



GAMFAM

(a company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
for the year ended 31 October 2021**

**Charity number 1191139
Company number 12255967**



REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

The Trustees present the directors' report and financial statements for year ended 31 October 2021.

Reference and Administrative Information

Charity Name:	GamFam
Charity Registration Number:	1191139
Company Registration Number:	12255967
Registered Office:	19 Holywells Road Ipswich Suffolk IP3 0DL

Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

T Glyn Davies	(Chair)
Carolyn Harris MP	
Erica J Dyson	(appointed 3 November 2020)
Jeanne M Rowe	(appointed 3 November 2020)
Steven Watts	(resigned 31 January 2021)

Secretary

Ian Aston FCA

Chief Executive Officer

Steven Watts (appointed 1 February 2021)

Independent Examiner

Paul Dearsley FCCA
Aston Ley Limited
Aston Ley Barn
Hermitage Meadow
Clare CO10 8QQ

Bankers

Lloyds Bank plc
3 Sidney Street
Cambridge CB2 3HQ

Solicitors

Birketts LLP
Providence House
141-145 Princess Street
Ipswich IP1 1QJ

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

Our Aims and Objectives

We are incredibly proud to share with you the annual report for GamFam for the year ended 31 October 2021.

GamFam was incorporated on 11 October 2019 and was awarded full charity status by the Charities Commission for England and Wales on 3 September 2020.

GamFam was originally founded by the parents of a young man, who developed an online gaming addiction which escalated into a gambling disorder and had no idea where to go for support or that a gambling addiction was in fact, a recognised mental health disorder.

With 20 years' experience of working in education our founder was fully aware that there was little or no help and support for parents/carers surrounding gambling harms awareness and that structured peer support for those affected by someone else's gambling was hard to access or very much in short supply. With this information and understanding our founder developed an information and awareness programme for parents/carers and also began developing the GamFam Recovery and Support Programme (GRA5P) – a five stage structured self-help peer support programme for those affected by someone else's gambling – in conjunction with Suffolk Mind, our mental health partner.

Using the *'If only we knew then, what we know now'* approach, GamFam began visiting schools in the Essex area meeting and presenting to the parents/carers of junior school children right through to the parents of students embarking on the world of work or off to university. Feedback highlighted that the majority of parents were unaware of the risks associated with gambling harms and our '10 Things to Look For, 10 Things to Do' models proved a valuable resource to help parents recognise the early warning signs and to give them the tools to have a better understanding and practical tools and barriers to help them support their children both now and in the future.

Prior to the Coronavirus pandemic in 2020 our expectation was to serve and support the people of Essex and Suffolk and surrounding areas. However, the opportunity to work remotely has meant that GamFam is now able to support others beyond our immediate geographical location, meaning we now work with more people in more areas.

Originally, our GRA5P was aimed at families and friends affected by someone else's gambling. However, it soon became apparent that whilst we were able to support our group members, often their loved ones were not engaging in any meaningful medium to long term support beyond perhaps initial therapy or counselling and in many cases nothing at all.

Therefore, more out of demand rather than design, GamFam has now created a GRA5P model for the person directly experiencing gambling harms, one that complements our existing model for families and friends.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

Purposes and Aims

Our charity's purposes as set out in the objects contained in the company's memorandum of association are to benefit the public by the preservation and protection of good mental health and the relief of need among people who have developed or who are at risk of developing a gambling addiction, their parents, families and friends by:

- raising public awareness and understanding of the early warning signs commonly associated with the development of a gambling addiction to promote early intervention and minimise any related potential harms;
- providing advice and support in particular but not exclusively to the parents, family and friends of teenagers and young people at the risk of a gambling addiction;
- assisting and supporting individuals who have or may be at risk of a gambling addiction; and
- raising general awareness amongst the public of the issue of gambling addiction.

The aims of our charity are to raise awareness of gambling harms and to provide support to anyone directly or indirectly affected by gambling harms.

The GRA5P programme delivers a strong support network so that group members can start to understand the devastating impact gambling harms can have. It also offers guidance on how individuals, families and friends can help themselves, as well as practical suggestions for coping day-by-day, to improve well-being and to help work towards a more positive future. Our aims fully reflect the purposes that the charity was set up to further.

Ensuring our work delivers our aims

We will review our aims, objectives and activities each year. The annual review helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

The focus of our work

As for many organisations the Coronavirus pandemic has been a challenging time for GamFam too. We have needed to be creative during the periods lockdown as our face to face models for our GRA5P programmes and Information and Awareness events were not possible.

Our main objectives during the period under review was to embrace remote working and to establish a new model to ensure that we were still able to support people through platforms such as Zoom or Microsoft Teams.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on the prevention and support of gambling disorder and are undertaken to further our charitable purposes for the public benefit.

GamFam provides a strong support network for gamblers, those in recovery and those affected by someone else's gambling. We also use our lived experience to offer advice and support to parents of children to help them recognise the early warning signs associated with gambling harms, and to give them a better understanding and the practical tools and barriers to help them support their child.

Financial Review

The Charity is now firmly established and our cost base has increased accordingly. Notwithstanding our increased costs, a surplus of £31,932 (2020: £58,797) was generated in the year under review and the addition to reserves will support the sustainability of our activities.

Principal Funding Sources

We have successfully diversified our income during the year with 62% of income now derived from grants and fees (2020: 1%) and 38% from voluntary donations (2020: 99%).

Reserves Policy

In The Trustees' view, the reserves should provide GamFam with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

The Trustees have adopted a policy of retaining sufficient free reserves to ensure the continuity of operations and to absorb periodic setbacks, while committing to the maximum amount available for the provision of services to our service-users.

The following formula for the calculation of free reserves was adopted by The Trustees:

- Six months operational expenditure (including cost of Services, Salaries & Overhead) multiplied by a contingency factor of 20%.

Less

- 75% of projected income over the same 6 month period

Reserves are to be retained in GamFam's Bank Current Account.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

Reserves Policy (continued)

The Trustees will review the amount of reserves that are required to fulfil GamFam's continuing obligations at a minimum of every six months. Care will be taken to consider changing funding structures and activity growth strategies. The policy will be reviewed at a minimum of every two years.

Investment Policy

Most of the charity's funds are to be spent in the short term so there are no funds for long term investment.

Plans for Future Periods

Our Affected Others GRA5P programme continues to develop and we are now helping more families and friends in more locations. We are also delighted to report that our new Gambling Recovery GRA5P programme launched this year. This was in response to requests from our existing members who reported that their loved ones were often reluctant to engage in any form of support or any long-term provision and after care after initial specialised support. The new programme ensures the whole family is in a position to work on their individual recoveries together. We also have plans to develop a specific Women's GRA5P programme to ensure that we are able to offer the same structured peer support to the ever increasing number of women being affected directly by gambling harms.

Lived Experience is at the heart of everything we do and we will continue to identify those group members who have the desire to become fully trained GamFam facilitators to enable us to increase the number of groups that we operate. We have developed our own in house facilitator training programme that means we will be in position to help more people in more locations without compromising the quality of our service.

GamFam is currently piloting a new local service in Manchester and we have plans to run a similar scheme in Suffolk. This will also include working with organisations to develop a localised referral pathway for anyone affected directly or indirectly from gambling harms.

GamFam will also be re-launching the Information and Awareness parents/carers programme and we aim to commence this for the new academic year in September 2022. We will hopefully be able to return to face to face presentations, but will also utilise the online option to enable us to support and help more families in more locations in the interim.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 11 October 2019 and registered as a charity on 3 September 2020. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association Trustees are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

All Trustees give their time voluntarily and received no benefits from the charity. Any expenses reclaimed from the charity are set out in note 6 to the financial statements.

Trustee Induction and Training

The GamFam Trustees have worked diligently since the charity was established to ensure that our policies and procedures are robust and underpin the aims and values of the charity.

The GamFam Trustee Code of Conduct is fundamental to ensure that all trustees are fully aware of their responsibilities within their respective roles. As GamFam is a member of the National Council for Voluntary Organisations (NCVO), our trustees are encouraged to attend courses to help develop their skills in areas they would like to enhance and develop their knowledge and understanding to support the organisation.

In future the Trustees will be looking to increase numbers to further enhance the skill set to continue to support GamFam to grow and develop in line with its aims and objectives.

Risk Management

The Trustees have conducted a review of the major risks to which the charity is exposed. A risk register has been established and is updated at least annually. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Procedures are in place to ensure compliance with health and safety of staff, volunteers and clients. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

Organisational Structure

A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the Chief Executive who is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met.

Employee Information

As at 31 October and at the date of this report GamFam has two full time employees. GamFam engages with a number of facilitators, counsellors and peer support workers on a self-employed contract basis.

The Chief Executive meets regularly with the Trustees to discuss strategy and priorities.

Responsibilities of the Directors

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the management committee should follow best practice and:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities Statement of Recommended Practice
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards and Statements of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is not appropriate to assume that the company will continue on that basis.

The Directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Directors are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Trustees

Trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 3.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2021

This report has been prepared in accordance with the Charities SORP (FRS102) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on 27 June 2022 and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'TG Davies'.

TG Davies

Director and Chair of Trustees

INDEPENDENT EXAMINER'S REPORT ON THE FINANCIAL STATEMENTS

Report to the directors of GamFam ("the Company") on the financial statements for the year ended 31 October 2021

I report to the charity trustees on my examination of the financial statements of the Company for the year ended 31 October 2021 set out on pages 10 to 16.

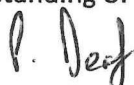
As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the financial statements of the Company are not required to be audited for this period under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the financial statements do not accord with such records; or
- the financial statements do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the financial statements have not been prepared in accordance with the Charities SORP (FRS102).

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



Paul Dearsley FCCA
Aston Ley Limited
Aston Ley Barn
Hermitage Meadow
Clare CO10 8QQ

27 June 2022

STATEMENT OF FINANCIAL ACTIVITIES (incorporating an income and expenditure account)

For the year ended 31 October 2021

	Notes	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Total £
Income					
Voluntary donations		51,588	3,925	55,513	62,486
Grants		46,912	30,810	77,722	-
Fee income		13,267	-	13,267	500
Total income		111,767	34,735	146,502	62,986
Expenditure					
Governance costs	2	83,760	30,810	114,570	4,189
Total expenditure		83,760	30,810	114,570	4,189
Net income for the period and movement in funds					
		28,007	3,925	31,932	58,797
Reconciliation of funds					
Funds brought forward		58,797	-	58,797	-
Funds carried forward		86,804	3,925	90,729	58,797

BALANCE SHEET

As at 31 October 2021

	Notes	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Total £
Fixed assets					
Tangible fixed assets	5	1,123	-	1,123	-
Current assets					
Debtors	6	7,769	-	7,769	2,684
Cash at bank and in hand		315,103	26,715	341,818	57,259
		322,872	26,715	349,587	59,943
Creditors: amounts falling due within one year	7	(237,191)	(22,790)	(259,981)	(1,146)
Net current assets		85,681	3,925	89,606	58,797
Net assets		86,804	3,925	90,729	58,797
Unrestricted funds		86,804	-	86,804	58,797
Restricted funds		-	3,925	3,925	-
Total Funds		86,804	3,925	90,729	58,797

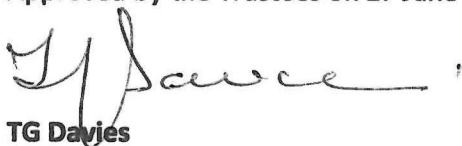
The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with the Charities SORP (FRS102).

Approved by the Trustees on 27 June 2022 and signed on their behalf by:



TG Davies

Director and Chair of Trustees

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2021

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the period.

(a) Basis of preparation

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 (FRS102) and the Companies Act 2006.

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

(b) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS102.

(c) Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation or uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

(d) Income

Income is included in the statement of financial activities when the charity is entitled to the funds, any performance conditions attached to the income have been met, and the amount can be quantified with reasonable accuracy.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2021

1. Accounting policies (continued)

(e) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(f) Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

(g) Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the professional fees and costs linked to the strategic management of the charity.

(h) Tangible fixed assets and depreciation

Tangible fixed assets are included at cost less depreciation and impairment. Depreciation has been computed to write off the cost of tangible fixed assets over their expected useful lives as follows:

Computers and Communications Equipment	-	3 years
--	---	---------

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2021

2. Governance costs

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Employment costs (note 3)	61,097	-	61,097	-
Project management	-	11,250	11,250	-
Facilitator costs	5,077	15,975	21,052	-
Accountancy and independent examination fees	2,400	600	3,000	1,100
Website, marketing and design	2,148	1,556	3,704	-
Training	2,000	-	2,000	-
Insurance	1,093	-	1,093	-
Other professional fees	5,263	-	5,263	2,797
Depreciation	311	-	311	-
Travel and subsistence (Note 8)	130	-	130	56
Other costs	4,241	1,429	5,670	236
	83,760	30,810	114,570	4,189

3. Employees

Analysis of employment costs

	2021	2020
	£	£
Salaries	45,575	-
Social security costs	5,397	-
Pension costs	10,125	-
	61,097	-

Employee numbers

The average monthly number of employees was one (2020 - nil).

The charity considers its key management personnel comprise the trustees and the CEO.

Trustees are prohibited from receiving remuneration under the Articles of Association. The total employment benefits including employer pension contributions of the key management personnel were £60,522 (2020: nil).

The number of employees whose emoluments exceeded £60,000 were:

	2021	2020
	£	£
£60,001 - £70,000	1	-

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2021

4. Taxation

As a charity, GamFam is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

5. Tangible Fixed Assets - Computers and Communications Equipment

	Unrestricted £
Cost	
At 1 November 2020	-
Additions	1,434
At 31 October 2021	1,434
Accumulated depreciation	
At 1 November 2020	-
Charge for the year	311
At 31 October 2021	311
Net book value	
At 31 October 2021	1,123
At 1 November 2020	-

6. Debtors

	Unrestricted 2021 £	Unrestricted 2020 £
Other debtors	-	2,497
Prepayments and accrued income	7,770	187
	7,770	2,684

7. Creditors: amounts falling due within one year

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Total £
Other taxes and social security	1,870	-	1,870	-
Accruals and deferred income	235,321	22,790	258,111	1,146
	237,191	22,790	259,981	1,146

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2021

8. Related party transactions

Donations include £1,000 (2020: £7,797) received from TG Davies, Chair of Trustees, together with associated Gift Aid of £250 (2020: £1,949).

Travel and subsistence includes £100 (2020: £46) in respect of S Watts when he was a Trustee. The 2020 amount was outstanding as at 31 October 2020 and was included in accruals.

9. Legal status of the charity

The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.