



OUR IMPACT AND ACHIEVEMENTS

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

Contents

Forewords	4
Impact at a glance	6
Gambling and public health	8
Community-based support	10
Peer support service	14
Women's service	17
Fundraising overview	18
Partnerships	20
Sector research	21
BKM Global overview	24
How we operate	26
Financial statements	29
Independent auditor's report	31
Notes to the financial statements	38

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%





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 processes 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

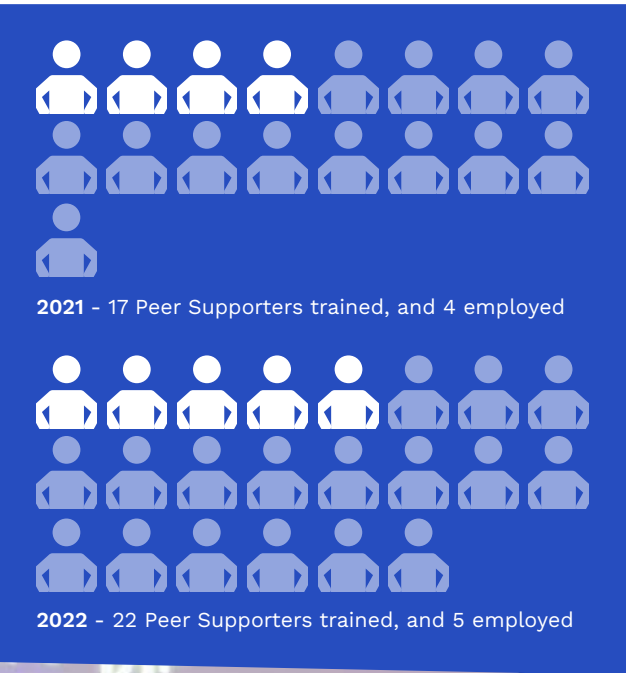
1,553 USERS

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.



"It's been quite simply life changing..."



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.



“I’ve discovered something new about myself and I’m now leading this new path and...I’ve just got a completely different outlook on life”



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.



“Everyone felt very safe and welcomed”

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.

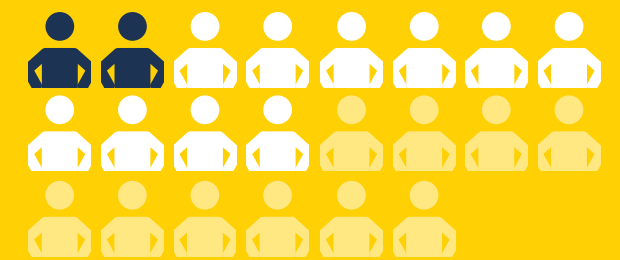
I have a great deal of passion for the work that I do at Peer Aid, which stems from my personal experience of using the service. I know wholeheartedly that this service changes lives! Working day-to-day with amazing colleagues and volunteers, all with similar lived experiences, is such a pleasure. The 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

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.

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.



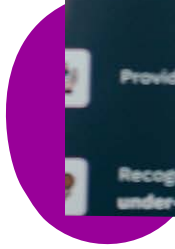


Figure 1. The effect of the number of trials on the number of correct responses. The number of correct responses was significantly higher than the number of incorrect responses for all conditions. Error bars represent standard error.

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:

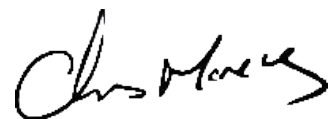
- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient and proper accounting records have not been kept by the parent charity; or
- the parent charity financial statements are not in agreement with the accounting records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

		2022	2022	2022	2021 (unaudited)	2021 (unaudited)	2021 (unaudited)
	Notes	Unrestricted funds (£)	Restricted funds (£)	Total funds (£)	Unrestricted funds (£)	Restricted funds (£)	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 brought 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
	Year ended 31 December 2022 £	Period ended 31 December 2021 (unaudited) £
Grants received included in the above are as follows		
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
	Year ended 31 December 2022 £				Period ended 31 December 2021 (unaudited) £			
Expenditure incurred included in the above, are as follows								
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.

