101	28,308	54,735	-	2,674
Activities and Organisational Development - Restricted Funds	-	26,500	27,019	519	-
BGC (Overarching Contract) - Restricted Funds	-	25,501	26,348	847	-
University Research (grouped) - Restricted Funds	-	50,284	35,470	(7,862)	6,952
Improving Outcomes (Overarching Contract) - Restricted Funds	-	35,149	34,982	1,457	1,624
Lived Experience (Overarching Contract) - Restricted Funds	-	-	1,573	1,573	-
Massachusetts Council - Restricted Funds	-	14,119	17,889	3,770	-
National Lottery - New Beginnings - Restricted Funds	-	87,781	91,837	4,056	-
RET - Restricted Funds	-	10,000	10,000	-	-
	256,899	**2,113,378**	**2,066,588**	**-**	**303,689**

During the year some restricted funds were showing a net deficit. Funds were transferred from the unrestricted RET reserve to the relevant restricted reserves to bring the net fund carried forward balance to Nil. For the purpose of reporting, some funds have been grouped together that fall under one overarching contract.

Notes to the Financial Statements

13. Deferred Income

	At 31 December 2023 £	Arising £	Released £	At 31 December 2024 £
Group				
Deferred income	336,248	867,897	(336,248)	867,897
Charity				
Deferred income	336,248	830,980	(336,248)	830,980

The deferred income balance has arisen due to the charity receiving funds during the reporting period to 31 December 2024 that relate to projects commencing after 31 December 2024.

14. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	At 31 December 2024 £	At 31 December 2023 £
Group				
Tangible fixed assets	4,060	15,710	19,770	17,456
Other net assets	330,815	(2,047)	328,768	271,258
	334,875	**13,663**	**348,538**	**288,714**
Charity				
Tangible fixed assets	2,764	15,710	18,474	13,723
Other net assets	287,262	(2,047)	285,215	243,176
	290,026	**13,663**	**303,689**	**256,899**

Notes to the Financial Statements

15. Subsidiary undertaking

The charity is the sole member of its wholly controlled subsidiary, Betknowmore Global Ltd with company registration number 08822099. Where distributable profits allow, a gift aid donation is made from the subsidiary to the charity. The Board of Betknowmore Global Ltd have confirmed they continue trading as a going concern.

At 31 December 2024 the subsidiaries assets were £147,683 (2023: £92,633), the liabilities were £102,833 (2023: £60,818), and the reserves were £44,850 (2023: £31,815).

For the reporting period ended 31 December 2024, the subsidiaries turnover was £457,771 (2023: £320,659), the cost of sales were £150,596 (2023: £nil) and the administrative expenses were £294,140 (2023: £356,337). The surplus before tax was £13,035 (2023: £35,678 deficit) and the surplus after tax was £13,035 (2023: £33,208 deficit).

16. Pensions

The group operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the group pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations.

The contributions are recognised as an expense in the Consolidated Statement of Financial Activities when they fall due. Amounts not paid are shown in accruals as a liability on the Consolidated Balance Sheet. The assets of the plan are held separately from the charity in independently administered funds.

The pension charge represents contributions payable by the group to the fund and amounted to £33,994 (2023: £26,865).

17. Audit exempt subsidiaries

In accordance with S.479A(2)(d) of the Companies Act 2006 the charity has given a guarantee to the following subsidiary and as a result this subsidiary is exempt from audit:
Betknowmore Global Ltd – 08822099

W: www.betknowmoreuk.org | T: 0800 066 4827 | E: info@betknowmoreuk.org

Betknowmore UK, 200A Pentonville Rd, London, N1 9JP

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Registered in England and Wales No: 8822099. Registered Charity Number 1190760.

BETKNOWMORE UK

England & Wales - Charity number 1190760

Accounts

Our impact and achievements

Trustees' Report and Accounts for our work in 2023 to prevent and address gambling harms



Registered with FUNDRAISING REGULATOR



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Foreword from the Co-Chair



"I am delighted to once again introduce the Trustee Annual Report for Betknowmore UK. 2023 was another busy, exciting and sometimes challenging year for the charity. We continued to expand our capacity, reach and support services which was made possible, in large part, by being successfully commissioned into the National Gambling Support Network (NGSN). We are immensely proud to contribute to the national provision of support."

Betknowmore UK has always valued collaborative ways of working and has created many successful partnerships over the years which have seen our service provision go from strength to strength. This has also cemented our reputation as an innovative, reliable and compassionate organisation within the gambling harms space. Being part of the network allows us to increase our reach even further by using the combined voice of our like-minded partners to create public awareness campaigns aimed at alerting the wider society to the possible harms associated with gambling through education and training.

Our support service teams have met the challenges of the past year with great dedication and enthusiasm. They have seen increased service demand, navigated new referral pathways within the new system and worked with new partner organisations. The three key services that we provide are demonstration that the voice of lived experience, embedded into peer and community support, has an essential part to play in gambling harms prevention and recovery. Using our 'Lived Experience' we aim to influence the gambling industry to build a high standard of safety for vulnerable individuals into their products.

Whilst the sector continues to await implementation of recommendations from the white paper released earlier this year, there remains uncertainty around the future funding for charities like Betknowmore UK, however we have every confidence that the team will continue to seek new funding opportunities to enable us to continue to deliver our, unfortunately, much needed support services.

In 2024 we look to develop our strategy for 2025 and beyond. As I reflect on all of the activity across the support services in addition to the huge growth in the team over the past year I, and my fellow trustees, feel incredibly proud of all that we have achieved.



Andrew Gray | Co-Chair

Foreword from the CEO



"The UK has a long and storied gambling culture. In 2014, the year we began operations, very little was spoken and understood about the risk and potential for harm that gambling presents. Gambling support services were under-funded and had limited capacity, there was not a national network of support and treatment. Public awareness and understanding of gambling addiction and associated harms was largely mis-informed and more likely to create perceptions leading to stigma and feelings of shame for those experiencing difficulties and looking for help."

Around mid-2014 I went for lunch with an experienced and successful grant bid writer (I will be discreet regarding the charity he worked for). We went for lunch, and he was generous with his time and conversation. I explained ideas I had for Betknowmore UK, and he listened carefully. Then he said, 'I'm sorry, but your organisation has no chance in being successful, nobody cares about gamblers or their problems'. What he said may have had some truth, but did it have merit?



It proved to be the best advice. That one comment influenced a new strategic approach and way of presenting the issues Betknowmore UK was looking to address, I began to describe our work in terms of addressing the 'Ripple Effect', an early attempt to categorise the 'harms' that my lived experience witnessed and those that our growing client base was reporting. Our designer at the time, Ian Dunn mocked up a graphic to help represent the 'Ripple Effect' in easy-to-understand form.

Today I think that graphic still sums up excellently the challenge that Betknowmore UK, our NGSN partners, the NHS and other stakeholders providing prevention, support and treatment services face. Our collective understanding and awareness of gambling harms has massively improved, we know it can trigger new or exacerbate existing problematic issues. We know it can present in a cluster of co-morbidity that requires a multi-agency and holistic, bespoke approach to unpack. It can seriously disrupt the lives of those who do not even gamble. At its most serious, it can be life threatening.

As a sector we also need to scan the horizon and be prepared. Online communities swayed by 'influencers', fully immersive virtual reality environments, artificial intelligence embedded into new products and services are not the future, they are here today. Do we fully understand the risk – and the opportunities – the short answer is no; we need to match the pace of technological progress.

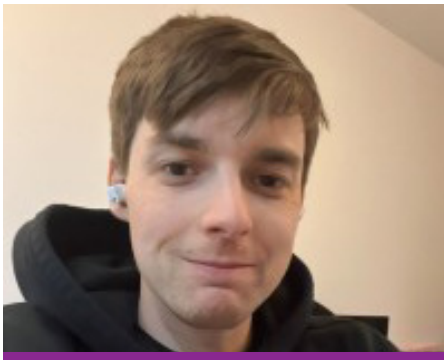
As a subject expert and innovator in raising awareness of gambling harm in youth and neuro-diverse communities, I am delighted to invite Alistair Barfield' blog' to highlight a worrying and growing trend regarding the often-hidden sub-cultures of digital platforms offering a highly unregulated and persuasive gateway to gamble for children and teens.

Frankie Graham | Founder & CEO



The internet is now a ubiquitous part of our lives – a daily tool used for education and entertainment. However, it is also an ever-growing market for gambling. The relaxing of sports betting laws in the United States, and the rise of crypto casinos, have seen a rise in online content aimed at an increasingly impressionable audience.

Young people's relationship with celebrity has changed. Where footballers, movies stars and musicians used to make headlines for their work achievements, they now are an eternal presence on our social media feeds, entertaining audiences, espousing brand deals, and some even gambling.



Ali Barfield

The gamification of gambling has evolved. Previously loot boxes were viewed as the primary form of interaction with gambling-related content for young people. Times have changed, and tastes have shifted. The power of influencers to 'influence' young people has become the preferred method of advertisement and marketing for many crypto casinos and sports betting organisations.

Online casinos use crypto currencies (most notably Bitcoin and Ethereum) to gamble. Millions of dollars are spent by these crypto casinos to encourage online gamers to gamble using their platforms. Live streamers and other types of content creators are signing contracts with online casinos, with the harmful aspects of gambling never referenced as this form of advertising subverts our regulatory bodies.

When we're looking at young people engaging with gambling content online, it is important to consider Generation Alpha (those born between 2010 and 2025) and its relationship with technology and influencers. Generation Alpha has truly grown up as the first digitally incubated generation, with constant access to online content. Technology has become the primary form of communication for many young people and this represents an existential threat when looking at gambling harms.

The desire to protect people from digital harms must not remove the wonderful tool the internet is. It has transformed the lives of many for the better. The key to reaching Generation Alpha and preventing further gambling harms lies in education and regulation. We are in a very fortunate position with the oldest members of generation Alpha four years away from reaching adulthood. It is imperative we equip them with the tools, skills and ability to discern reality from fantasy. This can help reduce the frequency of gambling harms and greatly improve the of lives of our future generation.



Impact at a glance

In 2023, Betknowmore UK supported nearly **500** people experiencing gambling harms, through tailored 1:1 and group support by **Peer Aid**, **GOALS** and **New Beginnings**.

Clients contacted within 48 hours. On average, people in need of support had to wait less than two days before we contacted them to begin their support journey.

Our service users experienced an average improvement of 46% in their Problem Gambling Severity Index score as a result of getting support from Peer Aid, GOALS or New Beginnings.

Core-10 scores, which measure mental health, improved by 25%.

We also measured other outcomes for our service users in 2023:

- **94% understood their gambling harms better;**
- **82% felt better able to manage gambling thoughts and behaviours;**
- **87% felt better able to manage their finances;**
- **88% felt more optimistic about the future;**
- **68% were engaging in more physical activity;**
- **70% were engaging in more learning/training/employment opportunities;**
- **75% were being more sociable;**
- **92% were finding it easier to talk about their gambling harms.**

Overall, **99%** of our service users said they would recommend Betknowmore UK's services to other people in need of support.

"[GOALS provides] holistic support that extends beyond the realms of gambling."

"Peer Aid has allowed me to grow, gain confidence to take on obstacles and challenges in my life."

"For me, New Beginnings has been a lifeline every time I've struggled with gambling, stress and the rest! No judgement – just pure support (and a few laughs along the way). I can finally breathe, and for that I will never be able to thank the team enough."

Peer Support Services

Peer Aid is Betknowmore UK's peer support service. This volunteer peer led service provides 1:1, group and personal development support to individuals harmed by gambling. Through peer-led engagement and intervention, individuals are offered the most appropriate support for their specific needs.

Through our experience we know that gambling harms also impact family and friends and there is little known support available. With this in mind, we have begun to also focus on supporting those indirectly affected, known as "affected others". To facilitate this support, we sought an individual with lived experience as an affected other to join the team, bringing invaluable understanding, compassion and empathy for those affected by others problematic gambling.

To ensure our clients receive the best possible support, we are committed to providing our team of volunteer Peer Supporters a high-quality learning and training programme. The Peer Supporter training programme successfully achieved City & Guilds Assurance which demonstrates that the way in which organisations plan, design and deliver their learning programmes meet world-class quality standards: the Assured Benchmark.

In April 2023 Peer Aid was commissioned by the NGSN, and is currently available in London, Southeast and Northwest regions of England. In the coming years the service will be rolled out nationally, adding new NGSN partners and staff to the team, year on year, to support in this expansion.

In joining the NGSN, Peer Aid has continued to go from strength to strength by forming valuable partnerships, where together, we are able to provide complementary services and mutual referral pathways that benefit our clients. Betknowmore UK and Beacon Counselling Trust have worked in collaboration to create "Aftercare" which has been designed for clients who have completed their therapeutic sessions. Aftercare service focuses on relapse prevention, general well-being and social reintegration.

Aftercare has been built into the Peer Aid service via the monthly/weekly Health and Well-Being groups. The group sessions for both affected others and those in recovery, have proven to be a highlight of the programme. Service users who regularly use these groups stated that the sessions have helped them to find new healthy ways both physically and mentally to move forward with their lives after gambling harm.

Beacon Counselling Trust also deliver nature based therapeutic support called Trek Therapy. Several Betknowmore UK staff were invited to join the Trek Therapy walks in the Lake and Peak Districts. This provided the opportunity to meet clients in person and to have positive conversations on managed walks in wonderful areas of natural beauty, combining the sharing of lived experience with outdoors and exercise.



GOALS

Community Based Support

Our London based Gambling Outreach And Living Support (GOALS) service has been developed through collaboration with individuals with lived experience and has evolved through the constant bettering of our practices as we learn from experience and evidence. The GOALS service provides both 1:1 and group support. The 1:1 support is uniquely crafted to allow a recovery journey best suited to each individual.



Throughout 2023 the GOALS team attended an array of community events in London boroughs. During these events the team engaged with people from a diverse range of backgrounds and communities, about many of the misconceptions around gambling harms and how Betknowmore UK can support them, friends or family members affected by these harms.

- Cally Fest
- Go Africa Fest
- Help On Your Doorstep Cost of Living Days
- Workshop for the public at Islington's Out of Debt Conference
- Series of workshops for Arsenal in the Community

586 BI

An opportunistic one-off intervention that is simple, informal and can be used in a variety of settings. It can be organised and is usually around 15 minutes in duration

139 EBI

An intervention that has the purpose of increasing intrinsic motivation or to increase knowledge about gambling harms/support. Usually done on a 1:1 basis and last around 30 minutes

Community outreach has further strengthened Betknowmore UK's presence in the borough of Islington, with relationship development with the Octopus Hub and multiple charities and organisations through the Islington Wellbeing Network.

In April 2023 GOALS joined the NGSN. Since then, the GOALS team have worked in close collaboration with several NGSN partner organisations to bring awareness of gambling harms in communities and to provide support throughout the sector. One of these partnerships is with the Primary Care Gambling Service (PCGS) who we have developed a successful referral pathway of clients into the GOALS service. Our two organisations meet regularly to review and refine processes always keeping the client journey at the forefront to ensure that all clients receive safe and holistic treatment.

About the PCGS and Betknowmore UK partnership with Annabel Agbo

Who you are, your role, who are the PCGS and how long have you been there?

Annabel Agbo the Lead Nurse for the Primary Care Gambling Service.
I lead a team of Mental Health (MH) nurses who undertake a holistic assessment for patients suffering from gambling harm and those affected by this. The patients we see generally have multiple addictions/ co-morbidities and, following an initial assessment, we take a multidisciplinary (MH Nurses, GPs Lived Experience and a Psychiatrist) approach in deciding the type of therapy that would benefit the patient. It is essential we look at the patient as a whole looking at their physical, psychological and social needs in order to individualise the therapeutic intervention we offer.

What benefits have you seen by having a joint partnership between PCGS and Betknowmore UK?

Our relationship with Betknowmore UK has gone from strength to strength. The aftercare support they provide for someone in early recovery, helps prevent relapse, and assists the individual as they work toward their life goals. Accessing the Peer Support and New Beginnings program is essential because many people face difficulties when transitioning out of treatment. Referrals to Betknowmore UK aftercare programs are discussed with the patient at the inception of therapeutic intervention with the CGS and these programs supports patients and allows them to continue to work on issues surrounding their harm.

Has there been any challenges? How have you collaboratively overcome these?

The complex co-morbidities of the patients seen in the PCGS has at times posed challenges however, the exceptional communication between the services has allowed a safe transition with continued dialogue where areas of concerns are raised. Where this is the case, a clear joint plan is put in place to ensure that the patient is safe at all times during their recovery. We also meet every month to discuss the patients transferring from the PCGS to Betknowmore UK.

Thinking about the future of the partnership, what are you looking forward to?

We look forward to working together and learning from each other, to improve and strengthen our pathways and ensure patients and those affected by gambling have the on-going support they need when completing treatment with the PCGS.



Women's Service

New Beginnings is our national female only support service which has continued to flourish since launching in 2022. Drawing on the teams various lived experience of gambling harms and how this specifically effects woman has been one of the key factors behind New Beginnings success.

The New Beginnings team are regularly invited to speak at events and engagements with partner organisations, sector leaders and potential stakeholders. This positive exposure has increased awareness of the service and thereby also increased service demand. In response to this, with thanks to our additional funding which was secured from the National Lottery Reaching Communities Fund, New Beginnings were able to expand internal capacity to provide more support and reduce waiting times.

Amongst the new roles, we were delighted to appoint a former New Beginnings service user to the role of part-time facilitator. We see this is a testament both to the service itself and to the support and training offered by Betknowmore UK. In May the new position of Service Manager was appointed with the priority to continue develop new and existing partnership's as well as strengthen the referral pathways within the NGSN network.

Understanding how other services within the NGSN operate and how we can complement each other is crucial in making the NGSN a success for the organisations, and most importantly, for those individuals seeking support for gambling harms. The team were delighted to attend the opening of a new Gordon Moody residential centre in Wolverhampton where they spoke about the potential benefit of the New Beginnings programme for clients leaving Gordon Moody residential treatment, leading to a positive referral pathway.

2023 saw the launch of New Beginnings first ever podcast. Being able to access funds via the Gambling Commission's LCCP RET levy allowed us to undertake this project. Season One consisted of 10 episodes following the course content of the New Beginnings programme and featured facilitators, service users and speakers from partner organisations. The podcast was well received and has served not only to raise awareness of the service, but also to help break down the stigma and shame that women experience when dealing with gambling harms. It also encouraged women to come forward and seek help which is evident in self-referrals we received for the service. Excitingly, Season 2 is in the planning stages for release in 2024.

Promotion of the podcast on our social media channels received 82500 views, was liked 5332 times as well as receiving 151 comments. Another positive we observed was that our content was personally saved by 123 individuals.

8

New Beginnings cohorts were delivered in 2023



Towards the end of the year, Betknowmore UK commissioned independent research organisation Greo to conduct an evaluation of the service, the finding of which we will use to inform and further develop our practice in 2024 and beyond. We are excited for the year ahead and will continue to empower women and provide a safe space for women affected by gambling harm.



Research

Betknowmore UK participated in a wide range of research projects in 2023. The year started with the publication of our latest in-house research report, entitled Peer Support Groups for Gambling Harms **See the final report here.** Based on original qualitative research looking at gambling peer support groups across the UK and also in the USA, the research highlighted the invaluable role peer support groups can play in recovery, as well as the challenges to providers operating these groups.

In partnership Brunel, Coventry and Lancaster Universities, as well as Penal Reform Solutions, Betknowmore UK also took part in three Howard League commissioned research projects, all of which were completed in 2023. These examined women, crime and gambling harms, minority communities, crime and gambling harms, and gambling cultures within prisons. All three were peer research projects and Betknowmore UK provided support and training to the peer researchers, as well as assisting with the recruitment of participants. **See the final reports of the Howard League Commission here.**

Also coming to an end in 2023 were projects by ClearView and Ipsos on gambling and ethnic minority communities, along with a research project funded by the NIHR led by King's College London on identifying a gambling harms question for use by adult social services. Betknowmore UK supported ClearView and Ipsos in the gathering of qualitative data for its research on minority communities, while for King's College, we established a Lived Experience Project Steering Group to advise the two-year project. **See more information here.**

Finally, 2023 saw the start of two research projects, with Betknowmore UK's Head of Research being a co-investigator in both. Partnering with Brunel University, we won a grant from the Bristol Hub for Gambling Harms Research to explore gambling harms among people on probation. This project builds upon the Howard League commissioned research and is exploring how people on probation experience gambling harms and how the Probation Service supports those people. The project will conclude in October 2024. The second project that started at the close of 2023 is funded by the Gambling Commission and led by Durham University. It explores the links between gambling and domestic abuse, also examining the implications for housing security. This project concludes in late 2025 and will devise a toolkit for social housing providers to use when they are supporting tenants experiencing gambling-related domestic abuse. For information on either of these projects, please contact: **liz@betknowmoreuk.org**

Digital Services

Embracing technology, meeting client and peers needs, future of gambling support via VR and the digital space

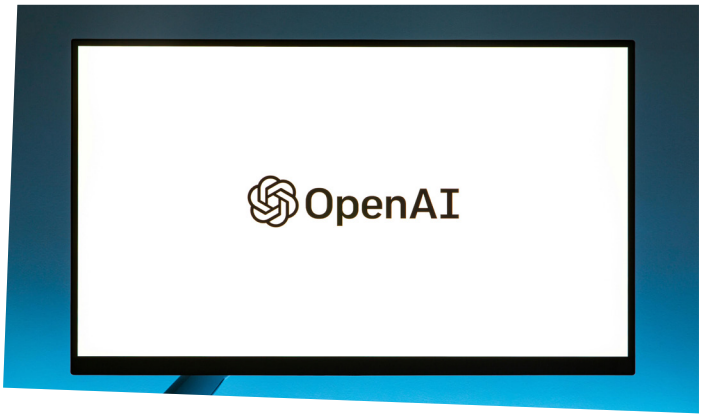
As gambling operations continue to leverage cutting-edge technology, Betknowmore UK has embraced digital innovation to enhance our support services and stay ahead of emerging trends. We've significantly expanded our remote support offerings, ensuring accessibility for those unable to attend in-person sessions.

Our digital platforms now encompass a range of remote support options, including video-based sessions. We've also expanded our digital outreach through the launch of an informative podcast series, which shares valuable insights and inspiring stories of recovery.

Recognising the potential impact of immersive technologies, we've invested in staff training on virtual reality (VR) and artificial intelligence (AI). Our team is now equipped to understand how these technologies may influence gambling behaviours and addiction patterns. This knowledge informs our prevention strategies and allows us to provide more targeted support.

We're also exploring the use of VR in support programmes, offering controlled exposure therapy in safe, virtual environments. As we move forward, we remain committed to harnessing technology responsibly, always prioritising the wellbeing of those we support while adapting to the evolving digital landscape of gambling.







Fundraising

2023 was an incredible year for our charity in so many ways. We transitioned from a local service provider to a national one as part of the new NGSN, and we worked with a range of partners to reach and support more people across the country. Generating and securing fundraised income for our front-line service delivery ensured that our people, systems, and support for individuals impacted by gambling harm remained at the heart of our charity. Fundraising in times of uncertainty for us and many in the sector brought challenges, as well as new opportunities to increase awareness, develop relationships based on mutual interest, and ultimately to reach and support those in need.

We saw new supporters and staff taking part in challenge events, sharing their own personal stories of lived experience, and taking to social media to generate awareness and donations. Through our 'Building Together' program, we continued to build mutually beneficial partnerships with stakeholders, increasing engagement, and we developed new quarterly impact updates, sharing the transformational work of our services.

Grants

Throughout the year, we continued to seek and develop relationships with grant funders, turning opportunities into crucial partnerships that directly support our vision. Securing new grants is always competitive, with demand for support often outstripping available funding for many worthwhile causes throughout the UK. A lot of hard work internally by the teams enabled us to scale our services and become a part of the NGSN commissioned by GambleAware. We continued to work in collaboration with a range of support and treatment providers to grow our reach into other regions across the country. We thank our community of grant funders for their support throughout 2023, as well as a significant award from The National Lottery Reaching Communities Fund, in support of our women's service, New Beginnings for the next three years.

Total Grants: £1,055,780

Donations

Charity donations consisted of a mixture of income generation streams, including online giving, challenge events, unrestricted donations, and income via our 'Building Together' program. All donations, no matter the amount, make a key difference in our ability to reach and support more people across the country as we grow within the NGSN system.

Through the Gambling Commission's Licence Conditions and Codes of Practice (LCCP) levy for Research, Education, and Treatment (RET), we received £305,335.71, enabling us to continue to invest in our projects, people, and new innovations.

Total Donations: £471,923

"We would like to extend our heartfelt thanks to all our supporters, stakeholders, and the public for their ongoing support throughout 2023. Your contributions, whether through donations, participation in events, or by spreading awareness, have been invaluable in helping us expand our reach and enhance our services. Together, we have made significant strides in supporting individuals impacted by gambling harm, and we look forward to continuing this vital work in the years to come. Thank you for being a part of the Betknowmore journey and for helping us make a lasting impact."

Partnerships

During 2023 we have been working with a variety of NGSN partners on referral pathways and are currently receiving clients from Gamcare, Gordon Moody and Breakeven. We have also started conversations to scale up our services with Aquarius in the Midlands, NECA in the North East of England and the RCA trust in Scotland as part of our commitment to increase our reach across the UK in year 2.

Both Matt Blanks, Peer Support Service Manager and Matt Smith, Head of External Affairs, presented at the 2023 National Council on Problem Gambling Conference in Washington D.C to raise awareness of our peer support programme. From this, conversations have started with our partners at the Massachusetts Council on Gaming and Health (MCGHC) to launch a Peer support and Lived Experience Program across North America – Gambling Recovery Information Network (GRIN) which will launch in 2024.

We are proud to announce our two Betknowmore UK ambassadors. Broadcaster Mark Saggers who spent over 3 decades at SKY, BBC and talkSPORT and former premier league footballer Clarke Carlisle who both bring their own lived experience to support the charity in its mission to reduce gambling harm.





GamCare

GORDON MOODY

Breakeven

The Primary Care Gambling Service NHS

BCT BEACON COUNSELLING TRUST Reg. Charity No. 1140011

Adferiad

Ygam

Betknowmore Global ltd

SAFER GAMBLING TRAINING

Safer Gambling Training (SGT) is a partnership between Betknowmore Global and Ygam. The training was designed specifically for the gambling industry, to share the voice of lived experience, increase the awareness of customer vulnerability and the markers of harm and to improve customer interactions and signposting skills.

2023 was an exceptional year for the SGT partnership, as we delivered our training services to a wider cross-section of the gambling industry, including betting shops, casinos, bingo-halls, adult gaming centres, charity lottery providers, lottery providers, online sportsbook, slots and casino providers, as well as charity and support services who come in to contact with at risk customers. As well as increased diversity in the types of gambling operators, we delivered training to people across multiple counties, including the UK, Malta, Gibraltar, Africa, South America and North America.

PHASE RED

Suicide First Aid Training For The Gambling Industry

Phase Red is a partnership between Betknowmore Global ltd and The National Centre for Suicide Prevention Education & Training (NCSPET). It combines Betknowmore UK's lived experience and knowledge around gambling harms, with NCSPET's Suicide First Aid programme. The content is City & Guilds Assured and has been designed specifically for the gambling industry to give customer facing employees the skills and confidence to interact with their most at-risk customers, taking them from a position of danger, to one of safety.

2023 was an extremely interesting year for Phase Red, with us proudly winning an award for Responsible Gambling Service or Solution Provider of the Year, at The Global Regulatory Awards 2023 ceremony. We saw a change to the Gambling Commissions remote operator guidance to include training of staff members in interaction skills, including those with high-risk customers, including suicide. We saw a number of organisations across the globe show an interest in the programme, including interest from as far as North America.

SAFER GAMBLING TRAINING

2023 was, without question, a challenging year for Worksafe from both a commercial and operational perspective. The health and wellbeing space is extremely competitive, and organisations both large and small struggle to free up budget to cover a topic such as gambling addiction which remains hidden and heavily stigmatised, and therefore not being identified as a topic of importance for their team. There is a real need to increase awareness of the service through marketing and participation in events, which of course requires budget and resources which, in turn, necessitates sales coming through.

Despite this, there are some real positives around Worksafe, with the LinkedIn showcase page growing to 678 followers, and some great relationships being built as a result of attending some events, including This Can Happen Global Conference. New Funding enabled us to deliver training free to clients in Newham, but even then, we struggled to reach the right audiences. However, this has identified a new opportunity for Worksafe to diversify into reaching teams who work with vulnerable customers or service users, for example in the financial services or third sectors. This could open a new revenue stream for Worksafe to target along with the continuing efforts to reach HR and wellbeing teams across the country.



How we operate

Trustee Management Board

Betknowmore UK charity trustees are responsible for the general control of the charity. They give their time freely and do not receive remuneration or financial benefits. The trustees meet four times a year, plus one strategy day but may hold additional meetings if these are needed.

Trustees have set up subcommittees to help manage and oversee areas of importance to the charity, including financial management, audit and risk; governance, safeguarding culture and nominations; and training programmes and services.

Lived Experience Advisory Board

We recruited members for a Lived Experience Advisory Board (LEAB), the aim of the LEAB is to be a critical friend to the Board of Trustees and Senior Management Team, ensuring the voices of lived experience of gambling harms continue to provide insightful and objective recommendations. All LEAB members will serve for two years, meeting every quarter, and members will also receive ongoing support in the form of wellbeing check-ins and regular 1:1 supervision.

Induction and Training of trustees

Candidates successful at interview are invited to become trustees, subject to reference clearance. Onboarding / induction is provided by CEO Frankie Graham and members of the Senior Management Team. Information regarding charity regulation, compliance and role management is provided, as is access to the charity services. Trustees are provided with safeguarding training and access to NCVO courses which gives an overview and understanding of charity governance, regulation and best practice.

Risk and Safeguarding Management

Betknowmore UK understands that we are supporting and engaging with vulnerable adults, and as such exemplary risk management and safeguarding protocols are key to Betknowmore UK's work. The charity has a comprehensive risk register and issues related to risk are regularly reported on through such processes as the CEO's monthly report to trustees, subcommittee meetings and Senior Management Team check-ins.

Striving for Best Practice

Betknowmore UK achieved the Trusted Standard Level 1, formerly known as the Trusted Charity Mark, recognising the exceptional work it does as a third sector organisation. Trusted Standard, owned by the National Council for Voluntary Organisations (NCVO) and delivered by The Growth Company, is the only UK quality standard designed to help third sector organisations operate safely and effectively.

The Charity was assessed against the 11 quality areas of the Trusted Standard, including governance, leadership and management, managing people, managing money, and assessing outcomes and impact. This award demonstrates the high level we seek to operate at and reflects the professionalism we have in our exceptional team. The processes we have implemented ensure our independence is strong and our standards are high.

TRUSTED STANDARD

LEVEL 1

NCVO Awarded 2023

City & Guilds ASSURED

Betknowmore UK is committed to investing in high quality learning and training. We have achieved City & Guilds Assurance, a quality assurance framework which evaluates eight areas of programme design and delivery, called the Benchmark Standards.





Health and Well-being of Our Employees

At Betknowmore UK, we recognise that our staff's health and well-being are paramount to our success. We've implemented a comprehensive support package to ensure our team members are cared for both physically and mentally:

Sovereign Health Cash Plan: This benefit allows our staff to claim back costs for a wide range of everyday health expenses, including dental check-ups, eye tests, and physiotherapy sessions. It provides peace of mind and encourages proactive health management.

Vitality Health Insurance: Our employees benefit from this innovative health insurance that rewards healthy living. It offers comprehensive private medical coverage and incentivises healthy behaviours through rewards and discounts on fitness trackers, gym memberships, and healthy food options.

Regular Health and Wellbeing Groups: We continue to facilitate these group sessions, providing a supportive environment for staff to discuss health-related topics, share experiences, and learn new wellness strategies.

New Salary Banding Structure: We've implemented a fair and transparent salary structure based on thorough organisational analysis and market comparisons. This ensures our staff are compensated competitively, reducing financial stress and promoting job satisfaction.

Digital Systems

To support our staff in delivering high-quality services and maintaining data security:

Cyber Essentials Accreditation: We're progressing towards this important certification by ensuring all employees have access to appropriate, secure IT hardware and software necessary for their roles. This commitment enhances our overall cybersecurity posture and protects sensitive information.

Airtable CRM Implementation: We've adopted this versatile customer relationship management system to streamline our operations. It's continually monitored to ensure we're collecting relevant information while maintaining strict access controls to protect confidentiality. This system improves our efficiency and data management capabilities.

Financial statements

Betknowmore UK
Year ended 31 December 2023

Administrative details
Charity Registration Number 1190760
Company Registration Number CE023375

Principal Office
200A Pentonville Road, Islington,
London, N1 9JP

Trustees

Neil Tyson
Resigned 16 November 2023

Simon Whitlock
Resigned 31 January 2023

Laura Underwood
Resigned 29 July 2023

Catherine Fiona Sayers
Resigned 29 July 2023

Andrew William Gray

Dr Sione Mary Marshall
Resigned 29 July 2023

Philip Kolvin
Resigned 14 July 2023

Joe Lip Poh Seet

Emily Rachel Brimson-Keight
Appointed 03 November 2023

Keith Lewis
Appointed 17 September 2024

Bankers and professional advisers

Independent Auditors
Feist Hedgethorne Limited
Statutory Auditors
Chartered Accountants
Preston Park House, South Road,
Brighton BN1 6SB

Bankers
Metrobank, One Southampton Row,
London WC1B 5HA

Statement of Trustees' Responsibilities

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that 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 the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- Make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, and the provisions of the trust deed.

Financial statements

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.

Each of the Trustees confirms that:

• There is no relevant information of which the charity's Independent Auditor is unaware; and

• The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Auditor is aware of that information.

Approved by the Board of Trustees of Betknowmore UK on 24 October 2024 and was signed on their behalf by:



Andrew William Gray | Co-Chair

Public Benefit Statement

We provide relief to those who are in need as a result of an addiction to or a misuse of gambling. We do this by the provision of education, support and mentoring services. This support can be given by providing relief to individuals, families and communities affected by health, social and other problems arising from or related to gambling addiction or misuse of gambling. We also champion the advancement of education by raising public awareness regarding the nature and issues surrounding gambling, gambling harms and misuse of gambling.

Financial Review & Reserves

At the end of the accounting period, the fund balance to be carried forward was £256,899, of which £107,183 were restricted funds. The balance of £149,716 represents the general fund and are unrestricted reserves. There are no funds in deficit.

Regarding reserves, the Trustees' aim is to move towards a target of a minimum of three months' operating costs of £300,000 as unrestricted liquid reserves. All cash is currently held in a UK bank account as liquid funds.

We are grateful to all those who fund our activities, as without them we could not help mitigate the effect of gambling harms. We are pleased to have some key funders to whom we extend our thanks. Gamble Aware continue to grant fund the Peer Aid programme. In addition, donations have been received via Research, Education, Treatment (RET) funding.

Independent Auditors' Report to the Trustees of Betknowmore UK

Report on the audit of the financial statements

Opinion

In our opinion the financial statements of Betknowmore UK (the 'charity'):

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of the charity's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the Charities Act 2011.

We have audited the financial statements which comprise:

- the statement of financial activities;
- the balance sheet;
- the cash flow statement; and
- the related notes 1 to 14.

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).

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 group and of the parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Standard's (the 'FRC's) Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditors' Report to the Trustees of Betknowmore UK

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 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.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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.

Extent to which the audit was considered capable of detecting irregularities, including fraud

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 partner 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 company through discussions with directors and other management, and from our commercial knowledge and experience of the charity 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 charity, including legislation such as the Charities Act, data protection, anti-bribery, employment, environmental and 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.

Independent Auditors' Report to the Trustees of Betknowmore UK

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;
- 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; and
- enquiring of management as to actual and potential litigation and claims.

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.

Matters on which we are required to report by exception

Under the Charities (Accounts and Reports) Regulations 2008 we are required to report in respect of the following matters if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient and proper accounting records have not been kept by the parent charity; or
- the parent charity 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.

We have nothing to report in respect of these matters.

Use of our report

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



Chris Morey (Senior Statutory Auditor)
for and on behalf of Feist Hedgethorne Limited
Statutory Auditors
Chartered Accountants
Preston Park House
South Road
Brighton
East Sussex
BN1 6SB
Date: 28 October 2024

Statement of Financial Activities (Income and Expenditure Account)

		2023			2022		
	Notes	Unrestricted funds £	Restricted funds £	Total funds £	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments from:							
Charitable activities	2	362,754	1,166,754	1,529,508	396,691	344,588	741,279
Total income and endowments		**362,754**	**1,166,754**	**1,529,508**	**396,691**	**344,588**	**741,279**
Expenditure on:							
Raising funds	3	56,504	-	56,504	51,388	–	51,388
Charitable activities	4	263,918	1,067,986	1,331,904	363,983	270,889	634,872
Total expenditure		**320,422**	**1,067,986**	**1,388,408**	**415,371**	**270,889**	**686,260**
Net surplus / (deficit)		**42,332**	**98,768**	**141,100**	**(18,680)**	**73,699**	**55,019**
Transfers between funds		90,200	(90,200)	–	–	–	–
Net movement in funds		**132,532**	**8,568**	**141,100**	**(18,680)**	**73,699**	**55,019**
Fund balance bought forward		17,184	98,615	115,799	35,864	24,916	60,780
Fund balance carried forward	10	**149,716**	**107,183**	**256,899**	**17,184**	**98,615**	**115,799**

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of recognised gains and losses has not been prepared.

All the above results arise from continuing activities.

The notes on pages 27 to 34 form part of these financial statements.

Balance Sheet as at 31 December 2023

	Notes	2023 £	2023 £	2022 £
Fixed Assets				
Tangible fixed assets			13,724	3,944
Total fixed assets	**7**		**13,724**	**3,944**
Current Assets				
Debtors	**8**	35,343		5,700
Cash at bank and in hand		632,591		262,938
Total current assets		**667,934**		**268,638**
Liabilities				
Creditors: amounts falling due within one year	**9**	(424,759)		(156,783)
Net current assets			**243,175**	**111,855**
Totals assets less current liabilities			256,899	115,799
Net assets			**256,899**	**115,799**
The funds of the charity				
Restricted income funds	**10**		**107,183**	**98,615**
Unrestricted funds	**10**		**149,716**	**17,184**
TOTAL CHARITY FUNDS			**256,899**	**115,799**

These financial statements were approved by the members of the Trustee Board on:
24 October 2024 and signed on their behalf by:



Charity registration number 1190760. Company registration number (England and Wales) CE023375
The notes on pages 27 to 34 form part of these financial statements.

Statement of Cash Flows for the year ended 31 December 2023

	2023 £	2022 £
Net income for the year	141,100	55,019
Adjustments for:		
Depreciation	9,857	3,312
Decrease/(Increase) in debtors	(29,643)	105,107
Increase/ (Decrease) in creditors	267,976	9,907
Net cash provided by operating activities	**389,290**	**173,345**
Cash flows used in investing activities		
Purchase of fixed assets	(19,637)	(1,898)
Net cash used in investing activities	**(19,637)**	**(1,898)**
Net increase in cash and cash equivalents	369,653	171,447
Cash and cash equivalents at beginning of the reporting period	262,938	91,491
Cash and cash equivalents at the end of the reporting period	632,591	262,938

Analysis of changes in net debt	At start of reporting period £	Cashflows £	At the end of reporting period £
Cash	262,938	369,653	632,591
	262,938	**369,653**	**632,591**

The notes on pages 27 to 34 form part of these financial statements.

Notes to the Financial Statements

1. Accounting Policies

Charity information

Betknowmore UK is a charity registered with the Charity Commission (number 1190760). The registered office address is: 200A Pentonville Road, London, N1 9JP.

Basis of preparation of the financial statements

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

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

Betknowmore UK meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The Trustees consider the going concern basis of accounting to be appropriate following careful consideration of possible events or conditions that might cast significant doubt on the ability of the organisation to continue as a going concern. The Trustees have also considered forecasts and projections and conclude the organisation has adequate resources to continue in operational existence for the foreseeable future.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations have been accounted for when received. Grants receivable are credited to income as these become receivable, except in situations where they are related to performance, in which case these are accrued as the charity earns the right through performance. Revenue from the sale of services is recognised at the point of sale.

Resources expended

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings.

Costs of raising funds comprises fundraising costs incurred in seeking donations, grants and legacies. Costs of fundraising activities include salaries, direct costs and an appropriate allocation of support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing relief of those harmed by gambling and the reduction of gambling harm by the provision of education, training, support and similar services to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and include central services costs, governance, information technology, human resources, finance and office management.

Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity, and include audit costs. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Costs related to a particular activity are allocated directly. Support costs not directly attributable to particular activities, are apportioned on the basis of management estimates.

Volunteers

The value of the services provided by volunteers is not incorporated into these financial statements. Further details of their contribution is provided in the trustees' report.

Notes to the Financial Statements

Fixed assets

Tangible fixed assets are stated at cost, or deemed cost, less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended by management.

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

• Computer equipment – 33% on cost

The need for any impairment of a fixed asset is considered if there is concern over the carrying value of an asset and is assessed by comparing that carrying value against the value in use or realisable value of the asset when appropriate.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the entity after deducting all of its financial liabilities.

Impairment policy

At each balance sheet date, the charity reviews the carrying amount of its assets to determine whether there is any indication that any items have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of an asset, the Charity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

The investment in the subsidiary does not appear on the balance sheet, as the company is limited by guarantee and therefore has no share capital. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Notes to the Financial Statements

2. Charitable activities income

	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Donations	471,923	263,338
Grants	1,055,780	377,941
Other Income	1,805	–
UK Sales	–	100,000

Grants received, included in the above, are as follows	Year ended 31 December 2023 £	Year ended 31 December 2022 £
NGSN (Overarching Contract) - Restricted Funds	953,554	344,588
Aftercare - Restricted Funds	60,000	–
	1,013,554	**344,588**

3. Raising funds activities costs

	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Salaries and wages	53,582	49,406
Other costs	2,922	1,982
	56,504	**51,388**

Notes to the Financial Statements

4. Charitable activities costs

	Year ended 31 December 2023				Year ended 31 December 2022			
	Support Costs £	Direct Costs £	Governance costs £	Total £	Support Costs £	Direct Costs £	Governance costs £	Total £
Salaries and wages	179,764	803,420	33,778	1,016,962	140,782	330,043	3,552	474,377
Other costs	174,500	123,884	16,558	314,942	97,414	48,404	14,677	160,495
	354,264	**927,304**	**50,336**	**1,331,904**	238,196	378,447	18,229	634,872

Expenditure incurred included in the above, are as follows	Year ended 31 December 2023 £	Year ended 31 December 2022 £
NGSN (Overarching Contract) - Restricted Funds	1,037,125	270,890
Aftercare - Restricted Funds	30,861	–
	1,067,986	**270,890**

5. Staff costs

	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Salaries and wages	957,513	460,103
Social security costs	91,351	53,051
Pension contributions	21,680	10,627
	1,070,544	**523,781**
The average number of employees during the year was:	29	15
The average number of full time equivalent employees during the year was:	19	9

During the reporting period, two employees received emoluments of more than £60,000.

No remuneration was paid to the Trustees.

6. Support costs

	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Accommodation-Staff-International	2,356	2,609
Accommodation-Staff-National	8,095	–
Advertising & Marketing	738	416
Audit & Accountancy fees	11,160	11,160
Bank Fees	545	370
Charitable and Political Donations	–	250
Communications - Business	8,801	633
Consultancy Charge	26,572	4,512
Content Development	10,000	15,132
DBS	18	108
Depreciation Expense	3,432	-1,149
Design - Digital	1,536	–
Design - Generic	48	25,637
Employers National Insurance	25,056	22,875
Entertainment - 0%	1,809	1,017
Entertainment - 100%	299	–
Events	23,339	12,410
Financial - Software	326	295
Financial administration	3,879	2,148
General Expenses	3,132	6,449
Human Resources	–	1,610
Insurance	3,939	1,757
IT Software and Consumables	15,800	2,435
Legal Expenses	5,742	–
Light, Power and Heat	180	–
Medical insurance	3,282	–
Meetings	739	–
Membership	972	1,445
Pensions Costs	5,737	3,879
Postage, Freight & Courier	475	172
Printing & Stationery	1,522	780
Recruitment Expenses	–	1,948
Rent	893	3,224
Salaries	236,331	166,985
Service payment	–	671
Subscriptions	283	64
Sustenance	1,186	–
Telephone and Internet	5,198	–
Training-Staff	13,819	5,445
Travel-Staff - International	2,595	4,006
Travel-Staff - National	8,979	4,948
Venue Hire	5,158	3,271
Volunteer Expenses	769	120
Website - Design	1,200	–
Website - Host	15,084	181
Discounts	80	–
	461,104	**307,813**

Support costs include raising funds and governance costs. Governance costs comprise wages of £33,778 (2022: £3,552), audit fees of £11,160 (2022: £11,160) and apportioned service costs of £5,398 (2022: £3,517).

7. Tangible fixed assets

	Fixtures fittings and equipment £
Cost or valuation	
At the beginning of the reporting period	9,935
Additions	19,637
At the end of the reporting period	**29,572**
Depreciation and impairments	
At the beginning of the reporting period	5,991
Depreciation	9,857
At the end of the reporting period	**15,848**
Net book value at the beginning of the reporting period	3,944
Net book value at the end of the reporting period	13,724

8. Debtors

	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Trade debtors	500	5,000
Prepayments	82	700
Funds owed from the training company (Betknowmore Global Ltd)	34,761	–
	35,343	**5,700**

9. Creditors due within one year

	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Trade creditors	16,384	–
Funds held on behalf of the training company (Betknowmore Global Ltd)	–	105,513
Accruals	54,235	39,686
Deferred income	336,248	–
Other creditors	9,572	9,000
VAT	8,320	2,584
	424,759	**156,783**

10. Funds

	At 31 December 2022 £	Incoming funds £	Outgoing funds £	Transfers between funds £	At 31 December 2023 £
General funds	17,184	362,754	320,422	90,200	149,716
NGSN (Overarching Contract) – Restricted Funds	98,615	1,056,754	1,037,125	(90,200)	28,044
Armed Forces - Restricted Funds	–	50,000	–	–	50,000
Aftercare - Restricted Funds	–	60,000	30,861	–	29,139
	115,799	**1,529,508**	**1,388,408**	**–**	**256,899**

The restricted funds that fall under the main NGSN contract have for the purposes of this report been grouped together under one NGSN fund. During the period some funds were reallocated between different funds within the main NGSN contract. The net funds carried forward at the end of the year were £28,044 (2022: £98,615).

During the year under review, restrictions were lifted on £50,000 of donation income from the New Beginnings fund. In addition, restrictions were lifted on £40,200 of grant income also from the New Beginnings fund. Therefore, £90,200 has been transferred from restricted to unrestricted funds during the reporting period. No transfers were made during the previous reporting period. The reason for this, as outlined in the signed contract variation, is because of the evolving landscape and NHS stance on direct industry funding, meaning that the funds could be put to better use in developing the charity and its organisational capacity, and enable the charity to be better placed to fulfil its role within the NGSN network and continue to reduce gambling harms in the UK across a wider audience.

11. Deferred Income

	At 31 December 2022 £	Arising £	Released £	At 31 December 2023 £
Deferred income	–	336,248	–	336,248

The deferred income balance has arisen due to the charity receiving funds during the reporting period to 31 December 2023 that relate to projects commencing after 31 December 2023.

12. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	At 31 December 2023 £	At 31 December 2022 £
Tangible fixed assets	5,334	8,389	13,723	3,944
Other net assets	144,382	98,794	243,176	111,855
	149,716	**107,183**	**256,899**	**115,799**

13. Subsidiary undertaking

The charity is the sole member of its wholly owned subsidiary, Betknowmore Global Ltd with company registration number 08822099. Betknowmore Global Ltd was called BKM Training and Consultancy Ltd until 30 January 2023. Where distributable profits allow, a gift aid donation is made from the subsidiary to the charity. For the reporting period ending 31 December 2023, an amount of £5,000 was received by the charity (2022: £95,000). A donation of £nil from the company is included within trade debtors at the year end (2022: £5,000). At 31 December 2023, Betknowmore Global Ltd owed the charity £34,761 (2022: the charity owed Betknowmore Global Ltd £105,513). The Board of Betknowmore Global Ltd have confirmed they continue trading as a going concern.

At 31 December 2023 the subsidiaries assets were £92,633 (2022: £222,020), the liabilities were £60,818 (2022: £156,997) and the reserves were £31,815 (2022: £70,023).

For the reporting period ended 31 December 2023, the subsidiaries turnover was £320,659 (2022: £587,494) and the administrative expenses were £356,337 (2022: £574,982). The deficit before tax was £35,678 (2022: surplus of £12,512) and the deficit after tax was £33,208 (2022: surplus of £10,043).

14. Pensions

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations.

The contributions are recognised as an expense in the Statement of Financial Activities when they fall due. Amounts not paid are shown in accruals as a liability on the Balance Sheet. The assets of the plan are held separately from the charity in independently administered funds.

The pension charge represents contributions payable by the charity to the fund and amounted to £21,680 (2022: £10,627). Contributions amounting to £nil (2022: £nil) were payable to the fund at year end and are included in creditors.

W: www.betknowmoreuk.org | T: 0800 066 4827 | E: info@betknowmoreuk.org

Betknowmore UK, 200A Pentonville Rd, London, N1 9JP

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Registered in England and Wales No: 8822099. Registered Charity Number 1190760.

BETKNOWMORE UK

England & Wales - Charity number 1190760

Accounts



OUR IMPACT AND ACHIEVEMENTS

Trustees' Report and Accounts for our work in 2022 to prevent and address gambling harms.

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Trustees' Report

Betknowmore is a UK charity helping people take control of their life back from problematic gambling.

Our mission is to reduce and prevent gambling harms in UK communities. We provide services that embrace the insight and knowledge of ‘Experts by Experience’ combined with evidence-based approaches.

THE HIGHLIGHTS OF 2022

- We launched our new **women’s digital support service**, New Beginnings
- Joined the cohort of organisations tasked with designing the new **national support and treatment system**
- Began preparation to become a **City & Guilds Assured Approved Organisation**
- Saw **12 individuals** move through our lived experience programmes into paid employment
- Increased our **employee numbers** by 37%

TRUSTEES' REPORT





Foreword from the Co-Chair

“On behalf of the Betknowmore UK Board of Trustees I am pleased to present our 2022 Annual Report. What another exciting year it has been!”

During my time as trustee, I have seen this ambitious charity continue to grow and evolve as we strive to increase the scale and scope of our support and training services.

We are unique in our space in that we also invest in research, this expertise informs our services, as well as ensuring robust monitoring and evaluation of services, enabling the charity to provide the best support to those suffering from gambling harms.

As we reach the halfway point in delivery of our 2021-24 strategy, this is also an opportune time to reflect on our journey so far, throughout this report you will see the impact the dedicated team of Betknowmore UK staff and volunteers have made on the communities we serve. We want people to feel empowered to live the life they want to lead and to do that we remain focused on our key objectives.

We will continue to improve the health and well-being of those impacted by gambling harms by working collaboratively with our partner organisations and making our services accessible to as many people as possible.

We will continue to increase awareness of gambling harms in diverse communities through our community programmes, having local presence and strengthening our relationships with key community leaders.

We will strengthen the impact made by experts by experience, we continue to be dedicated to embracing the lived experience of gambling harms and recovery, we plan to embrace this further by introducing a Lived Experience Advisory Board to work with our board of trustees, our service teams and other important stakeholders.

We will strengthen internal capacity both through staff recruitment and the improvement of our systems and processed to ensure we continue to provide effective and efficient services.

July 2023 saw a change of board leadership, I was honoured to be appointed Co-Chair, along with Joe Seet. I have spent time talking with individuals across the charity and understand more than ever the commitment and motivation our teams demonstrate every day in the pursuit of helping others. To them, on behalf of the board, I extend my most sincere gratitude and I look forward to continuing our work together in 2023 and beyond.



Andrew Gray | Co-Chair

Foreword from the CEO

“In another extraordinary year, Betknowmore UK emerged from the challenges of the pandemic and economic crisis to support the development of the new National Gambling Support Network.”

Since Betknowmore UK was fully established in 2013, year-on-year we have seen public and stakeholder awareness and knowledge of gambling harms and their chronic impact on the individual, family, and communities increase. Around tables from Whitehall to local councils, to small community groups, people are taking time to pause, talk and reflect on the impact of gambling; it is the ‘hidden addiction’ no more.

2022 felt very different to 2013. The scale of change across the gambling research, support, and treatment spaces was unprecedented and the diversity of stakeholders bringing their expertise and influence growing by the day. There are many ways to describe this transitional growth but what we can say for certain is that it is needed.

As we continue to deepen our understanding of gambling harms, so too do we learn more about the requirements to educate, support and treat. A public health, or a ‘whole system’ approach, is widely accepted as the strategic answer. Only by considering gambling impact on holistic determinants of health and wellbeing can we ensure that service design and modelling is effective and fit for purpose.

2022 saw the start of planning for the new national gambling support and treatment network. We were delighted to be invited to help co-design and participate, giving us an opportunity to work with amazing organisations and individuals across the country. Our three key support services, Peer Aid, GOALS, and New Beginnings, continue to go from strength to strength. These services have grown from the voice of lived experience, making real and valuable contributions to help individuals, their families, and communities. Their integration into the new network is testimony to the hard work, dedication, and innovation of the teams.



With so much internal and external change, the challenge for Betknowmore UK is to find that crucial balance between stability and growth. I am exceptionally proud of the teams and the way in which they have risen together to face both challenge and opportunity. They continue to grow personally and professionally and do so by keeping true to our values that underpin our culture.

Thank you so much to everyone that has supported us. We appreciate it and we hope to speak and engage with more of you in the coming months and years.



Frankie Graham | Founder & CEO

Our impact at a glance

FEEDBACK & IMPACT FROM SERVICE USERS

- Problem Gambling Severity Index scores were **down by an average of over 65%**
- 55% of service users reported an **increase in their involvement in new volunteering, training or employment opportunities**
- Over 85% of service users reported they **felt more optimistic** about the future



- **Core-10 scores improved** by an average of over 40%
- 98% reported an **improvement in their ability to control harmful gambling behaviours**
- Over 80% of service users felt **more able to talk about the gambling harms** they are experiencing

£263K RAISED

thanks to the incredible support of our partners, donors and team we were able to **raise a total of £263,338 to enable us to provide free advice and support** to individuals dealing with gambling harm

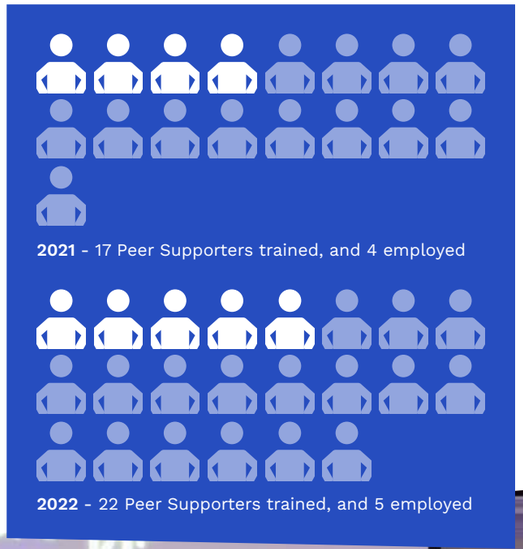
1,553 USERS

accessed our brand **new cost-of-living advice and resource hub on our website** in the final quarter of 2022 (October - December).

22 NEW PEER SUPPORTERS

In 2021, **17 new Peer Supporters** were trained through our peer support programme, Peer Aid with **4 going on to be employed by us**.

This year we are pleased to say that **22 new Peer Supporters** were trained. A further **5 of them are now employed** directly by us to support our advice and service offering.







Gambling and Public Health

The emergence of the public health approach to address gambling harms is an important milestone. It also feels like a work in progress given the yet unresolved legislative, regulatory and policy questions that are currently to be finalised.

However, we can begin embracing the approach today. Our work, and indeed our vision, is one of empowering individuals. We believe we can aid the public health approach by continuing to learn and understand the challenges that we face, whilst supporting and sharing solutions.

AT AN INDIVIDUAL LEVEL

we want people to receive the appropriate information and support to prevent, stop or reduce the impact of gambling harms. The transition to a new national support network will improve referral pathways, service availability and options, with focus not just on stopping harmful gambling, but enhancing holistic health and wellbeing.

AT A COMMUNITY LEVEL

we want to empower positive health and wellbeing across communities, making them resistant and resilient to gambling harms. Achieved through partnerships, with statutory and voluntary sectors working in unison. Bespoke strategies, under-pinned by diversity and equal rights, working with local gatekeepers to reach and protect the vulnerable, but recognising that gambling harm does not discriminate and can affect anyone.

AT A SOCIETY LEVEL

we can continue to engage with stakeholders across the whole spectrum of policy makers, regulators, and service providers whilst accepting there are many diverse, at times conflicting, opinions, beliefs, and attitudes. That is how it should be; it aids our critical thinking and planning, rather than creates barriers.

Ultimately, we assume we all want the same thing: quality of life should never, ever, be compromised by gambling.





Our community outreach based support (GOALS)

Our community outreach programme, or GOALS (Gambling Outreach and Living Support), friendly, rapid and effective support to those struggling with gambling harms and other comorbidity.

We support individuals from a wide range of backgrounds – meeting them in spaces where they feel comfortable, everywhere from cultural centres to public libraries – to help them address their specific concerns. We helped clients achieve their health and wellbeing goals – with specific achievements ranging from compiling a book of poetry to providing volunteer tutoring to underprivileged children. One client even wrote a poem about their GOALS journey which positively reflected its effectiveness. We have built up a strong network of partner organisations, enabling clients access to other services which can support them further – from Laamiga BAME women's service to Chester University's Psychology Centre focus group.

The team provide support to the local community groups, examples of the team's work in north London includes partnerships developed with organisations ranging from ICOPE to Islington Wellbeing Network and the Octopus Hub, and community outreach events planned or attended ranging from the Go Africa Summer Festival to Help on your Doorstep's Cost of Living event.

Steven reached out to Betknowmore UK to support him throughout his recovery journey. After volunteering for us, he now works as part of the wider community outreach programme team.

I work in community engagement and support helping to raise awareness whilst supporting groups and individuals experiencing gambling harms, including affected others..

My journey began as a service user, after a hobby I embarked on in my late teens turned into an addiction that I suffered with for over a decade. Unable to cope or talk to anyone, I suffered in silence, allowing my life to crumble around me. Relationships, family, career and sense of belonging in the community were all sacrificed to my addiction.

This is crucial for our community drive to bring attention to risks and societal impacts of gambling harms. Alongside my wonderful colleagues within GOALS and the wider BKM network, we have fostered strong relationships and partnerships with local councillors, community centres and the public. We offer a beacon of hope and a place to turn to for people needing support around their own, or someone else's, gambling. A wise man, Frankie Graham, once said: "Gambling harms is not only about losing money" so the fact that we offer holistic programmes goes a long way to ensure that every aspect of an individual's life is looked at – their health, relationships and employment. We work in partnership and signpost to several organisations who can assist with matters surrounding other challenges our clients face.

2022 was a very productive year for GOALS with the development of a new programme and our community partnership work. I had the pleasure of working with new clients using a more progressive model, focusing on the client journey post-support / treatment. This is crucial for aftercare support, providing further tools and motivation for individuals to maintain their recovery. I also proudly worked with Howard League on a project highlighting the links between crime and gambling, and the disproportionate impact gambling can have on people from ethnic minority groups.

"Desperate for a way out, feeling isolated and hopeless, I found Betknowmore UK – a light at the end of the tunnel. Betknowmore supported me throughout my recovery journey, helping me with my relationships and my personal development. From a service user, my role has evolved through a volunteer to the proud employee that I am today."

Our peer support service

Peer Aid is our peer support service, which provides 1:1, group and personal development support and health promotion activities to individuals harmed by gambling (including 'affected others').

In 2022, Peer Aid continued to go from strength to strength. Coming out of the three-year pilot into Phase 2, and with a new year of funding, Peer Aid began its expansion within GamCare, taking referrals from more geographical regions. The expansion of the service, and increased referrals required additional capacity; therefore, we appointed two new Peer Aid Coordinators as well as and a dedicated administrator for the service.

Three cohorts of training were completed during the last financial year, meaning we welcomed 19 newly trained and qualified Peer Supporters into service! The service received 241 1:1 and 197 group referrals. Each referral is processed quickly and peers quickly brought under the care of the Peer Aid team.

The service received 438 referrals broken down into 241 1:1 referrals and 197 group referrals with really positive outcomes seeing PGSI scores drop 6.5 points and Core-10 scores improve 3.4 points on average. Demonstrating the holistic nature of Peer Aid, Peers and Peer Supporters reported increases in their levels of optimism (94%), engagement in physical activity (71%), involvement in training, paid/voluntary work opportunities (71%) and social interaction (71%). 100% of Peer Supporters reported an improvement in their ability to manage their finances, and to talk openly about their gambling.



Our volunteer Peer Supporters are at the heart of everything that we do. In November 2022, we held a celebration event to shine a spotlight on their fantastic achievements. We thank each and every one of our Peer Supporters for their passion in sharing our mission and supporting our clients.

Looking ahead to 2023, we hope to be successful in our application to join the National Gambling Support Network which would see the nationwide expansion of our service. This would require further expansion of our volunteer base to meet the increased demand, enabling us to continue to provide support to people struggling with the impacts of gambling harms.

THE HIGHLIGHTS

- Our service received **438 referrals** in total
- Average **drop of 6.5 points** on PGSI score
- 94% of Peers and Peer Supporters reported **increases in their level of optimism**
- 71% of Peers and Peer Supporters saw increased **involvement in training and paid or voluntary work opportunities**



My peer support story

My journey with Peer Aid began back in 2020 when I was referred to the Health and Wellbeing group.

Until that point, I had never been in the presence of a group fully comprised of people in recovery. From the very first session, I felt understood and accepted.

Following around six months of regularly attending groups, I decided to join the organisation as a volunteer Peer Supporter. I had first-hand experience of the massive impact the Peer Aid service had in my journey and wanted to give back and support others experiencing similar difficulties.

Having spent a year volunteering, the opportunity to apply for a Peer Aid Coordinator role came up and I made the decision to pursue a career in this sector, leaving the financial services industry which I had worked in for over ten years. Luckily, I was successful in my application and have thoroughly enjoyed working at Betknowmore (BKM) ever since.

I have a great deal of passion for the work that I do at Peer Aid, which stems from my personal experience of using the service. I know wholeheartedly that this service changes lives! Working day-to-day with amazing colleagues and volunteers, all with similar lived experiences, is such a pleasure. The biggest satisfaction I get from the role is watching people develop and achieve successes they did not believe were possible. I am excited to see what the future holds for BKM in the coming year and hope that I can continue to play a small part in such a fantastic organisation!

Women's service

New Beginnings is our service providing intensive, specialist support to women experiencing gambling harm.

Launched its pilot in April 2022 to 2 cohorts of deliberately small groups – ensuring that we would be able to provide intensive support and ensure everyone could actively participate.

Following feedback from these pilots, the team quickly recognised the need for further support beyond the initial ten-week programme that had been designed. The Health and Wellbeing groups were launched on a drop-in basis, providing a wraparound service with a holistic approach to support. Clients who required further additional support have been referred/signposted to GamFam, Peer Aid, Gordon Moody and Epic Restart.



25 participants, **4** have undertaken training, volunteering and employment, **2** now employed

6 cohorts have been held in 2022 and impact data and feedback about the service has been extremely positive. Attendees have shown an average drop in PGSI scores of 70% and a reduction of over 30% in CORE-10 scores! All survey respondents stated that they would be either likely or very likely to recommend the service to others. Over half of participants have undertaken new training, volunteering and employment opportunities, two of whom are now facilitators for the New Beginnings service.

Overall, the women attending have reported that their thoughts around shame have changed as a result of the programme, and have expressed greater hope for the future and their recovery. We are planning to recruit a dedicated Service Manager in 2023 and launch a New Beginnings podcast to further widen its reach.





Fundraising overview

During 2022 our charity has shown incredible resilience in the ever-changing fundraising environment, not only in terms of growth in income generation but also, our people, and those who work tirelessly behind the scenes to ensure our frontline services remain accessible and fit for purpose.

Through diversifying our funding portfolio and by identifying new ways in which we engaged with stakeholders and community partners, we have been able to improve our standing as a rapidly growing charity and, more importantly, to ensure our services are designed for people based on actual need. Fundraising continues to be led by the ever-growing need for support and our ambition to strive to be better.

£477K

funding provided through a range of grants, funding bodies and partnerships

GRANT INCOME

Funding via Grants helped us raise £377,941. In collaboration with a range of local funders, specialist service providers and in partnership with GambleAware, we plan to join The National Gambling Support Network to expand our reach throughout 2023.

£255K

raised through Research, Education & Treatment (RET) contributions

BUILDING TOGETHER PROGRAMME

Through our Building Together programme, we focused on working with those who can directly contribute to supporting our charity services. Through the Gambling Commission's Licence Conditions and Codes of Practice (LCCP) levy for Research, Education & Treatment (RET), we received £255,256 enabling us to invest in our charity services and reach more people.

This growth in fundraised income throughout 2022 is a great achievement and testament to your belief in our mission and the collective power of making a difference together. Your support has enabled us to continue our vital work and provide crucial support to those who need it most.

As we move forward, we are committed to building upon our accomplishments and expanding our impact even further. We remain dedicated to transparently utilising the funds raised to support our programmes, initiatives, and the individuals we serve. With your continued support, we are confident that we can continue to make a meaningful difference and address the challenges our community faces.



"We would like to express our deepest gratitude to each and every donor, supporter, volunteer, and community member who played a role in our fundraising success. Your contributions, whether financial or through your time and efforts, have made a profound difference. You have empowered us to continue our mission and bring about lasting change to the lives of those we serve."

SCampbell

Shaun Campbell | Head of Fundraising



Our partnerships

During 2022 we worked hard to establish stronger links with our colleagues across the National Gambling Treatment Service and reached out to organisations we had not worked with before to put the groundwork in to creating new partnerships ahead of being commissioned by GambleAware and engaging in a local and national programme of work.

By the end of 2022 we had verbal agreements with Breakeven, Beacon, Adferiad, Gordon Moody and the Primary Care Gambling Service that we would take our relationships forward and work closer together in the future as the organisation started to create a national footprint. This would mean that our existing peer led services would integrate into the offering of other organisations that are therapy led enabling a full wraparound of support as we had already been doing with our Peer Aid service working with GamCare in London.

We continued to build relationships with local authorities and communities, Islington council in London being an area that we strengthened feeding into licensing consultations and prevention work within the community.

Sector research

HOWARD LEAGUE FOR PENAL REFORM

Our Head of Research and Evaluation was involved in three projects commissioned by the Howard League for Penal Reform. All three projects involved people with lived experience of gambling harms as peer researchers, with one looking at women, crime and gambling harms, another at ethnic minority communities, crime and gambling harms, and the third examining gambling cultures within a male prison. The projects were led by academics from Brunel, Coventry and Lancaster Universities, adding to the many partnerships that Betknowmore UK has with academia.

GAMBLEAWARE

ClearView Research was commissioned by Ipsos and GambleAware to undertake a qualitative exploration of how minority communities are harmed by gambling, undertaking a series of Learning Labs, one of which was led by Betknowmore UK. The findings of this important research will be published in 2023 and will help fill a considerable evidence gap.

NATIONAL INSTITUTE OF HEALTH RESEARCH

We also participated in research funded by the National Institute of Health Research (NIHR) and led by Kings College London, to identify a gambling harms screening question for use by Adult Social Services. People with lived experience were involved in an advisory capacity, and Betknowmore UK established and managed this advisory group. Also funded by the NIHR was a project on Football Fans and Betting, led by Glasgow University, and again Betknowmore UK was one of many partners in this project.



WOMEN'S PEER SUPPORT

2022 saw another in-house research project led by Dr Liz Riley and involving one of our Peer Supporters, Ben Howard, as a lived experience researcher. This project explored the dynamics, impacts and challenges of peer support groups for gambling harms. The research focused especially on peer support groups for women, and stakeholders from a range of organisations were interviewed, along with women who had participated in groups provided by charities and other organisations and individuals. The final report was prepared at the end of 2022, marking a successful and busy year for research.

A number of research bids and partnerships were developed in 2022. Notable among these was a proposal to the Gambling Commission for Regulatory Settlement funding, looking at gambling-related domestic abuse. A strong partnership with Brunel University was formed and this will be the foundation for further research growth in the future.

We're excited about new research opportunities for Betknowmore UK in 2023 and committed to involving people with lived experience in all aspects of the research process.

Spotlight on our research

In 2022, our research project on peer support groups benefitted from the involvement of a researcher with lived experience, Ben Howard. Head of Research and Evaluation, Dr Liz Riley, asked Ben about the experience.



Liz: What do you think your lived experience brought to the interviews you conducted with stakeholders?

Ben: Lived experience adds authenticity, empathic understanding and builds up trust between researchers and stakeholders. I was able to illuminate experiences, understand what was being presented from a perspective of emotion/feeling, which I feel added greater depth to research. I felt that I could ask challenging questions and have the respect and honesty of stakeholders, knowledge of my lived experience and being more at ease. I felt this led to openness, transparency, and more data gained.

Liz: Do you think a peer research approach brings any challenges to the person with lived experience?

Ben: I do feel being part of a research team is all about objectivity and facts. Those with lived experience have often walked a certain path and have certain views, which can differ to those of stakeholders. Remaining objective could present a challenge. Not to lead stakeholders with questions, and remain impartial was really important for me, to paraphrase and not give opinions within the interviews could be challenging for some.

Liz: How was the experience personally for you?

Ben: I really enjoyed the experience, it was great to gain understanding and knowledge from a variety of stakeholders, analysing what had been said, and utilising this to assist with the final outcomes. I have a drive and passion to undertake more research, and I would urge others to include where possible lived experience as part of research teams to add authenticity, empathic understanding and deeper conversations on viewpoints between the research team, which was impactful and insightful.



BKM Global overview

Following on from the launch of the new organisational structure in 2021, Betknowmore UK's training and consultancy arm has grown from strength to strength. Building upon the knowledge and experience gained from the services we provide as a charity, Betknowmore Global has developed a powerful, independently assured suite of training.

Combining an evidence-based approach with the unique insight of our diverse network of Experts by Experience, these training programmes have already been delivered to leaders from the industry as well as the commercial, public and non-profit sectors.

SAFER GAMBLING TRAINING

Developed in partnership with YGAM, Safer Gambling Training enables operators to better understand customer vulnerabilities and the markers of harm whilst simultaneously equipping them with the skills required to conduct effective interactions. This City & Guilds assured training comprises six core programmes which can be adapted to suit specific operator requirements and can be delivered via online webinars, face-to-face workshops or through self-directed eLearning. Arguably the most comprehensive training of its kind in the market, Safer Gambling Training supports both land-based and online organisations to improve standards in player protection and achieve full regulatory compliance. This training reached almost two thousand delegates across the United Kingdom through a combination of face to face and online workshops and e-learning.

PHASE RED SUICIDE FIRST AID TRAINING FOR THE GAMBLING INDUSTRY

Another City & Guilds assured programme, Phase Red has been developed bespoke for the gambling industry and is a partnership between Betknowmore Global and the National Centre for Suicide Prevention, Education & Training (NCSPET). Suitable for customer service and support teams, gambling operator management and safer gambling teams, it provides employees with the knowledge, skills and confidence needed to support the most vulnerable of customers experiencing thoughts of suicide. This training reached almost 300 delegates

WORKSAFE

Workplace wellbeing has been completely transformed since the COVID-19 pandemic. Previously something that only larger organisations proactively addressed, more and more businesses have recognised the importance of protecting the mental, physical, financial and social wellbeing of their employees. Knowing that gambling harms can impact on all of these areas, Worksafe has been developed by Betknowmore Global, in partnership with GamCare, as a comprehensive programme that provides advice, training and tools for employers in any industry sector to help protect their employees and their business. Worksafe is still in the pilot phase at this time, but we are excited to for a launch date early in 2023.

2023 really is set to be an even more exciting year for Betknowmore Global as we continue to demonstrate that our services have enormous benefits not just for individuals and families but also wider communities and society as a whole.

*Betknowmore Global was previously known as BKM Training & Consultancy. This report uses the current name throughout for the sake of clarity.

Overview of delegates trained, operators trained and their feedback

Across 2022, our corporate training team delivered the following:

- **Training to 338 delegates** either face-to-face, or via online workshops
- **eLearning courses to 1,468** delegates
- **160 hours** of training either face-to-face, or via online workshops
- Training to a total of **40 unique operators**
- **A total of 25 workshops** to a number of operators and delegates

From the training delivered, we received the following feedback:

- **91% of delegates would recommend** our face-to-face or online workshops to a colleague
- **95% of delegates would recommend** our eLearning courses to a colleague

93%

of delegates would recommend us (average)

1,806

delegates trained via workshops or eLearning

How we operate

TRUSTEE MANAGEMENT BOARD

Betknowmore UK charity trustees are responsible for the general control and management of the charity. They give their time freely and do not receive remuneration or financial benefits. The trustees meet four times a year, plus one strategy day, but may hold additional meetings if these are needed.

Trustees have set up subcommittees to help manage and oversee areas of importance to the charity, including financial management, audit and risk; governance, safeguarding, culture and nominations; and training programmes and services.

Recruitment and appointment of trustees

Throughout 2022 we continued to grow the board, seeking strong candidates in each key area of work, supported by the NCVO and Russell Cooke Solicitors. We were particularly fortunate in recruiting a new Treasurer, with senior financial experience gained from a high achieving career in financial services, to provide the guidance and oversight to Betknowmore's financial function which we will need to support our continued growth.

It is crucial to ensure the representation of lived experience and diversity on the board. Potential trustees are interviewed and asked to demonstrate their understanding of the work of Betknowmore UK and our mission to address gambling harms, but it is a continual effort to locate candidates from diverse backgrounds who have both the necessary skills to serve as Trustees and also lived experience of gambling related harms. Work is planned in 2023 to support this effort further, and it is expected that a separate Lived Experience Board, consisting of Experts by Experience, will be formed to provide continual leadership and guidance to ensure that Betknowmore UK's actions continue to be rooted in the expertise of the lived experience community.

Induction and training of trustees

Candidates successful at interview are invited to become trustees, subject to reference clearance. Onboarding/ induction is provided by CEO Frankie Graham and members of the Senior Management Team. Information regarding charity regulation, compliance and role management is provided, as is access to the charity services. Trustees are provided with safeguarding training and access to NCVO courses.

In 2022 we recruited Rachel Edmunds to the role of Governance and Administration Officer, with the key role of providing support to our Trustees and Senior Leadership Team to ensure that they fulfil their statutory and governance responsibilities. Rachel joined us from a similar role at Clinks and has taken forward ensuring that our governance is exemplary, overseeing our onboarding/induction processes for Trustees, providing day to day support to the relevant subcommittees, and ensuring all necessary resources are provided.

The charity continues to work towards achieving the Trusted Charity quality mark, overseen by a steering group consisting of trustees, the CEO and senior management team members, and this is expected to be achieved in 2023.

Risk and Safeguarding Management

Betknowmore UK understands that we are supporting and engaging with vulnerable adults, and as such exemplary risk management and safeguarding protocols are key to Betknowmore UK's work. The charity has a comprehensive Risk Register and issues related to risk are regularly reported on through such processes as the CEO's monthly report to Trustees, meetings of the FAR subcommittee, or through regular senior management team check-ins. We keep our practices and processes relating to risk and safeguarding under continual review, and contract external organisations, such as SAFE CIC, Russell Cooke, and Red Feather HR Consultancy to support us in this effort, as we aim to achieve and demonstrate best practice in these critical functions.

STRIVING FOR BEST PRACTICE

2022 has been a year in which we've been trying to consolidate the work done in our first few months as a charity – and then develop and extend it to support not only our significant growth through 2022, but also our expected growth in 2023, as the National Gambling Support Network comes fully online. The work of the Operations team has sought to support this by ensuring that:

We have a high performing board and governance structure

- Recruited a new Treasurer to the Board with the skills needed to oversee Betknowmore UK's financial functions as we grow.
- Recruited new Governance and Administration Officer to provide secretariat and governance support to the Board and oversee our governance processes
- Continued to ensure our development is directed by the our core value of expertise by experience and consideration undertaken to determine how this can be embedded for the future.

The health and wellbeing of our employees is fully supported

- Ensured that our continued growth is careful and planned and that we recruit mindfully to ensure we find the right candidates.
- Continued regular Health and Wellbeing Groups for all staff and regular social online coffee mornings.
- Completed planning for a leading benefits package for all staff, based in the provision of sectoral leading health and well being benefits, to be implemented in the next financial year.
- Gathered evidence and worked with Red Feather on the design of a new salary banding structure, based on organisational analysis and market rating of equivalent roles, to be implemented in the next financial year.
- Implemented a new Personal Development Plan process, developed from best practice Providing employees with training and development support.

We have the right digital systems and processes in place to support our growth

- Much of 2022 has been spent expanding our current digital provision to support our growth. This has been done mindfully, to Cyber Essentials standards, and has ensured all employees have access to the IT hardware and software that they need to carry out their role.
- Some of 2022 has been devoted to planning how we can best maintain this in the future, taking into account our expected growth over 2023.
- We've started building an IT Advisory Group, of volunteer, external IT experts to help guide us. We've started recruiting for an IT Apprentice, to be supported by a dedicated mentor, and plan to expand our management and security systems in 2023 to achieve Cyber Essentials Plus.

Our operational systems and processes support our growth and reduce our risk

- We've continually re-examined and refined our system and processes as we've grown in 2022. We expect to achieve Trusted Charity Mark status in 2023, and thereafter to seek ISO 9001 accreditation.
- Achieved accreditation from the Fundraising Regulator.

Reputational risk deriving from income from the Research, Education, Treatment (RET)

- Creating a 'Building Together' programme that focuses on maintaining impactful, risk-averse engagement with industry
- Assessing donations for point of origin and potential impact
- Achieving accreditation from the Fundraising Regulator



Financial statements

Betknowmore UK

Year ended 31 December 2022

ADMINISTRATIVE DETAILS

Charity registration number (1190760)
Company registration number (CE023375)

Principal office

200A Pentonville Road, Islington, London, N1 9JP

BOARD OF TRUSTEES

Neil Tyson
Resigned 14th July 2023

Neil Tyson
Reappointed 16th August 2023

Simon Whitlock
Resigned 31st January 2023

Laura Underwood
Resigned 29th July 2023

Catherine Fiona Sayers
Resigned 29th July 2023

Andrew William Gray

Dr Sione Mary Marshall
Resigned 29th July 2023

Philip Kolvin
Resigned 14th July 2023

Joe Lip Poh Seet
Appointed 20th May 2022

BANKERS & PROFESSIONAL ADVISERS

Independent Auditors

Feist Hedgethorne Limited
Statutory Auditors
Chartered Accountants
Preston Park House
South Road
Brighton, BN1 6SB

Bankers

Metrobank, One Southampton Row
London, WC1B 5HA

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that 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 the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with

the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);

- Make judgments and estimates that are reasonable and prudent, state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, 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.

Each of the Trustees confirms that:

- There is no relevant information of which the charity's Independent Auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Auditor is aware of that information

Approved by the Board of Trustees of Betknowmore UK on 30/10/2023 and was signed on their behalf by:



Andrew William Gray | Co-Chair

PUBLIC BENEFIT STATEMENT

We provide relief to those who are in need as a result of an addiction to or a misuse of gambling. We do this by the provision of education, support and mentoring services. This support can be given by providing relief to individuals, families and communities affected by health, social and other problems arising from or related to gambling addiction or misuse of gambling. We also champion the advancement of education by raising public awareness regarding the nature and issues surrounding gambling, gambling-related harm and misuse of gambling.

FINANCIAL REVIEW & RESERVES

At the end of the accounting period, the fund balance to be carried forward was £115,799, of which £98,615 were restricted funds. The balance of £17,184 represents the general fund and are unrestricted reserves. There are no funds in deficit.

Regarding reserves, the Trustees' aim is to move towards a target of a minimum of three months' operating costs of £300,000 as unrestricted liquid reserves. All cash is currently held in a UK bank account as liquid funds.

We are always grateful to all those who fund our activities, as without them we could not help mitigate the effect of gambling harms. We are pleased to have some key funders to whom we extend our thanks. GambleAware continue to grant fund the Peer Aid programme. In addition, donations have been received via Research, Education, Treatment (RET) funding.

Independent auditor's report

Report on the audit of the financial statements

OPINION

In our opinion the financial statements of Betknowmore UK (the 'charity'):

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of the charity's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the Charities Act 2011.

We have audited the financial statements which comprise:

- the statement of financial activities;
- the balance sheet;
- the cash flow statement; and
- the related notes 1 to 13.

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).

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 group and of the parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Standards (the 'FRC's) Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

OTHER INFORMATION

The other information comprises the information included in the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OTHER MATTERS

The accounts for the period ended 31 December 2021 were independently examined, but not audited; however we have made all the necessary attempts to ensure that the comparative figures show a true and fair view and are therefore free from material misstatement.

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 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.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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/auditors responsibilities.

This description forms part of our auditor's report.

EXTENT TO WHICH THE AUDIT WAS CONSIDERED CAPABLE OF DETECTING IRREGULARITIES, INCLUDING FRAUD

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 partner 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 company through discussions with directors and other management, and from our commercial knowledge and experience of the charity 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 charity, including legislation such as the Charities Act, data protection, anti-bribery, employment, environmental and 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;
- 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; and
- enquiring of management as to actual and potential litigation and claims.

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.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

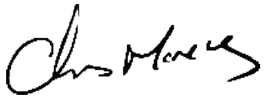
Under the Charities (Accounts and Reports) Regulations 2008 we are required to report in respect of the following matters if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient and proper accounting records have not been kept by the parent charity; or
- the parent charity 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.

We have nothing to report in respect of these matters.

USE OF OUR REPORT

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



Chris Morey | Senior Statutory Auditor

for and on behalf of Feist Hedgethorne Limited

Statutory Auditors
Chartered Accountants
Preston Park House
South Road
Brighton
East Sussex
BN1 6SB

Date: 30/10/2023

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2022

	Notes	2022 Unrestricted funds (£)	2022 Restricted funds (£)	2022 Total funds (£)	2021 (unaudited) Unrestricted funds (£)	2021 (unaudited) Restricted funds (£)	2021 (unaudited) Total funds (£)
Income and endowments from:							
Charitable activities	2	396,691	344,588	741,279	396,661	247,642	644,303
Total		**396,691**	344,588	741,279	396,661	247,642	644,303
Expenditure on							
Raising funds	3	51,388	0	51,388	34,524		34,524
Charitable activities	4	363,983	270,889	634,872	326,273	222,726	548,999
Total expenditure		**415,371**	**270,889**	**686,260**	**360,797**	**222,726**	**583,523**
Net surplus / (deficit)		**(18,680)**	**73,699**	**55,019**	**35,864**	**24,916**	**60,780**
Transfer between funds		0	0	0	0	0	0
Net movement in funds		**(18,680)**	**73,699**	**55,019**	**35,864**	**24,916**	**60,780**
Fund balance bought forward		35,864	24,916	60,780	0	0	0
Fund balance brought forward at 31 December 2021	10	**17,184**	**98,615**	**115,799**	**35,864**	**24,916**	**60,780**

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of recognised gains and losses has not been prepared.

All the above results arise from continuing activities.

The notes on pages page 38 to page 44 form part of these financial statements.

BALANCE SHEET

As at 31 December 2022

	Notes	2022 £	2022 £	2021 (unaudited) £
Fixed Assets				0
Tangible fixed assets			3,944	5,358
Total fixed assets	7		**3,944**	**5,358**
Current Assets				
Debtors	8	5,700		110,807
Cash at bank and in hand		262,938		91,491
Total current assets		**268,638**		**202,298**
Liabilities				
Creditors: amounts falling due within one year	9	(156,783)		(146,876)
Net current assets			**111,855**	**55,422**
Total assets less current liabilities			**115,799**	**60,780**
Net assets			**115,799**	**60,780**
The funds of the charity				
Restricted income funds	10		98,615	24,916
Unrestricted funds	10		17,184	35,864
Total charity funds			**115,799**	**60,780**

These financial statements were approved by the members of the Trustee Board on 30/10/2023 and signed on their behalf by:



Andrew William Gray | Co-Chair

Charity registration no (1190760). Company registration in England and Wales no (CE023375).

The notes on pages page 38 to page 44 form part of these financial statements.

STATEMENT OF CASH FLOWS

For the reporting period ending 31 December 2022

	2022 £	2021 (unaudited) £
Net income for the year	55,019	60,780
Adjustments for:		
Depreciation	3,312	2,679
Decrease / (Increase) in debtors	105,107	(110,807)
Increase / (Decrease) in creditors	9,907	146,876
Net cash provided by operating activities	**173,345**	**99,528**
Cash flow used in investing activities		
Purchase of fixed assets	(1,898)	(8,037)
Net cash used in investing activities	**(1,898)**	**(8,037)**
Net increase in cash and cash equivalents	171,447	91,491
Cash and cash equivalents at beginning of the reporting period	91,491	0
Cash and cash equivalents at beginning of the reporting period	**262,938**	**91,491**

Analysis of changes in net debt	At start of reporting period £	Cashflows £	At end of reporting period £
Cash	91,491	171,447	262,938
	91,491	**171,447**	**262,938**

The notes on pages page 38 to page 44 form part of these financial statements.

Notes to the Financial Statements

1 ACCOUNTING POLICIES

Charity information

Betknowmore UK is a charity registered with the Charity Commission (number 1190760).The registered office address is 200A Pentonville Road, London N1 9JP.

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

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

Going concern

The Trustees consider the going concern basis of accounting to be appropriate following careful consideration of possible events or conditions that might cast significant doubt on the ability of the organisation to continue as a going concern. The Trustees have also considered forecasts and projections and conclude the organisation has adequate resources to continue in operational existence for the foreseeable future.

Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations have been accounted for when received.

Grants receivable are credited to income as these become receivable, except in situations where they are related to performance, in which case these are accrued as the charity earns the right through performance. Revenue from the sale of services is recognised at the point of sale.

Resources expended

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings.

Costs of raising funds comprises fundraising costs incurred in seeking donations, grants and legacies. Costs of fundraising activities include salaries, direct costs and an appropriate allocation of support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities. Expenditure on charitable activities includes the costs of providing relief for those harmed by gambling and the reduction of gambling harm by the provision of education, training, support and similar services to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and include central services costs, governance, information technology, human resources, finance and office management.

Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity, and include audit costs. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred. Costs related to a particular activity are allocated directly. Support costs not directly attributable to particular activities, are apportioned on the basis of management estimates.

Volunteers

The value of the services provided by volunteers is not incorporated into these financial statements. Further details of their contribution is provided in the trustees' report.

Fixed assets

Tangible fixed assets are stated at cost, or deemed cost, less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended by management. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

- Computer equipment: 33% on cost

The need for any impairment of a fixed asset write-down is considered if there is concern over the carrying value of an asset and is assessed by comparing that carrying value against the value in use or realisable value of the asset when appropriate.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the entity after deducting all of its financial liabilities.

Impairment policy

At each balance sheet date, the charity reviews the carrying amount of its assets to determine whether there is any indication that any items have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any. Where it is not possible to estimate the recoverable amount of an asset, the Charity estimates the recoverable amount of the cash-generating unit to which the asset belongs

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price, except for the investment in the subsidiary which does not appear on the balance sheet, as the company is limited by guarantee and therefore has no share capital. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

2 CHARITABLE ACTIVITIES INCOME

	Year ended 31 December 2022	Period ended 31 December 2021 (unaudited)
	£	£
Donations	263,338	335,476
Grants	377,941	308,827
UK Sales	100,000	0
	741,279	**644,303**

Grants received included in the above are as follows	Year ended 31 December 2022 £	Period ended 31 December 2021 (unaudited) £
GamCare (Peer Aid) - Restricted Funds	269,733	247,642
NGSN (Transition) - Restricted Funds	74,855	
	344,588	**247,642**

3 RAISING FUNDS ACTIVITIES COSTS

	Year ended 31 December 2022	Period ended 31 December 2021 (unaudited)
	£	£
Salaries and wages	49,406	28,770
Other costs	1,982	5,754
	51,388	**34,524**

4 CHARITABLE ACTIVITIES COSTS

	Year ended 31 December 2022				Period ended 31 December 2021 (unaudited)			
	Support Costs	Direct Costs	Governance Costs	Total	Support Costs	Direct Costs	Governance Costs	Total
	£	£	£	£	£	£	£	£
Salaries & wages	140,782	330,043	3,552	474,377	218,326	231,280	7,327	456,933
Other costs	97,414	48,404	14,677	160,495	47,384	36,872	7,810	92,066
Total	**238,196**	**378,447**	**18,229**	**634,872**	**265,710**	**268,152**	**15,137**	**548,999**

Expenditure incurred included in the above, are as follows	Year ended 31 December 2022 £	Period ended 31 December 2021 (unaudited) £
GamCare (Peer Aid) - Restricted Funds	234,693	222,726
NGSN (Transition) - Restricted Funds	36,196	
	270,889	**222,726**

5 STAFF COSTS

	Year ended 31 December 2022	Period ended 31 December 2021 (unaudited)
	£	£
Wages and salaries	460,103	438,356
Social security costs	53,051	37,603
Pension contributions	10,627	9,744
	523,781	**485,703**
The average number of employees during the reporting period was:	15	9
The average number of full-time equivalent employees during the reporting period was:	9	7

During the reporting period, **(1)** employee received emoluments of more than £60,000.

No remuneration was paid to the Trustees.

6 SUPPORT COSTS

	Year ended 31 December 2022	Period ended 31 December 2021 (unaudited)
	£	£
Accommodation - Staff	2,609	233
Advertising & Marketing	416	0
Audit & Accountancy fees	11,160	3,600
Bank Fees	370	340
Charitable and Political Donations	250	0
Cleaning	0	144
Communications - Business	633	1,110
Consultancy Charge	4,512	1,450
Content Development	15,132	442
DBS	108	23
Depreciation Expense	-1,149	2,679
Design - Generic	25,637	11,301
Design - Print	0	431
Employers National Insurance	22,875	21,008
Entertainment - 0%	1,017	785
Events	12,410	0
Financial - Software	295	132
Financial administration	2,148	3,036
General Expenses	6,449	1,415
Human Resources	1,610	31
Insurance	1,757	914
IT Software and Consumables	2,435	3,170
Legal Expenses	0	12,840
Meetings	0	256
Membership	1,445	348
Pensions Costs	3,879	4,788
Postage, Freight & Courier	172	386
Printing & Stationery	780	110
Recruitment Expenses	1,948	3,648
Rent	3,224	888
Salaries	166,985	228,628
Service payment	671	288
Subscriptions	64	24
Training Clients	0	625
Training-Staff	5,445	2,059
Travel-Staff - International	4,006	0
Travel-Staff - National	4,948	1,192
Venue Hire	3,271	983
Volunteer Expenses	120	706
Website - Design	0	4,563
Website - Host	181	795
	307,813	**315,371**

7 TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment
	£
Cost or valuation	
At the beginning of the reporting period	8,037
Additions	1,898
At the end of the reporting period	**9,935**
Depreciation and impairments	
At the beginning of the reporting period	2,679
Depreciation	3,312
At the end of the reporting period	**5,991**
Net book value at the beginning of the reporting period	5,358
Net book value at the end of the reporting period	3,944

8 DEBTORS

	Year ended 31 December 2022	Period ended 31 December 2021 (unaudited)
	£	£
Trade debtors	5,000	110,350
Prepayments	700	457
	5,700	**110,807**

9 CREDITORS DUE WITHIN ONE YEAR

	Year ended 31 December 2022	Period ended 31 December 2021 (unaudited)
	£	£
Funds held on behalf of the training company (BKM Training and Consultancy Ltd)	105,513	124,668
Accruals	39,686	22,208
Other creditors	9,000	0
VAT	2,584	0
	156,783	**146,876**

10 FUNDS

	At 31 December 2021 (unaudited)	Incoming funds	Outgoing funds	At 31 December 2022
	£	£	£	£
General funds	35,864	396,691	415,371	17,184
GamCare (Peer Aid) - Restricted Funds	24,916	269,733	234,693	59,956
NGSN (Transition) - Restricted Funds	0	74,855	36,196	38,659
Total	**60,780**	**741,279**	**686,260**	**115,799**

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	At 31 December 2022	At 31 December 2021 (unaudited)
	£	£	£	£
Tangible fixed assets	1,713	2,231	3,944	5,358
Other net assets	15,471	96,384	111,855	55,422
Total	**17,184**	**98,615**	**115,799**	**60,780**

12 SUBSIDIARY UNDERTAKINGS

The charity is the sole member of its wholly owned subsidiary, Betknowmore Global Ltd (trading as Evolve) with company registration number 08822099. Betknowmore Global Ltd was called BKM Training and Consultancy Ltd until 30 January 2023.

Where distributable profits allow, a gift aid donation is made from the subsidiary to the charity.

For the reporting period ending 31 December 2022, an amount of £95,000 was received by the charity (2021: £10,500).

A donation of £5,000 from the company is included within trade debtors at the year end (2021: £95,000). At 31 December 2022, the charity owed Betknowmore Global Ltd £105,513 (2021: £124,668). The Board of Betknowmore Global Ltd have confirmed they continue trading as a going concern.

13 PENSIONS

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payment obligations.

The contributions are recognised as an expense in the Statement of Financial Activities when they fall due. Amounts not paid are shown in accruals as a liability on the Balance Sheet. The assets of the plan are held separately from the charity in independently administered funds.

The pension charge represents contributions payable by the charity to the fund and amounted to £10,627 (2021: £9,744). Contributions amounting to £nil (2021: £nil) were payable to the fund at year end and are included in creditors.

W: www.betknowmore.org | T: 0800 066 4827 | E: info@betknowmoreuk.org

Betknowmore UK, 200A Pentonville Rd, London, N1 9JP

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Registered in England and Wales No: 8822099. Registered Charity Number 1190760.

Registered with FUNDRAISING REGULATOR

BETKNOWMORE UK

England & Wales - Charity number 1190760

Accounts



OUR IMPACT AND ACHIEVEMENTS

Trustees' Report and Accounts for our work in 2021 to prevent and address gambling harms.

A HUGE THANK YOU FROM ALL OF US

It was our first year as a registered charity, and despite huge challenges, we remain strongly on mission to reduce and prevent gambling harms in UK communities.

Our mission is best told through narratives from our fantastic team and by those who by personal strength, resilience and motivation have changed their lives to become whole again.

Thank you for taking the time to learn more about our charitable mission.

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TRUSTEES' REPORT

Forewords

FOREWORD FROM THE CHAIR

"It is my privilege and pleasure to introduce Betknowmore's first annual report as a registered charity."

Gambling-related harm has become recognised as a key public health issue in recent years. Since its inception in 2013, Betknowmore has gone from strength to strength in helping to raise the profile of the issue, while providing expert support to those suffering harm. Its registration as a charity is a testament to the importance of its work and the dedication of the staff under the leadership of our Chief Executive Frankie Graham.

Betknowmore provides support from the unique vantage point of the lived experience of its staff, who bring the empathy, understanding and compassion what come from having walked the same path. It has worked in partnership with other organisations which bring their own specialist expertise, to ensure that there is a joined-up approach to treatment, to maximise the prospect of success for each and every person it serves.

The period of this report precedes my arrival, so I can claim no credit for the outstanding development of the organisation over this period, not only the work involved in establishing the charity and recruiting an able and diverse board of trustees but also in launching new programmes in the fields of suicide, workplace gambling and clinician training. We are particularly proud to have launched Peer Aid, which exemplifies Betknowmore's special qualities – empowering and facilitating those with lived experience to help others, while working in partnership with other expert organisations, in this case, GamCare.

At the same time, Betknowmore has participated in research what has augmented national understanding of the needs of particular communities. This has led to our New Beginnings project, which recognises the special but often-neglected needs of women experiencing gambling-related harms. Betknowmore takes it as axiomatic that treatment should be evidence-based to ensure that charitable funding is spent where it can do the most good, and to ensure that its work has a demonstrable public benefit.

As I write this foreword, the UK is transitioning to a new national treatment framework for gambling harms. Betknowmore fully intends to continue on its upward trajectory, so that it can extend its reach, numerically and geographically, so that more people experiencing gambling harms can be identified and helped.





Philip Kolvin KC
Chair

FOREWORD FROM THE CEO

"An exciting year awaits."

Established as a social enterprise in 2013, Betknowmore UK has since worked tirelessly to help those impacted by disruptive gambling behaviour. We remain dedicated to embracing the 'lived experience' of gambling addiction and recovery to inform our work and remain grateful to those donating their insight and knowledge to help others in need.

On 26th April 2021, we launched a new organisation structure. As well as our new charity, we transitioned our social enterprise to a trading entity, specialising in training and consultancy services. We are growing, with our activities increasing in size and scope and income streams becoming more diverse. It was time to introduce enhanced governance and scrutiny, to clearly demonstrate that our work has public benefit, to serve communities, families, and individuals.

Both organisations support each other, the culture and values that give Betknowmore UK its strength and identity, present in both. I am very proud to lead exceptionally dedicated, empathic, and compassionate teams that strive every day to make a difference.

The organisational transition is timely too. In 2023 we hope and expect to work within the National Gambling Treatment Service (NGTS). Our key services such as Peer Aid, New Beginnings and GOALS can add to the portfolio of impactful services already delivered through the NGTS. We are looking forward to building on existing and new collaborations across the network.

The Peer Aid service, launched just as the pandemic exploded, has shown resilience and strength to address challenges and emerge as a shining beacon for what is possible by embracing lived experience and peer support. Independently evaluated and recommended for scaling, we are really excited by what the service does and its future potential. New Beginnings emerged as a much-needed service following an extensive research and an evidence-led approach. A gender-specific support service, designed for and delivered by women. Powerful and impactful work.

Betknowmore UK has led with its community-focused work, launching our first gambling support hub in 2014. GOALS is our current outreach programme which takes on that legacy and we spent time in 2021 reviewing and improving the model and resources. This 'boots-on-the-ground' approach is now being recognised as essential to meet the needs of UK communities and build resilience against gambling harms.

The global impact of the pandemic has left a legacy. For those impacted by gambling harms, the changes in our personal and professional lives exacerbated what is already a complex, multi-layered condition. The gap remains between those receiving support and those requiring help. Therefore, we need to reach more individuals, families, and communities to help prevent and address harms in both physical and digital environments.





Frankie Graham
Founder & CEO

‘FOR A WORLD WHERE EVERYONE IS EMPOWERED TO LIVE THE LIFE THEY WANT TO LIVE.’

We strive to achieve our vision by providing a range of training and support services that address the societal and personal harms caused by gambling. These are broken down into our day-to-day values:

- We believe in providing **support**.
- We believe in recognising and **understanding diverse communities**.
- We believe in creating connections through **lived experience**.
- We believe in carrying out our activities with **honesty** and **integrity**.

WHAT WE’VE DONE THIS YEAR

Our services see beyond an individual’s gambling and put in place a holistic package of support to treat, educate and prevent further gambling harms.

We are leading the way in research and service evaluation to demonstrate and develop best practice within the sector.

Additionally, we have a long history of providing specialist training to the gambling industry on customer care and improving their operations. We are proud of this preventative work and are committed to continuing to develop services that complement a public health approach to tackling gambling harms.

- We became registered as a charity
- We formed a new trustee board
- We retained our social enterprise to host sector-leading training
- We launched an ambitious three year strategy
- We invested in the digitalisation of services in response to COVID-19 to improve accessibility
- We’ve expanded our existing service offering alongside a number of new initiatives

Impact at a glance

17 PEER SUPPORTERS

trained in the pilot of our group support programme Peer Aid, with a **further 4 now employed** by us.

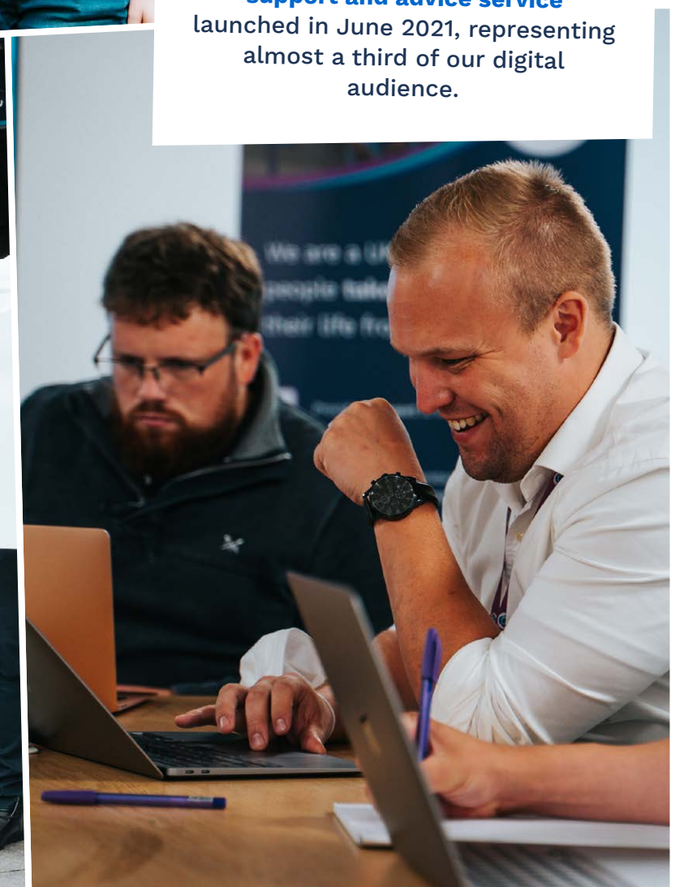
1,500 USERS

accessed our brand-new **digital support and advice service** launched in June 2021, representing almost a third of our digital audience.



to help us provide our free gambling **support and advice service** to those who need it most

£335K RAISED





50% HARM REDUCTION

based on **14 point reduction in PGSI** (out of a total of 27 available points)



2,394 PEOPLE

have been trained by our corporate training team on **safer gambling, suicide prevention and health and wellbeing**.



50+ ORGANISATIONS

are now part of our **specialist support, training and advisory network.**

Our proud history



Betknowmore UK has a proud history of work since we were established in Islington, London in 2013.

Since then, we have sought to innovate and provide services that are co-produced by combining the donation of lived experience with evidence-based therapeutic approaches. We have sought to develop activities where gaps in service provision have been perceived.

Read more



2014

First gambling support community hub

Addressing gambling-related harm and complex comorbidities; included accredited outreach support and mentoring programme.

2016

London representative as winner of Big Lottery's People's Postcode Lottery

2017

'Don't Gamble with Health' project

First rapid-support service to licensed betting shop customers. Winner of Royal Society of Public Health 'Health on the High Street' Award 2018.

2020

Multiple training programmes launched

Addressing suicide first aid, workplace gambling and clinician training.

Peer Aid launched

The first peer support service to integrate with the National Gambling Treatment Service.

Gambling and public health

Gambling harm is increasingly recognised as a public health concern. As such, it requires a similar approach to preventing and treating the impact it has on individuals and society.

An effective public health approach to addressing gambling harms doesn't just focus on individual level support but also looks at how to prevent future harms from occurring and addresses inequalities. It also looks to pilot and develop new interventions.

We are delighted to support the current review of the 2005 Gambling Act. Whilst recognising that it is a journey, we are confident that it is an opportunity to adopt a public-health orientated, population-level approach to tackling gambling harms.

WHERE WE SUPPORT THIS APPROACH

- A joined-up approach, aligning the strategies and targets of Government, the Gambling Commission, Gamble Aware, health and treatment providers, local authorities and the gambling sector will develop an integrated systematic response to keeping people safe from gambling harms.
- Acknowledgement of the chronic and holistic inequalities caused by gambling harms, with increased focus on prevention and early intervention
- Help to ensure individuals receive the help and support they need quickly, and that it is bespoke to their needs
- Provide local communities with the information and resources they need to build resilience to gambling harms
- Address service gaps in essential sectors, the criminal justice sector is an obvious one
- Ensure that information and education are freely available and that those wishing to gamble are already aware of associated risks
- The lived experience voice is integrated and valued for its insight, knowledge, and innovation.



HOW WE'RE RESPONDING

2021 was a year that caused reflection and change in many parts of our lives. We expect the impact of COVID-19 to remain for the foreseeable future, which in turn presents both unique challenges and opportunities for tackling gambling harms.

Whilst developing our Strategic Objectives, we also need to consider the wider context and environments in which our work will operate.

- Work with policymakers and other stakeholders to recognise that gambling harms are a public health concern in the UK
- Widen our network of friends and collaborators in lived experience community and gambling spaces
- Strengthen the health and wellbeing agenda through industry-leading research and training
- Further our digital transformation of personal, social and community connections
- Investing internally to sustain homeworking, geographically dispersed workforces and isolated working
- Develop our trading entity hosting training and consultancy programmes to meet our mission in other environments, generating a sustainable income for the charity

Unique approach

There has been a surge in the recognition and integration of gambling lived experience across the National Gambling Treatment Service and other sector spaces.

This has been followed by the launch of many new initiatives, from support services to research themes to peer networks. Individuals with lived experience have brought energy and innovation to the sector.

This brings together the broad church of experiences, knowledge, and ideas. It is brilliant that the ‘voice’ of lived experience is receiving recognition for the unique value it brings. Our own services are designed via strategies based on co-production and listening to those on the front line, based on the key principle of person-centred recovery.

THE POWER OF LIVED EXPERIENCE

We fully respect each individual’s ‘journey’, understanding that it is unique to them. That is why we refer to the ‘donation’ of lived experience. We have the utmost respect for anyone wanting to use their most devastating and traumatic life experiences to help others.

Betknowmore UK will continue to champion and support lived experienced individuals, groups, and communities where we can.

We believe this support should translate to real and tangible benefits, and we are extremely proud that many Betknowmore UK employees have transitioned from being supported to becoming the supporter.





> **When I first started working with the GOALS team, I was desperate for support to help stop the internal haemorrhaging.** I needed to stay alive and put full faith into the support I was being given.
>
> I think you should all realise how you are helping to change people's lives. You are a special charity.

Charlie, who was struggling with their gambling addiction, worked with Support Worker Kirsten to put an action plan together.

Community based support

In 2014, we developed an innovative outreach strategy to provide services within local communities, enabling an engaging and integrated approach to reach gamblers, affected others and other groups impacted negatively by gambling.

Later that year, we launched our first Gambling Outreach and Living Support (GOALS) Hub in Islington, London, alongside hosting our first outreach programme supporting gamblers, called ACT. Accredited by the Approved Provider Standard, the service design focused on three crucial elements that have become core elements by our GOALS service of:

- Co-designed through consultation and learning from those with gambling lived experience.
- A pro-active, grassroots approach, working closely with statutory and voluntary sector organisations, looking to upskill or enhance learning to existing 'gatekeepers' within targeted communities.
- Pre-screening individuals referred for support to be in crisis and treating the referral as a '999' call. Therefore, aiming to provide first contact or support within a 24-hour window.

OUR RESPONSE TO COVID-19

Like many organisations reacting to the pandemic, our community-focused work was paused. To continue development of the service, we invested time to assess and review the GOALS model and re-focused on working within the London boroughs of Islington and Camden.

As a result, we have redesigned GOALS with a new model, the GOALS Integrative Approach, bank of resources and support pathway.

Read more

Peer support service

Following a successful pilot launch in September 2020, our peer support service for people affected by gambling harms, Peer Aid, has gone from strength to strength this year.

Peer Aid is delivered through a partnership between GamCare and Betknowmore UK and is the first peer support service to be fully integrated into the National Gambling Treatment Service (NGTS).

Its mission is to utilise the insight, knowledge and skills provided by lived experience individuals to prevent and address problematic issues caused by gambling.

To highlight the value and insight lived experience offers, the service has been co-designed and is managed by former gamblers and affected others.

BENEFITS FOR OUR PEERS

- On average our **Peers have seen a 14-point reduction in their PGSI scores**.
- Average **wellbeing** scores have seen an **18% improvement***.

*** Average wellbeing scores were 3.78 at Health and Wellbeing Group start and 4.66 at group end, an 18% improvement.**

- One-to-one support has led to a **5-point drop in Core-10 scores**, from 'mild psychological distress' to 'low level problems'.
- **Relationships** with partners, children, other family members, work colleagues and friends have **improved.**
- Peers are transitioning to become Peer Supporters.
- Peers are more widely **spearheading campaigns** about gambling harms and mental health.

SUPPORTING OUR VOLUNTEERS

As part of the programme, a Level 2 Award in Gambling Peer Support was designed and is accredited by NCFE. It consists of role and subject matter learning sessions, one-to-one and group support, and ongoing assessment and supervision. Once qualified, Peer Supporters work with service users (known as Peers) who are travelling the GamCare treatment pathway. The initial pilot phase has focused on individuals engaging with the London treatment service.

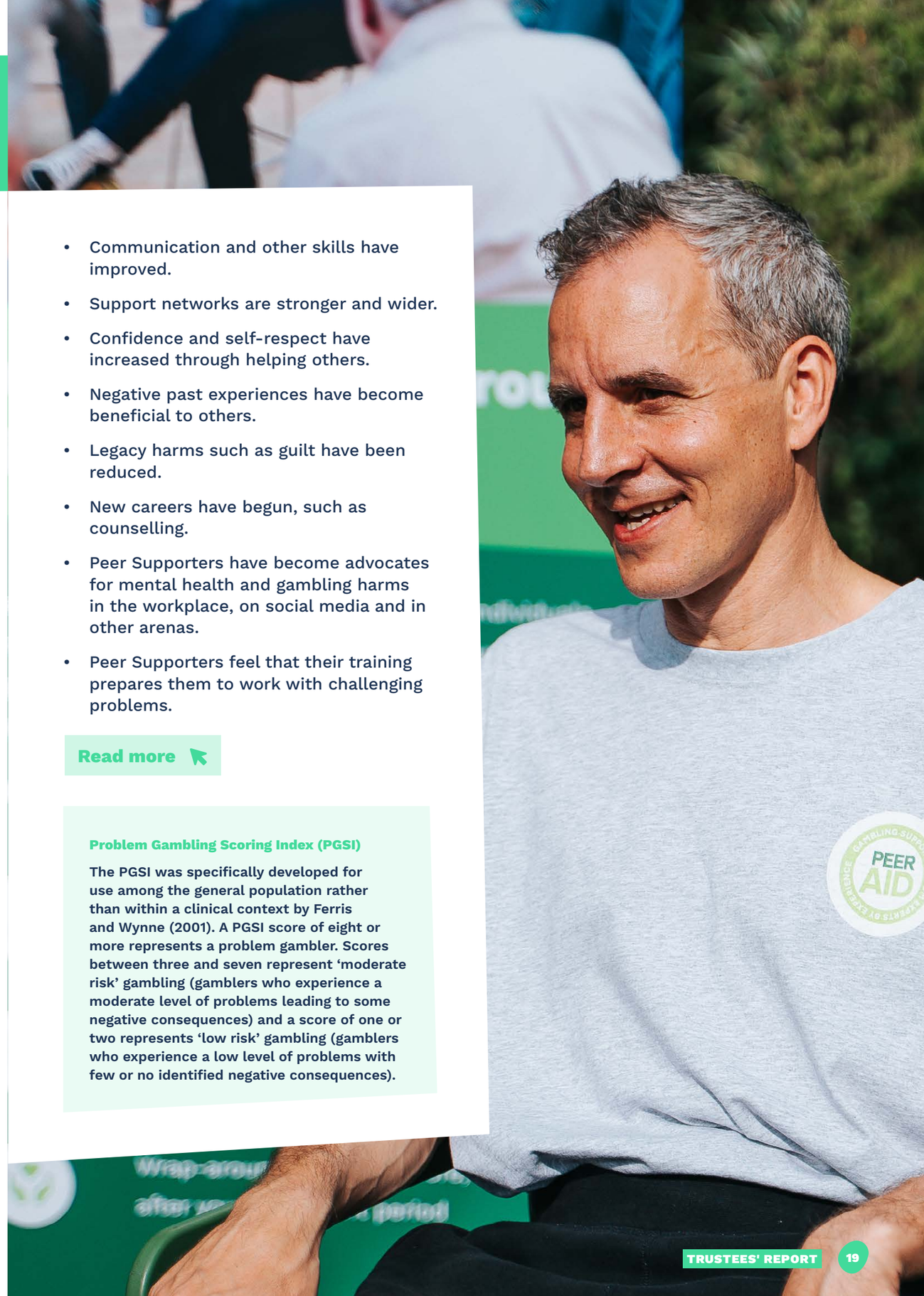
Peer Supporters also help facilitate weekly Health and Wellbeing Groups. The Health and Wellbeing Groups can be attended by Peers based anywhere within GamCare's geographical coverage as these groups are provided online.

- All qualified Peer Supporters volunteer for Peer Aid.
- Peer Supporters have safer and deeper recoveries.
- Communication and other skills have improved.
- Support networks are stronger and wider.
- Confidence and self-respect have increased through helping others.
- Negative past experiences have become beneficial to others.
- Legacy harms such as guilt have been reduced.
- New careers have begun, such as counselling.
- Peer Supporters have become advocates for mental health and gambling harms in the workplace, on social media and in other arenas.
- Peer Supporters feel that their training prepares them to work with challenging problems.

Read more

Problem Gambling Scoring Index (PGSI)

The PGSI was specifically developed for use among the general population rather than within a clinical context by Ferris and Wynne (2001). A PGSI score of eight or more represents a problem gambler. Scores between three and seven represent 'moderate risk' gambling (gamblers who experience a moderate level of problems leading to some negative consequences) and a score of one or two represents 'low risk' gambling (gamblers who experience a low level of problems with few or no identified negative consequences).



MEET MATT

“Before starting my recovery back on 17th June 2018, I worked in the gambling industry for 16 years, latterly experiencing multiple gambling harms.

At the time of starting my recovery I felt hopeless, lonely, and fearful, but after meeting Frankie Graham and learning about his journey and receiving peer support, all those feelings started to subside.

I felt understood without being judged and I could share honestly how I felt. Crucially, I began to have hope that recovery was possible. Over 4 years on from that day I have built a career within the gambling support sector. I started as a volunteer for Betknowmore UK, then joined the community outreach team, before moving to the role I currently do, Service Manager for Peer Aid.

I am greatly passionate about my work and lead an amazing team with pride! The service sums up my own recovery journey and demonstrates that if we can provide opportunity for individuals with lived experience, the sector will reap the rewards of the knowledge and insights that those individuals can ‘donate’.”

Matt Blanks is the Service Manager for our peer support programme, Peer Aid.

“Helping one person might not change the world, but it might change the world for that one person.”

Addressing support gaps

Our newest support service, New Beginnings, designed specifically for women seeking gambling support, is an example of the co-production and shared learning we encourage.

Over the past five years, the number of women reporting a gambling problem has risen at more than twice the rate of men, from 2,303 in 2014-15 to 3,109 in 2019 (GamCare, 2019), and this number is thought to be significantly underestimated. This rise has been attributed to the ease with which women can now gamble online using their smartphones.

It is also believed that women's problems with gambling develop more quickly than men's because they tend to choose quick, high-stakes games such as online slots and bingo that they can play continuously.

HOW WE'RE RESPONDING

To understand how women make decisions about where to go for support and treatment, Betknowmore is launching a project that will explore how approachable, accessible and effective women find existing support and treatment services.

A result of one our groundbreaking pieces of research conducted by our Research Lead, Dr Liz Riley, uncovered the need for gender-specific gambling support whilst researching the current provision for women.

This was coupled with the ambition and motivation of one of our own GOALS Supporters, Lisa Walker, to launch a women-only support group to address a deficit she has witnessed on her road to recovery.

Learn more



Leading in sector research



In 2021, we were a partner in a number of innovative research projects, as well as implementing our own research.

We believe that there are many under-researched themes within gambling harms research. These includes data on minority groups, intergenerational gambling and those impacted by gambling-related domestic abuse.

TREATMENT AND SUPPORT SERVICES FOR WOMEN EXPERIENCING GAMBLING HARMS

Completed in 2021, this qualitative research project was designed and implemented by Betknowmore UK, with funding from Microgaming. It explored women's experiences of gambling support services and how women want those services to change to better meet their needs. The lessons and recommendations from the research were widely disseminated and the project report was well received.

This project involves a feasibility study and randomised pilot trial of a group-based intervention to reduce gambling involvement among male football fans. Partners include academics from Scotland, Beacon Counselling Trust and the London School of Tropical Hygiene and Medicine.

EXPLORING THE LIVED EXPERIENCE OF ETHNIC MINORITY COMMUNITIES, CRIME AND GAMBLING-RELATED HARMS

In partnership with a team of academic researchers led by Dr Geraldine Brown from Coventry University and commissioned by the Howard League, this project aims to highlight the complex interplay between minority ethnicity, crime and gambling harm through in-depth qualitative research on lived experiences. As a peer research project, people from minority ethnic backgrounds with lived experience of gambling harm and crime are involved not only as research participants but also as researchers, helping shape and implement the entire research project.

EXPLORING THE LIVED EXPERIENCE OF WOMEN, CRIME AND GAMBLING-RELATED HARMS

Led by Dr Julie Trebilcock from Middlesex University and commissioned by the Howard League, this project seeks to focus on and amplify the voices of women directly affected by both gambling harms and crime. Using in-depth peer research on lived experiences, the goal of the project is to develop a knowledge base within the criminal justice system that recognises women's experiences of gambling harms and their needs, helping to lower the need for criminal justice interventions in the future.

DEVELOPING A QUESTION TO IDENTIFY GAMBLING-RELATED HARM IN ADULT SOCIAL SERVICES

Funded by the National Institute of Health Research (NIHR), this three-year project aims to test a gambling harms screening question in the adult social services departments of three local authorities. The project is led by Caroline Norrie and Professor Jill Manthorpe at King's College London. Betknowmore UK is hosting the project's Lived Experience Steering Group.

THE EVIDENCE BASE FOR PEER SUPPORT

As part of our Peer Aid programme, in 2021 we conducted desk research to review the current literature on peer support, most of which relates to the field of mental health. The literature review examines the benefits and reservations surrounding peer support, amalgamating the evidence from numerous peer support projects and programmes.

Read more

MEET LIZ

“I started my career working in the voluntary sector abroad, first in a small charity that promoted rural income generation and then in an international non-profit that sought out and shared lessons from innovative community projects. I later spent time voluntarily supporting my local branch of Mind and more recently spent two years as a prison worker for Shannon Trust, training young male prisoners to teach their peers to read. Finally, I also volunteered for Cumbria Alcohol and Drug Advisory Service, undertaking support worker training and helping with fundraising.

Since working at Betknowmore, I have implemented research on women and gambling and on peer support. Likewise, I have led the charity’s research partnerships with Kings College and the Howard League, developing Betknowmore’s research programme. My role also involves undertaking monitoring and evaluation of Peer Aid, GOALS and the work of the charity’s training arm, setting outcomes indicators and collecting data. In both my research and evaluation work, I strive to magnify the voices of people with lived experience of gambling harms. Looking forward to 2022 and beyond, my goals are to expand Betknowmore’s research programme and capture the positive impacts of the charity’s work.”

Dr Liz Riley is the Research and Evaluation Manager for both Betknowmore UK and its trading subsidiary.

> **A belief in social justice has always underpinned my career, across both my research and policy roles.**

How we operate

TRUSTEE MANAGEMENT BOARD

Betknowmore UK charity trustees are responsible for the general control and management of the charity. They give their time freely and do not receive remuneration or financial benefits. The trustees meet four times a year, plus one strategy day, but may hold additional meetings if required. For example, to vote on a specific issue. Trustees have also set up subcommittees to help manage and oversee areas of importance to the charity, including financial management, governance, and service development.

Recruitment and appointment of trustees

The trustee board was formally formed in April 2021 following the launch of the new organisational structure. The process was overseen by charity support service NCVO and Russell Cooke Solicitors. Following a board audit to assess knowledge, skills, and experience, additional recruitment rounds using trustee recruitment services, as well as networking, were organised. It was crucial to ensure the representation of lived experience and diversity on the board.

Potential trustees were interviewed and asked to demonstrate their understanding of the work of Betknowmore UK and our mission to address gambling harms. Another key criterion was they did not have financial income or employment dependent on the gambling sector.

Induction and training of trustees

Candidates successful at interview were invited to become trustees, subject to reference clearance. An onboarding/ induction was provided by CEO Frankie Graham and members of the Senior Management Team. Information regarding charity regulation, compliance and role management was provided, as was access to the charity services. A database on SharePoint was set up to host documents and other resources.

Trustees have been provided with safeguarding training and access to NCVO courses. The charity is currently working towards achieving the Trusted Charity quality mark, overseen by a steering group consisting of trustees, the CEO and senior management team members.

Risk and Safeguarding Management

Risk management and safeguarding protocols form an integral part of all Betknowmore UK work. As a charity, we understand we are supporting and engaging with vulnerable adults. The charity has a comprehensive Risk Register and issues related to risk have reporting systems in place, such as the CEO report, subcommittees, or through regular senior management team check-ins. Review and assessment of risk and safeguarding is an ongoing process and we also contract external agencies such as SAFE CIC and HR consultants to stress-test systems, policies and working practices, aiming to achieve best practice in these crucial areas.

STRIVING FOR BEST PRACTICE

Much of our first few months as a charity have been spent developing our governance and improving our day-to-day systems.

Ensuring that as a newly formed charity, we have a high performing board and governance structure

- Recruited new Trustees to an expanded Board with the skills needed to lead Betknowmore UK to ever greater impact.
- Created specialist subcommittees to ensure focus on those areas critical to Betknowmore UK's development.
- Reviewed all our key governance documents and policies to ensure that they were appropriate for our new structures as a CIO and trading subsidiary.
- Started process for achieving the Trusted Charity quality mark.

Securing the health and wellbeing of each employee

- Providing employees with a bespoke health and wellbeing plan.
- Providing employees with training and development support.
- Setting up regular Health and Wellbeing Groups for all staff.
- Setting up regular social online 'coffee mornings'.
- Achieving the Wellbeing Quality Mark accreditation. To build on this we've recruited external HR expertise from Red Feather with the aim of ensuring Betknowmore remains one of the best charities to work for and is publicly recognised as such.

Systems stress-tested to ensure they meet service delivery demands

- Re-examining, refining and documenting our system and processes. This is particularly important as we grow over the next year we intend to work further on this, with the aim of achieving ISO 9001 accreditation.

Providing services remotely via digital channels

- Ensuring that our digital infrastructure works to Cyber Essentials standards. Over the next year we intend to develop this to Cyber Essentials Plus.
- Each employee is provided with IT hardware and software that has been rigorously pre-assessed.

Reputational risk deriving from income from the Research, Education, Treatment (RET)

- Creating a 'Building Together' programme that focuses on maintaining impactful, risk-averse engagement with industry
- Assessing donations for point of origin and potential impact
- Achieving accreditation from the Fundraising Regulator



A.Niemczewska

Anna Niemczewska
Director of Operations

INVESTMENT IN DIGITAL

Throughout 2022, we are committed to investing in and growing our digital content and services. The periods of lockdown during the pandemic uncovered unique challenges and opportunities on how we can improve beneficiary accessibility: extending our reach and supporting people in different ways, whilst still retaining our impact.

As part of our digital expansion, we launched the Betknowmore podcast in Autumn 2021 with broadcaster Mark Saggers to improve accessibility to our services and tackle the public stigma surrounding gambling harms. Topics have included women and gambling and elite sport. With our audience growing, we have the unique opportunity to reach new audiences and sections of society who until now may not have accessed any form of support.

2021 has been a year for us to start mapping out our plans for utilising the digital space to carry our message, as well as increasing our presence at events engaging with other sector stakeholders about the work they are doing and collaborating with other organisations who work in this space.



Matt Smith
Head of External Affairs

FUNDING OUR WORK

Over the past 12 months, our charity fundraising efforts have been focused on ensuring our community services remained sustainable during and after the pandemic. We required funding to not only sustain our services but to bounce back from the lasting effects of the pandemic. The fundraising environment as we knew it changed rapidly and our focus was to secure funding to support and reach people impacted by gambling harms in new ways.

Our charity services saw an increased demand for support and our fundraising approach was informed by this, as well as continuing to highlight the importance of lived experience in our work, alongside the ever-changing gambling sector landscape. We responded well to the Coronavirus pandemic and strengthened our internal capacity during challenging times. We aimed to develop relationships with key stakeholders and influence decision makers, offering bespoke opportunities to donate to fund vital services. Our aim for 2021 was to develop mutually beneficial partnerships, strengthen our capacity and increase the awareness of gambling harms amongst the wider public. This year Betknowmore UK was officially registered with the Fundraising Regulator, enabling us to review the fundraising landscape and tackle income and resource challenges, allowing us to focus on three key areas.

Building Together

We developed a brand-new resource titled ‘Building Together’ aimed at developing mutually beneficial partnerships with reputable gambling operators. This approach allowed open discussions about our charity services and areas where we required funding, through the Gambling Commissions’ Research, Education and Treatment (RET) levy. Building Together aimed to provide bespoke opportunities to fund our community and research projects. By involving people engaging in Lived Experience sessions we saw improved collaboration in the sector, explaining the damaging effects gambling harms can have on a persons life.

Grant Fundraising

Grant providers across the country have seen a huge increase in demand during 2021, having received high volumes of applicants and continue to be heavily oversubscribed. We’ve relied on our existing partnerships with grant funders, who continue to support our work and understand our resource and capacity challenges based on the changing landscape. We are thankful to have their ongoing support and have sustained our services during a challenging year. Going forward we will be taking a strategic approach in seeking opportunities with grant providers, aligned with our charity vision and objectives. We aim to develop impactful multi-year partnerships that enable us to fund our community projects and those opportunities to propel research and pilot projects into nationally recognised services.

Digital fundraising & engagement

2021 saw the implementation of digital donation tools on our website via CAF Donate. Individuals wishing to give a donation have the option to make one-off donations and set up regular monthly giving to help fund our services. Digital fundraising and its ability to reach new audiences and communities is essential to our growth, allowing for new networks to establish and the ability to reach more people outside of traditional means. Our ambition to invest in technology and digital campaigns will enhance fundraising potential, create digital journeys and grow our supporter base. It is estimated that charities lose out on £1.5bn in donations annually due to lack of digital effectiveness.

Online donations are growing year-on-year and we understand the importance of improving Betknowmore UK’s digital reach, not only to support our service users but to improve prevention, education and access to support nationally. In 2021, we have made improvements to our ‘Support Us’ section on the website, created an automated journey for online donations and grown our social media presence, through sharing our charity services and the impact of our work with the public.



Shaun Campbell
Head of Fundraising and Partnerships

RET STATEMENT

We are registered on the Gambling Commission's published LCCP list of approved charities to which licensed operators can direct their annual contributions for Research, Prevention and Treatment. To be on this list, organisations must demonstrate their impact and independence and contribute to the National Strategy to Reduce Gambling Harms.

Financial statements

Betknowmore UK

ADMINISTRATIVE DETAILS

Registered office address

200A Pentonville Road
Islington
London, N1 9JP

Charity registration number

1190760
(Registered on 6th August 2020 as a Charitable Incorporated Organisation)

Company registration number

CE023375

BOARD OF TRUSTEES

Philip Kolvin, Chair
Appointed 1st November 2021

Neil Tyson
Appointed 6th August 2020

Simon Whitlock
Appointed 6th August 2020

Laura Underwood
Appointed 22nd September 2021

Catherine Sayers
Appointed 22nd September 2021

Andrew Gray
Appointed 22nd September 2021

Dr Sione Marshall
Appointed 22nd September 2021

Joe Seet
Appointed 20th May 2022

BANKERS & PROFESSIONAL ADVISERS

Bankers

Metrobank
One Southampton Row
London WC1B 5HA

Independent Examiner

Livingstones Accountants Limited
Livingstone House
309 Harrow Road
Wembley HA9 6BD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)
- Make judgments and estimates that are reasonable and fair, state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the ongoing 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 enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- There is no relevant information of which the charity's Independent Examiner is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

Approved by the Board of Trustees of Betknowmore UK on 30th September 2022 and was signed on their behalf by:



Philip Kolvin KC
Chair

PUBLIC BENEFIT STATEMENT

We continue to provide relief to those who are in need as a result of an addiction to or a misuse of gambling. We do this by the provision of education, support and mentoring services. This support can be given by providing relief to individuals, families and communities affected by health, social and other problems arising from or related to gambling addiction or misuse of gambling. We also champion the advancement of education by raising public awareness regarding the nature and issues surrounding gambling, gambling-related harm and misuse of gambling.

FINANCIAL REVIEW & RESERVES

The first accounting period of the Charity started with the formal creation of the charity on 6th August 2020 and ended on 31st December 2021. At the end of the first accounting period, the fund balance to be carried forward was £60,780, of which £24,916 were restricted funds. The balance of £35,864 represents the general fund and are unrestricted reserves. There are no funds in deficit.

Regarding reserves, the Trustees' aim is to move towards a target of a minimum of three months' operating costs of £150,000 as unrestricted liquid reserves. All cash is currently held in a UK bank account as liquid funds.

We are grateful to all those who fund our activities, as without them we could not help mitigate the effect of gambling harms. We are pleased to have some key funders to whom we extend our thanks. Gamble Aware continue to grant fund the Peer Aid programme. In addition, donations have been received via Research, Education, Treatment (RET) funding.

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Betknowmore UK for the reporting period ended 31st December 2021.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under s. 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under s. 145(5)(b) of the Act.

Independent examiner's statement

The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

1. The accounting records were not kept in accordance with section 130 of the Charities Act; or
2. The accounts did not accord with the accounting records; or
3. The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Anuj Shah
Livingstones Accountants Ltd

STATEMENT OF FINANCIAL ACTIVITIES

For the reporting period 6 August 2020 to 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	2020 £
Income and endowments from					
Charitable activities		396,661	247,642	644,303	0
Total	2	**396,661**	**247,642**	**644,303**	**0**
Expenditure on					
Raising funds		34,524		34,524	
Charitable activities		326,273	222,726	548,999	0
Total	3	**360,797**	**222,726**	**583,523**	**0**
Net income		**35,864**	**24,916**	**60,780**	**0**
Transfer between funds		0	0	0	0
Net movement in funds		**35,864**	**24,916**	**60,780**	**0**
Fund balance brought forward at 6 August 2020		0	0	0	0
Fund balance brought forward at 31 December 2021	10	**35,864**	**24,916**	**60,780**	**0**

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of recognised gains and losses has not been prepared.

All the above results arise from continuing activities.

The notes on pages page 38 to page 43 form part of these financial statements.

BALANCE SHEET

As at 31 December 2021

	Notes	2021 £	2021 £	2020 £
Fixed Assets				0
Tangible fixed assets			5,358	0
Total fixed assets	6		**5,358**	**0**
Current Assets				
Debtors	7	110,807		0
Cash at bank and in hand		91,491		0
Total current assets		**202,298**		**0**
Liabilities				
Creditors: amounts falling due within one year	8	(146,876)		0
Total liabilities		**(146,876)**		
Net current assets			**55,422**	**0**
Total assets less current liabilities			**60,780**	**0**
The funds of the charity				
Restricted income funds			24,916	0
Unrestricted funds			35,864	0
Total charity funds	9		**60,780**	**0**

These financial statements were approved by the members of the Trustee Board on 30th September 2022 and signed on their behalf by:

Philip Kolvin KC
Chair

Charity registration no: 1190760
Company registration no (England and Wales): CE023375

The notes on pages page 38 to page 43 form part of these financial statements.

STATEMENT OF CASH FLOWS

For the reporting period ending 31 December 2021

	2021 £	2020 £
Net income for the year	60,780	0
Adjustments for:		
Depreciation	2,679	0
Decrease / (Increase) in debtors	(110,807)	0
Increase / (Decrease) in creditors	146,876	0
Net cash provided by operating activities	**99,528**	
Cash flow used in investing activities	0	0
Purchase of fixed assets	(8,037)	0
Net cash used in investing activities	**(8,037)**	**0**
Net increase in cash and cash equivalents	91,491	0
Cash and cash equivalents at beginning of the reporting period	91,491	0

ANALYSIS OF CHANGES IN NET DEBT

	At start of reporting period	Cashflows	At end of reporting period
	£	£	£
Cash	0	91,491	91,491
	0	**91,491**	**91,491**

The notes on pages page 38 to page 43 form part of these financial statements.

ACCOUNTING POLICIES

Charity information

Betknowmore UK is a charity registered with the Charity Commission (number 1190760).

The registered office address is 200A Pentonville Road, London N1 9JP.

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS102) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, and UK Generally Accepted Practice as it applies from 1 January 2015.

Betknowmore UK meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements have been prepared in pounds sterling, which is the functional currency of the organisation.

Going concern

We consider the going concern basis of accounting to be appropriate following careful consideration of possible events or conditions that might cast significant doubt on the ability of the organisation to continue as a going concern. The Trustees have also considered forecasts and projections and conclude the organisation has adequate resources to continue in operational existence for the foreseeable future.

Incoming resources

All income is accounted for when the charity has entitlement, there is probability of receipt and the amount is measurable.

Donations have been accounted for when received.

Grants receivable are credited to income as these become receivable, except in situations where they are related to performance, in which case these are accrued as the charity earns the right through performance.

Resources expended

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT where applicable.

Costs related to a particular activity are allocated directly.

Support costs not directly attributable to particular activities are apportioned on the basis of management estimates.

They include central services costs, governance, information technology, human resources, finance and office management.

Costs of raising funds include salaries, direct costs and an appropriate allocation of support costs.

Governance costs are those costs associated with meeting the constitutional aims of the charity and include audit costs.

Fixed assets

Depreciation is applied at rates calculated to write off the cost or valuation of fixed assets, less residual value, over the expected useful life on the following basis:

- Office equipment: 33% on cost
- Computer equipment: 33% on cost
- Plant and machinery: 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 CHARITABLE ACTIVITIES INCOME

	Reporting period to 31 December 2021	2020
	£	£
Donations	335,476	0
Grants	308,827	
Total	**644,303**	**0**
Grants received included in the above are as follows		
GamCare (Peer Aid)	247,642	0

3 CHARITABLE ACTIVITIES COSTS

For the reporting period ending 31 December 2021

	Support Costs	Direct Costs	Governance Costs	Total
	£	£	£	£
Salaries and wages	247,096	231,280	7,328	485,704
Other costs	53,137	36,872	7,810	97,819
Total	**300,233**	**268,152**	**15,138**	**583,523**

	Reporting period to 31 December 2021	2020
	£	£
Expenditure incurred included in the above are as follows		
GamCare (Peer Aid)	222,726	0

4 STAFF COSTS

	Reporting period to 31 December 2021	2020
	£	£
Wages and salaries	438,356	0
Social security costs	37,603	0
Pension contributions	9,744	0
Total	**485,703**	**0**

The average number of employees during the reporting period was **(9).**

The average number of full-time equivalent employees during the reporting period was **(7).**

During the reporting period, **(1)** employee received emoluments of more than £60,000.

No remuneration was paid to the Trustees.

5 SUPPORT COSTS

	Reporting period to 31 December 2021	2020
	£	£
Accommodation – Staff	233	0
Audit & Accountancy fees	3,600	0
Bank Fees	340	0
Cleaning	144	0
Communications – Business	1,110	0
Consultancy Charge	1,450	0
Content Development	442	0
DBS	23	0
Depreciation Expense	2,679	0
Design – Generic	11,301	0
Design – Print	431	0
Employers National Insurance	21,008	0
Entertainment – 0%	785	0
Financial – Software	132	0
Financial administration	3,036	0
General Expenses	1,415	0
Human Resources	31	0
Insurance	914	0
IT Software and Consumables	3,170	0
Legal Expenses	12,840	0
Meetings	256	0
Membership	348	0
Pensions Costs	4,788	0
Postage, Freight & Courier	386	0
Printing & Stationery	110	0
Recruitment Expenses	3,648	0
Rent	888	0
Salaries	228,628	0
Service payment	288	0
Subscriptions	24	0
Training Clients	626	0
Training – Staff	2,060	0
Travel – Staff – National	1,192	0
Venue Hire	983	0
Volunteer Expenses	706	0
Website – Design	4,563	0
Website – Host	796	0
Total	**315,371**	**0**

6 TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment
	£
Cost or valuation	
At the beginning of the reporting period	0
Additions	8,037
At the end of the reporting period	**8,037**
Depreciation and impairments	
At the beginning of the reporting period	0
Depreciation	2,679
At the end of the reporting period	**2,679**
Net book value at the beginning of the reporting period	0
Net book value at the end of the reporting period	5,358

7 DEBTORS

	Reporting period to 31 December 2021	2020
	£	£
Trade debtors	110,350	0
Prepayments	457	0
Total	**110,807**	**0**

8 CREDITORS

Due within one year

	Reporting period to 31 December 2021	2020
	£	£
Funds held on behalf of the training company (BKM Training and Consultancy Ltd)	124,668	0
Accruals	22,208	0
Total	**146,876**	**0**

9 FUNDS

	At 6 August 2020	Incoming funds	Outgoing funds	Reporting period to 31 December 2021	2020
	£	£	£	£	£
General funds	0	396,661	360,797	35,864	0
Restricted funds (GamCare – Peer Aid)	0	247,642	222,726	24,916	0
Total	**0**	**644,303**	**583,523**	**60,780**	**0**

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	Reporting period to 31 December 2021	2020
	£	£	£	£
Tangible fixed assets		5,358	5,358	0
Net assets	35,864	19,558	55,422	0
Total	**35,864**	**24,916**	**60,780**	**0**

11 SUBSIDIARY UNDERTAKINGS

The charity has a wholly-owned subsidiary, BKM Training and Consultancy Ltd (trading as Evolve) with company registration no. 08822099.

Where distributable profits allow, a gift aid donation is made from the subsidiary to the charity.

For the reporting period ending 31 December 2021, an amount of £10,500 was received by the charity. (2020: £0). Included at note 2 as a donation.

The Board of BKM Training and Consultancy Ltd have confirmed they continue trading as a going concern.

12 PENSIONS

The charity contributes towards a defined contribution scheme, and the cost of this scheme is charged to the SOFA.

This amounted to £9,179. (2020: £0). The scheme did not give rise to any provision.

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