



Our impact and achievements

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



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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.

A handwritten signature in black ink, reading 'Andrew Gray'.

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’s 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.

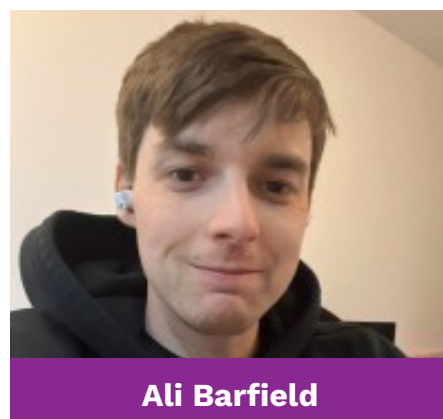
A handwritten signature in black ink, appearing to read 'Frankie Graham'.

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.



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.



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.



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

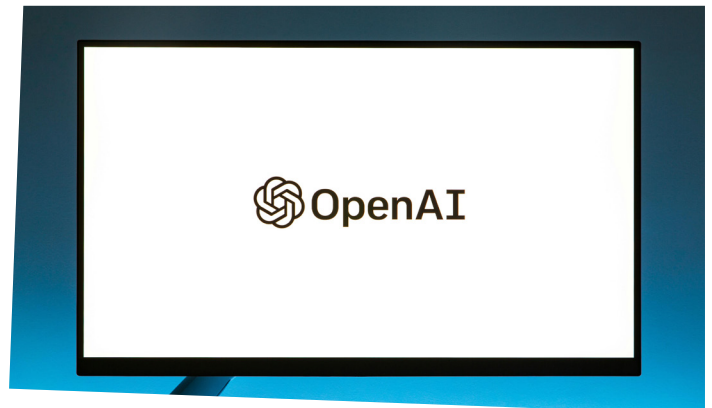
Embracing technology, meeting client and peers needs, future of gambling support via VR and the digital space

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 Saggars 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.



Betknowmore Global Ltd



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 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.



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.



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 Hedgethorpe 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 brought 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
	Year ended 31 December 2023 £	Year ended 31 December 2022 £
Grants received, included in the above, are as follows		
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

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