

Gambling Harm UK

England & Wales · Charity number 1196538

Details

Other names	Gambling Education Network, TALKGEN, TALKGEN CIC, TALKGEN CIO
Status	Registered
Legal form	CIO
Registered	2021-11-12
Register	View on the Charity Commission register

Contact

Address	Gambling Harm UK 86-90 Paul Street London EC20 4NE
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Website	www.gamblingharm.com

Activities

Objects: 'THE RELIEF OF THOSE WHO ARE IN NEED AS A RESULT OF A GAMBLING ADDICTION OR GAMBLING RELATED HARM AND THEIR FAMILIES THROUGH:A) IMPROVING AND PROVIDING EDUCATION TOWARDS MATTERS RELATING TO GAMBLING HARM AND ADDICTIONS BY USING AN EVIDENCE BASED PUBLIC HEALTH APPROACH, WITH A FOCUS ON DISCUSSIONS ON RECOVERY OF THOSE SUFFERING HARM;B) IMPROVING THE HEALTH OF THOSE SUFFERING FROM GAMBLING HARM BY PROMOTING ADDICTION RECOVERY, THE MITIGATION OF HARM, AND PREVENTING HARM IN THE FIRST PLACE THROUGH THE DEVELOPMENT AND DISSEMINATION OF INSIGHTS, ADVICE AND SUPPORT;C) BY ENGAGING WITH AND/OR CONDUCTING EVIDENCE-BASED RESEARCH THAT HELPS TO FURTHER UNDERSTAND GAMBLING HARM AND ADDICTIONS.

Activities: Gambling Harm UK (www.gamblingharm.com) is a national charity that utilises lived experience of gambling-harm to help guide impactful and meaningful gambling-harm prevention strategies across research, education, and treatment (RET).

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£179,785	£125,860	-	-
2023-11-30	£115,742	£84,830	-	-
2022-11-30	£194,354	£98,434	-	-

Trustees

Name	Role	Appointed
Paul Dent	Chair	2025-10-27
Christopher Gilham		2021-11-04
John Gilham		2025-06-18
Lesley Buckland		2022-07-12
Michael Tarrega		2025-10-27

Accounts



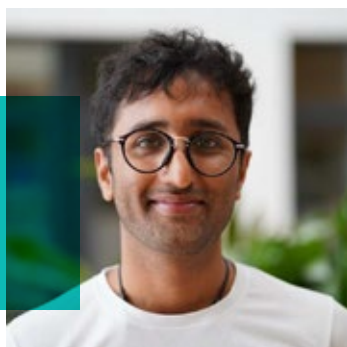
TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 30 NOVEMBER 2024

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Chairs foreword



DR KISHAN PATEL

Chair of Trustees

Public Health Registrar, MBBS BSc (Hons) AICSM

Gambling harm remains one of the most urgent yet neglected public health issues we face. For too long, the conversation has been dominated by industry voices, with limited recognition of the true scale of harm. We are here to change that. The reframing from “problem gambling” to “gambling harm” is just one important step in the journey.

It deserves to be seen and prioritised alongside tobacco use, poor diet, alcohol misuse, and substance misuse.

A neglected top 5 modifiable risk factor

Gambling harm

Relatively neglected despite disproportionate harms on affected others and children.

Diet

Alcohol

Smoking

Substances

Challenging the status quo

This year, we’ve continued to speak up for real impact. We’ve challenged the failures of self-exclusion schemes, exposed the dangers of addictive product design, and pushed back against the industry’s tactics to downplay harm. We have consistently made one thing clear: this is a widespread systemic harm affecting individuals, families, and entire communities.

Despite early hopes, the Gambling Act Review, first announced in 2020, has failed to deliver the meaningful reform people need. Repeated delays and an ongoing reliance on industry-led solutions have not only stalled progress, but they have also exposed just how neglected this issue remains within mainstream policy and public health efforts.

What sets us apart

Gambling Harm UK was started by a diverse group of individuals who have experienced gambling harm first-hand and wanted to make a difference in their spare time.

Our strength lies in the experience, skills, and values of the people behind our work. This unique blend informs everything we do from epidemiological framing to national advocacy.



Medical education

Curricula shaped by clinical need and evidence



Awareness & training

Building confidence in recognising and responding to harm



Policy advocacy

Informing national strategy with real-world insight

Our independence is not just symbolic

Our independence is not just symbolic

We've remained fiercely independent. Even in another financially challenging year, we've continued to deliver meaningful change while most of our work remains unfunded for.

It gives us the freedom to ask difficult questions and work towards what will make a difference for gambling-harm as opposed to what we are funded for.

Looking ahead

We are focused on advancing the epidemiological framing for the UK so that we understand and tackle gambling harm meaningfully. We want to deepen our collaboration with clinicians, researchers, educators, and policymakers to shape a system that truly reflects the scale and complexity of gambling harm.

We are also committed to demonstrating leadership to our delivery work. Our goal is not just to raise awareness, but to embed capability and capacity across systems so that gambling harm is finally treated with the gravity it warrants.

Our commitment

Our impact would not be possible without our extraordinary team, our trusted partners, and especially the lived experience community that drives our mission. Your honesty and input have been our foundation through another challenging year.

To those affected by gambling harm past or present know that your voice matters. Your experience is valid. And you are not alone.

We are not here to maintain the system. We are here to change it.



Objectives

Gambling Harm UK was created because those of us who lived through the devastating effects of gambling knew that the whole narrative and system needed to be changed.

Founded in 2020 by individuals with direct experience of gambling harm, we set out with a simple but radical aim: to reframe gambling meaningfully as a public health issue, and to prevent others from going through what we did.

Our foundations

- 01 **Led by lived experience**
Grounded in authenticity, empathy, and first-hand insight.
- 02 **Guided by evidence**
Informed by public health data, impact research, and community feedback.
- 03 **Fiercely independent**
Never influenced by gambling industry money or messaging.

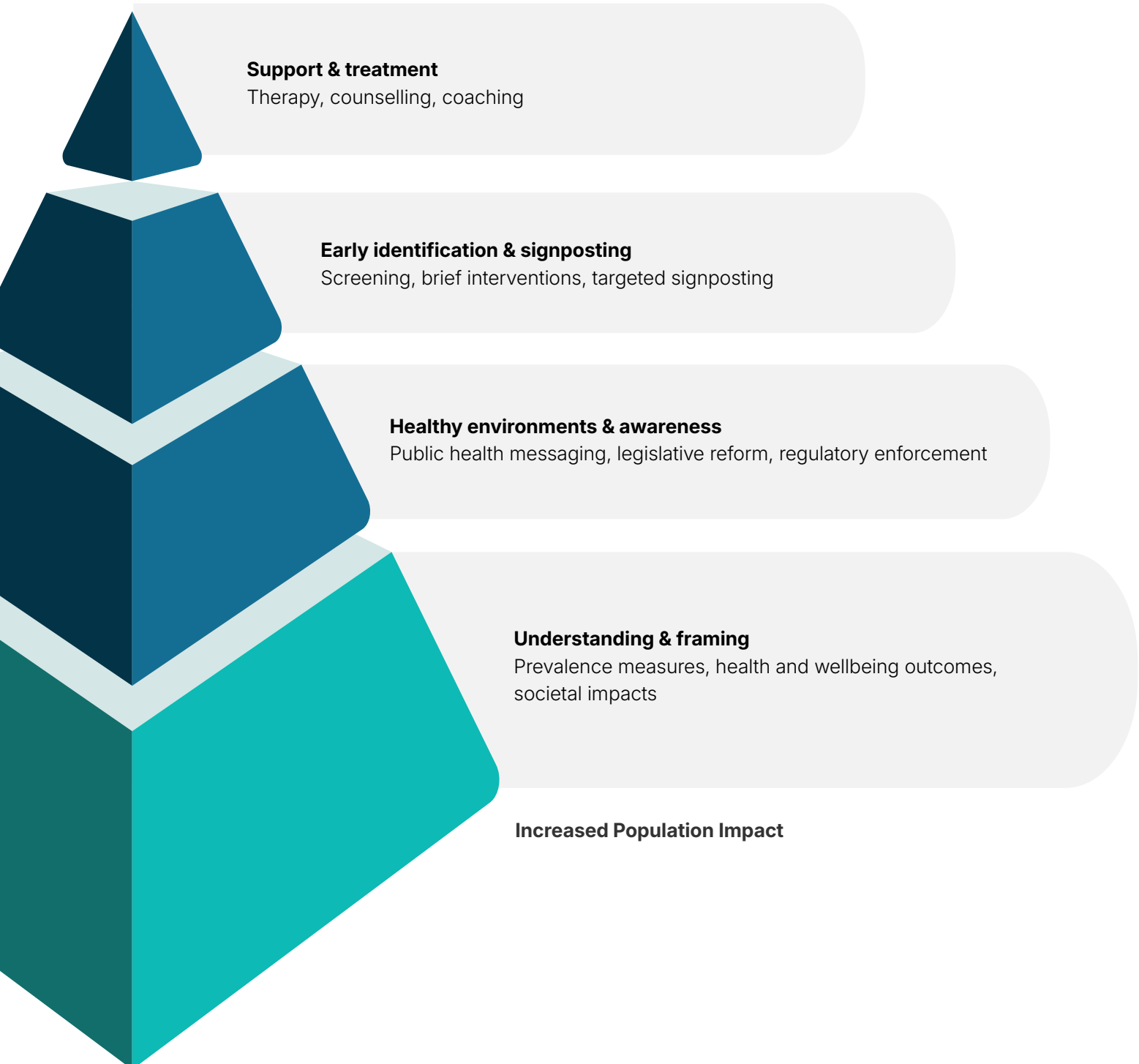
At a time when gambling harm remains under-acknowledged, under-measured, and under-regulated, we work to shine a light on hidden experiences, advocate for structural reform, and build the knowledge and capability that professionals and systems need to respond.

Gambling harm is a top-tier public health issue, on par with alcohol misuse, tobacco, diet, and substance misuse. Yet it continues to receive a fraction of the attention and support. That's why our work is urgent, and why we focus our efforts where they're most impactful.



Population health framework for gambling

Increased Individual Effort



Increased Population Impact

A different narrative

From problem gambling to gambling harm

For too long, the national conversation has been engineered and propagated by the industry that benefits from harm.

The framing of harm around “problem gamblers” rather than as a complex, structural public health issue is just one clear sign of an industry narrative. This language isn’t just outdated; it’s misleading and harmful.

It obscures the true scale and nature of the harm, and it shifts responsibility away from harmful products, policies, and environments, placing it instead on the individuals most affected.

And in doing so also omits more than half of all gambling harm which occurs in affected others, people experiencing legacy harm, and via sub-threshold effects.

We adopt a public-health framing of gambling harm

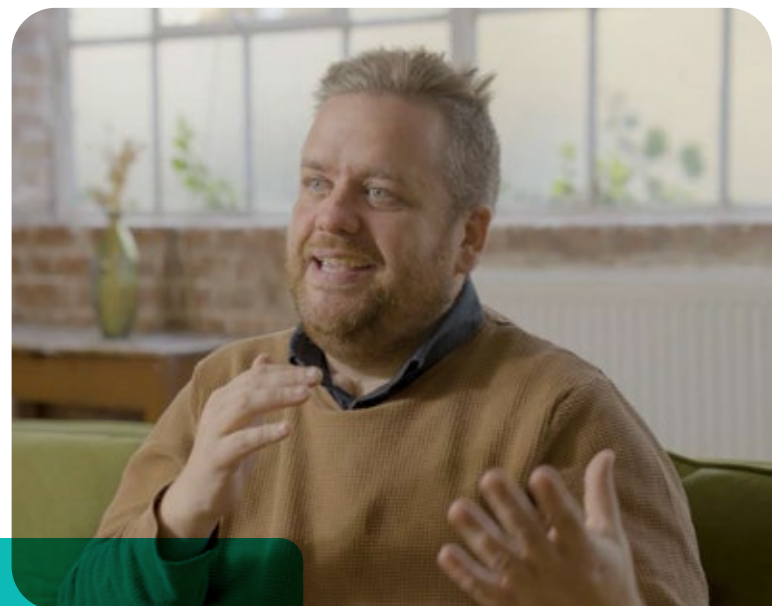
We speak openly and deliberately about gambling harm because harm does not begin only when someone meets clinical thresholds. It exists on a spectrum and impacts children, families, communities, and public services. These are not rare, individual tragedies. They are systemic, predictable outcomes of an industry designed to profit from encouraging excessive use.

We advocate for a population-level understanding of harm, like how we now view smoking, alcohol misuse, or substance misuse. We focus on risk environments, on cumulative impacts, and on affected others. We challenge a model that asks people to “gamble responsibly” when the systems around them are anything but.

This shift in narrative is not semantic, it is foundational. Without it, we will never achieve the reform, protection, or prevention that is urgently needed.

Progress

Just a few years ago, “problem gambling” was the default framing. Today, “gambling harm” has become the dominant term across policy, public health, and the media. This is a significant shift that we see as a collective win. The fact that this language is now being actively replaced is a testament to the growing influence of lived experience, advocacy, and evidence-based public health thinking.



Understanding what gambling harm means

Much of the current debate around gambling harm still hinges on prevalence statistics - how many meet certain thresholds. But prevalence is just the beginning.

What's often missing is the "so what?" - the scale and significance of the harm itself.

At Gambling Harm UK, we believe that meaningful reform demands an epidemiological understanding of gambling harm. This means moving beyond counting cases to understanding impact, on health, quality of life, mortality, and systems. It means asking:

Questions

- How significant is the harm on a population level?
- How should gambling harm be prioritised in public health and policy agendas?
- How should prevention and treatment be structured and delivered?

What we know

From tobacco to alcohol to unhealthy food systems to gambling, we have global precedents in how commercial determinants of health shape risk, behaviour, and burden. Gambling is no different, except in how far it lags in regulatory response.

We are encouraged by the fact that internationally, research is beginning to fill gaps. The use of burden of disease metrics, longitudinal studies, and quality of life impact analyses are giving a clearer picture of gambling harm, one that cannot be ignored. These findings point to the same conclusion: gambling harm is not marginal. It is significant, widespread, and system relevant.

What we need

If we are serious about prevention, protection, and treatment, then we need a national strategy rooted in this deeper understanding. That includes:

- Investing in independent epidemiological research
- Quantifying the health burden of gambling in ways comparable to tobacco and alcohol.
- Aligning funding for Research, Education and Treatment (RET) with the true scale of harm.
- Designing prevention and intervention strategies that are informed by population-level evidence

We cannot effectively reform what we do not fully understand, we cannot keep ignoring what the evidence already shows.



How we work

Our strategic framework

We've always believed that tackling gambling harm can't be done in isolation. It needs a joined-up, thoughtful approach. One that brings people together, builds confidence, and creates something that lasts. That's why our work is shaped by three guiding principles.

Creating connectivity

First and foremost, we bring people together. Whether it's NHS partners, local authorities, schools, or charities, we focus on making the right connections. Gambling harm is often left off the agenda, so we work to change that by helping systems recognise where it fits, who it affects, and what can be done. It's about building relationships that lead to real change, not just ticking boxes.

Developing capability

We provide training, resources, and lived experience insight to help people understand gambling harm in practical terms. That might mean delivering workshops for medical students, speaking to GPs, or developing e-learning content for frontline staff. It's about making sure that wherever someone might come into contact with gambling harm, they're ready.

Maximising capacity

We know that lasting impact comes when people feel ownership of the issue, not just awareness of it. So, we focus on building models that others can take on and run with. We help services integrate gambling harm into their everyday work. We share what works. And we keep things honest. If it's not sustainable, it's not good enough. We want systems to build capacity, not dependency on us.

Our work in numbers

Funding model

£89910

donated to the charity by our lived experience team in this year

<£500

From one industry RET donation from over two years on the UKGC approved list

0%

ongoing funding from the gambling industry (prev. <0.1%)



Independent and laser-focused

Medical education

Pioneered lived experience medical education with 5 leading medical schools and more...



Warwick

**Imperial College
London**

Imperial



King's College
London



Queen Mary



ARU



Embedded gambling harm screening on medical education platforms with over a million monthly clicks

Awareness workshops



4,000+

young people attended F2F workshops between Dec 2023 – Nov 2024

5%

reported experiencing gambling harm in the last year

77%

of participants reported a perceived reduced likelihood of harm

71%

of those reporting gambling harm reported a perceived reduced likelihood of harm

86%

felt more confident in recognising gambling harm and knowing where to get help

Achievements and Performance

Despite a tough funding climate, we've delivered impact across systems, education, and communities. Always with lived experience at the heart of it.

This year, we've continued to build trust and credibility as a small but highly focused team, pushing forward work that we know makes a difference.

Creating Connectivity

One of our key aims has always been to get gambling harm recognised in the places it matters by connecting people who can act on it.

This kind of work often happens quietly behind the scenes. But it's where long-term change starts.

STRENGTHENED PARTNERSHIPS

In Essex, we worked closely with Mid & South Essex ICS, NHS Foundation Trusts, Provide CIC, Thurrock CVS, and Healthwatch to build stronger local alliances. These strengthened relationships led to joint training sessions on gambling harm, roundtable discussions on safeguarding, and formal commitments to include gambling in local suicide prevention plans.

FORGED NEW COLLABORATIONS

In Thurrock, we brought together local public health teams, voluntary sector leaders, and national stakeholders to form the Preventing Avoidable Gambling Harm Forum. This new collaboration is helping to make gambling harm visible at a system level, where it had previously been overlooked.

This year,
we've

STARTED CONVERSATIONS

We spoke at the CAVS Community Conference and national mental health summits, using these platforms to raise awareness of how gambling harm cuts across mental health, safeguarding, and financial wellbeing. Each talk opened new conversations in spaces where gambling harm had not previously been recognised.

CONTINUED TO SUPPORT

We promoted NHS gambling harm clinics by sharing referral pathways during our community awareness events and professional training sessions. These efforts helped increase understanding of the clinics' offer and connect more people to specialist support services.

Developing Capability

Medical education

We've invested heavily this year in building tools and training that help professionals respond better to gambling harm.

Our efforts are timely given that NICE guidelines were published for the first time in January 2025.

Something we highlighted as a key missed opportunity pre-incorporation in [April 2020](#).

We:

01

Delivered medical education at Imperial College London, Kings College London, Barts and The London School of Medicine and Dentistry, and Warwick Medical School.

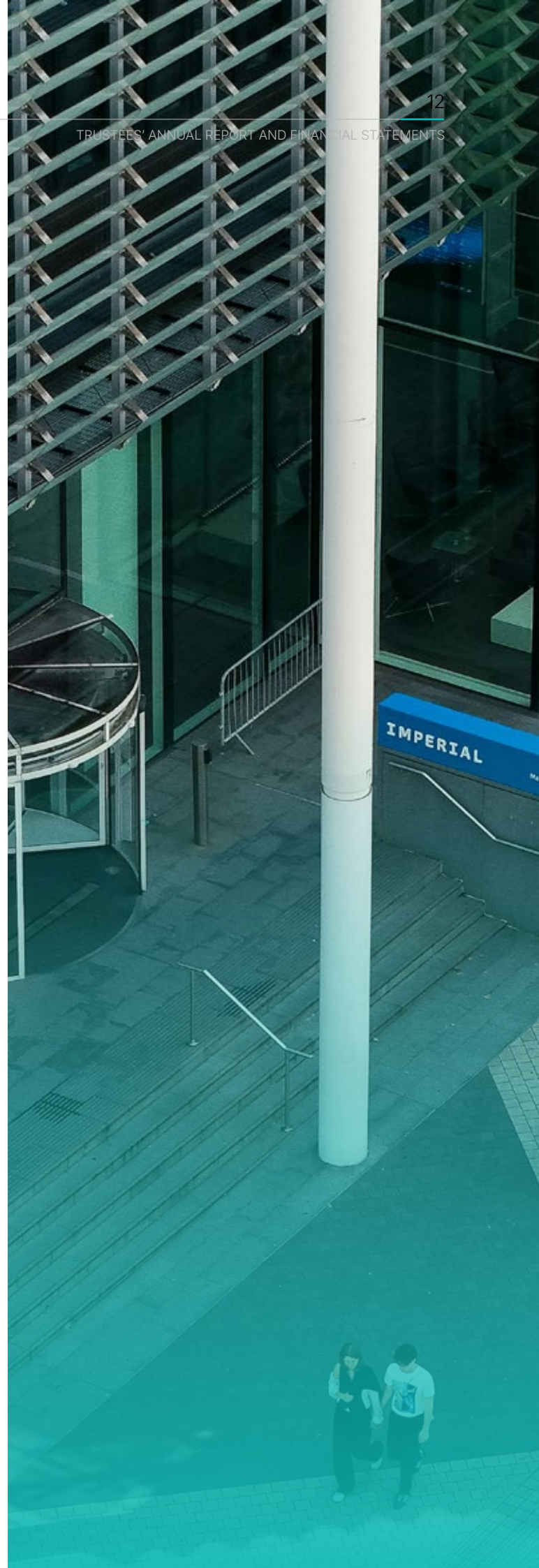
02

Co-developed new content with educators and clinicians, including case-based learning, GP consultation videos, and public health teaching materials.

03

Raised awareness of asking about gambling harm to hundreds of training health care professionals F2F and thousands online.

From the feedback we've received, and from institutions asking us back, it's clear this work is filling a gap. We've heard time and again that this is the first time students and staff have had structured, emotionally resonant teaching on gambling harm.





The session delivered by John and Ben was a powerful call to action. The blend of neuroscience, lived experience, and film created something that genuinely moved and educated our students.

Dr Viral Thakerar, Imperial College London

Youth awareness workshops

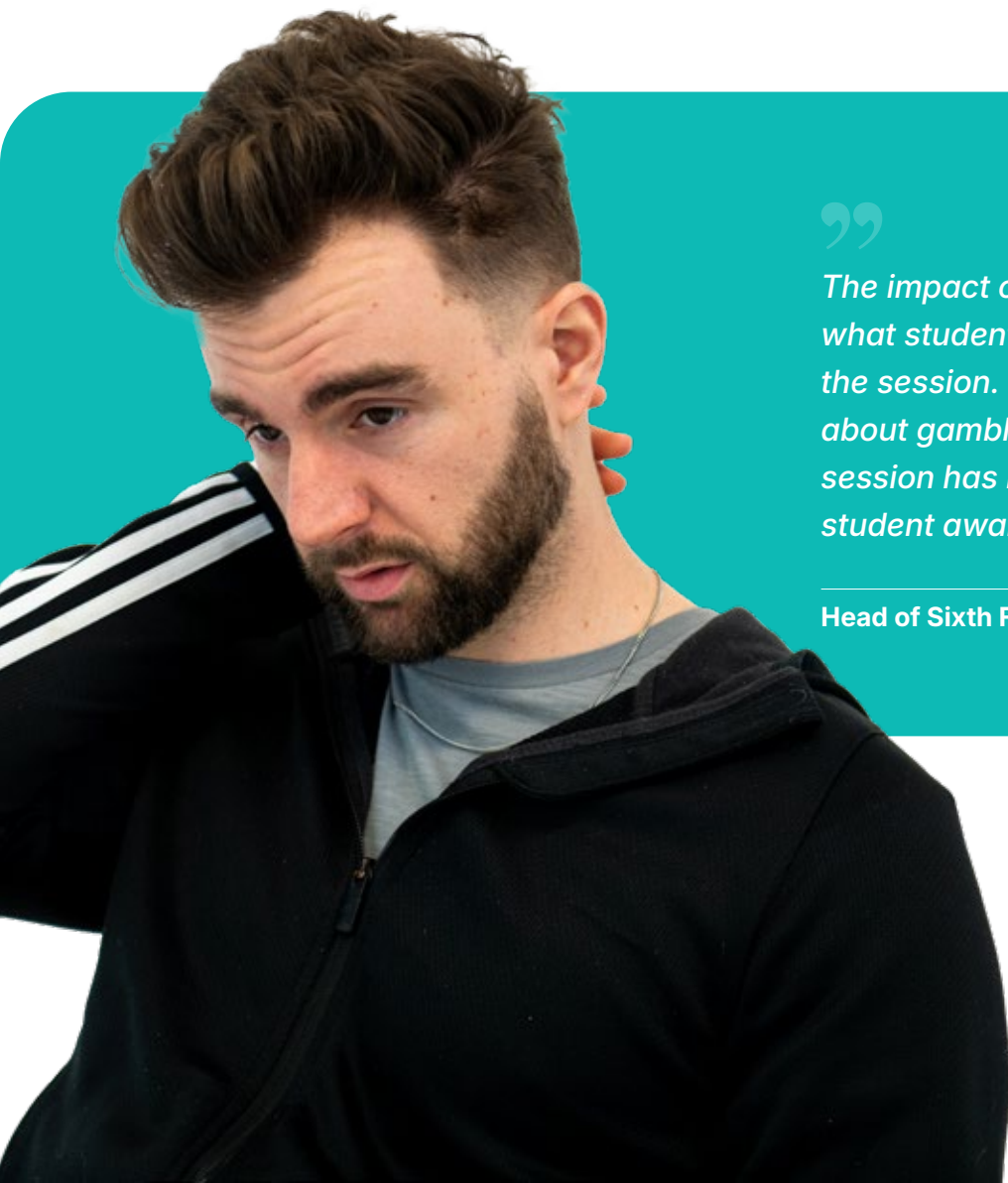
We've continued to deliver high-quality, lived experience-led sessions to young people aged 14–24-year-olds. From December 2023 to November 2024, we delivered workshops to over 4,000 young people.

While long-term outcomes for gambling harm workshops remain understudied, we have absolute confidence in the value of ours.

Our approach is different: we focus on areas and communities hardest hit by gambling harm, delivering interventions where they're needed most.

We have affirmed this first-hand through the conversations that we have during our deliveries. But we also have lasting effect on audiences too.

We've also heard from educators that our sessions have opened conversations they'd never been able to have before.



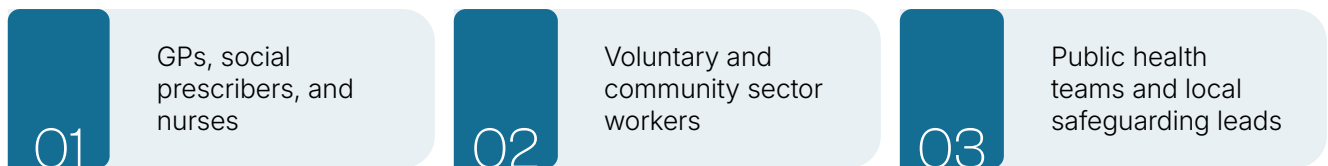
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The impact of Ben's story was what students talked about after the session. Many hadn't thought about gambling in this way. This session has importantly raised student awareness.

Head of Sixth Form, The Boswells School

Public health and professional training

We ran awareness and skills sessions for:



These sessions focus not just on recognising harm, but on how to respond and on how professionals can make their own services safer and more informed.

Maximising Capacity

Alongside delivering services, we've laid the foundations for longer-term impact and sustainability.

Scaling what works



Our policy voice is still growing, but it's being listened to and we're changing the system.

Financial Review

This year, we've continued to operate on a low-cost, high-impact model - made possible thanks to the extraordinary generosity of our team and supporters.

We received the majority of our funding through GambleAware's System Stabilisation Fund (SSF). This has been restricted to our young-people workshop delivery.

This year, Dr Kishan Patel (Chair of Trustees) and John Gilham (Systems Lead) have continued to share operational leadership responsibilities both contributing substantial time, expertise, and oversight entirely on a voluntary basis, without salary, reimbursement, or personal benefit. This donated time model has allowed us to maintain high-impact delivery and develop organisational resilience during a period of financial uncertainty.

We've also benefited from the input of a small group of freelance contributors, who've supported us part-time on specific projects including engagement, training, delivery, and evaluation.

This flexible approach has allowed us to bring in the right expertise where needed, without taking on fixed staffing costs we previously were unable to sustain due to system funding changes.

Our spending this year focused on:

- Delivering awareness workshops to young people aged 14–24
- Developing and delivering the most comprehensive and quality efforts in medical education
- Running awareness sessions for health and social care professionals and other system personnel

We've kept overheads low and prioritised work that has direct impact. At the same time, we've continued to invest in the charity's infrastructure, making sure we remain delivery-ready, safe, and compliant.

How we are funded

Activity	Gambling-harm system	Lived experience donations
Awareness workshops in young people	✓	✓
Knowledge transformation		✓
National advocacy		✓
Public health and professional training		✓
Medical education		✓
Development of training and awareness resources		✓
Operational leadership		✓

Independence from industry funding

We continue to operate without any gambling industry funding. Most of our income this year originates from GambleAware's System Stabilisation Fund (SSF) which allowed us to continue our young people awareness work. Whereas donations and volunteer-work from individuals with lived experience have allowed us to continue all our other work and strengthen the organisation.

We are proud of this model because it reflects not just our values, but our determination and credibility.

What we know about industry funding

We want to highlight that Gambling Harm UK previously received a small, unsolicited donation of under £500 during the period (23/06/21 to 21/09/23) we were on the Gambling Commission's approved list of research, education, and treatment charities.

This amount represented less than 0.001% of total RET funding over that time. We are unique in talking about the problems about how the system has been funded:

1. The gambling industry did not want to fund our work
2. The gambling industry did not fund research, education, or treatment equally or equitably

Working without funding

We have worked voluntarily, without salary, reimbursement, or benefit. We are not constrained by the priorities of those whose profits depend on public silence and public health inaction. Instead, we are guided by evidence, lived experience, and a clear public health mandate.

We believe this independence is exactly why we have been able to say what others won't and to advocate for the kind of system-level reform that truly addresses gambling harm at its root.

Income and Reserves Summary

At the end of the financial year, we have successfully grown our reserves, reflecting both a prudent financial approach and the donated time model that underpinned our operations throughout the year. This was a deliberate and strategic response to the uncertainties created by the short-term nature of transition funding – especially following the closure of the Regulatory Settlement Fund.

As a result of these funding constraints, we were unable to extend fixed-term contracts for paid team members, leading to a shift back to a predominantly voluntary operating model. Growing our reserves was essential to maintaining continuity, protecting our core delivery work, and ensuring that Gambling Harm UK remained agile, independent, and ready to respond as funding opportunities evolve.

This growth does not reflect under-activity. It reflects resilience in the face of volatility, made possible by the extraordinary voluntary commitment of our leadership and community.

Total income:

£ 179,785

Total expenditure

£ 125,860

Unrestricted reserves at year end

£ 170,776

These reserves provide us with short-term security and the flexibility to respond quickly to new opportunities, while remaining cautious about future commitments.

Reserves Policy

The trustees aim to maintain unrestricted reserves equivalent to three to six months of core delivery costs. This buffer enables us to meet existing commitments, adapt to delays in funding, and sustain critical functions during temporary shortfalls.

At the end of this reporting period, our reserves remain within this target range, reflecting a conscious effort to protect the organisation's continuity amid a volatile funding landscape. However, we are clear-eyed about the limitations of this position. Our financial model continues to rely heavily on short-term project grants and voluntary leadership, which while effective in the short term cannot substitute for stable, long-term core funding.

Without a reliable foundation of unrestricted income to support day-to-day operations, long-term planning, staff retention, and growth remain constrained. Strengthening our core funding base continues to be essential to unlocking the full potential of our delivery, advocacy, and systems-change work.

Structure, Governance and Management

Gambling Harm UK is a registered charitable incorporated organisation (CIO) governed by a board of trustees. Our constitution sets out our charitable objectives, the powers of the board, and the principles that guide our work, including a commitment to independence, lived experience, and public benefit.

Trustee Leadership and Oversight

Our board includes individuals with direct experience of gambling harm as well as those with professional backgrounds in public health, education, and community development. This diversity ensures that our decisions are both grounded in real-world insight and guided by evidence and strategic oversight.

Day-to-day operations this year were led by our Chair (Dr Kishan Patel), with delivery and strategic support from our Systems Lead (John Gilham). Both have worked on a voluntary basis, sharing responsibility for project management, partnership development, and programme oversight.

This donated time model has allowed us to maintain organisational momentum despite limited infrastructure funding. Oversight was maintained through regular trustee check-ins, collaborative planning, and transparent financial monitoring.



Board Meetings and Decision-Making

While formal trustee meetings were held at key points in the year, much of our decision-making took place through ongoing communication and informal working sessions. Trustees remained actively involved in reviewing progress, shaping strategy, and ensuring compliance.

Trustee Recruitment and Induction

Trustees are recruited based on lived experience, alignment with our values, and the skills needed to support our mission. All trustees receive an induction that includes governance responsibilities, safeguarding principles, and our policies on independence and ethics.

We continue to maintain a majority-lived experience board, and we are committed to building an inclusive, mission-led leadership culture.

Policies and Risk Management

We maintain core policies covering:

Financial controls and expenditure, Safeguarding and whistle blowing, Conflicts of interest, Data protection and confidentiality, Charity independence and ethical funding.

Our risk management approach is proportionate to our size and based on continuous learning. As a small charity working in a politically sensitive and underfunded space, we pay particular attention to reputational risk, funding independence, and safeguarding of both staff and participants.

Trustee Contributions

We're incredibly grateful to our outgoing trustee, Marie-Claire Conlin. Her expertise in research, knowledge translation, and strategic insight was invaluable during our early development. She played a key role in shaping our direction and ensuring our work remains relevant, impactful, and grounded in lived experience.



Reference and Administrative Details

Charity Name:
Gambling Harm UK

Other Name Used:
Gambling Education Network

Registered Charity Number: 1196538

Principal Address:
Gambling Harm UK
86-90 Paul Street
London
EC2A 4NE

Names of Charity Trustees Who Manage the Charity:

Trustee Name	Office (if any)	Dates Acted (if not full year)
Dr Kishan Patel	Chair	
Christopher Gilham		
Marie-Claire Conlin		Until 23/06/24
Lesley Buckland		
Craig Spencer		
Andrew Nicol	Treasurer	From 18 December 2023

CEO or Senior Staff:

John Gilham, Systems Lead

Trustees Holding Title to Property Belonging to the Charity:

- *Not applicable*

Corporate Trustees or Directors (if any):

- *Not applicable*

Funds Held as Custodian Trustees on Behalf of Others:

- *Not applicable*

Trustees' Declaration and Approval

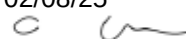
The trustees confirm that in this reporting period, our activities contributed to public benefit by expanding professional competence, improving awareness in high-risk populations, further public health strategies, and advancing a national dialogue on reform.

The trustees confirm that they have approved this report as a fair and accurate account of the charity's work and finances for the period 1 December 2023 to 30 November 2024.

This report has been prepared in accordance with the Charity Commission's Statement of Recommended Practice (SORP) and UK accounting standards where applicable.

Signed on behalf of the trustees:

Name: Christopher Gilham
Date: 02/08/25



**GAMBLING
HARM UK**



GAMBLING HARM UK			Charity No (if any)	1196538	CC17a
Annual accounts for the period					
Period start date	01/12/2023	To	Period end date	30/11/2024	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted					
			Unrestricted funds	income funds	Endowment funds	Total this year	Total last year	
			£	£	£	£	£	
			F01	F02	F03	F04	F05	
Incoming resources (Note 3)								
Incoming resources from generated funds			-	-	-	-	-	
Voluntary income		3	90,090	-	-	90,090	7,566	
Activities for generating funds		3	300	-	-	300	14,486	
Investment income		3	1,258	-	-	1,258	4	
Incoming resources from charitable activities		3	-	88,137	-	88,137	93,686	
Other incoming resources			-	-	-	-	-	
Total incoming resources			3	91,648	88,137	-	179,785	115,742
Resources expended (Notes 4-8)								
Costs of Generating Funds			-	-	-	-	-	
Costs of generating voluntary income			-	-	-	-	-	
Fundraising trading costs			-	-	-	-	-	
Investment management costs			-	-	-	-	-	
Charitable activities		4	- 3,902	129,762	-	125,860	84,830	
Governance costs			-	-	-	-	-	
Other resources expended			-	-	-	-	-	
Total resources expended			4	- 3,902	129,762	-	125,860	84,830
Net incoming/(outgoing) resources before transfers				95,550	- 41,625	-	53,925	30,912
Gross transfers between funds			13	1,220	- 1,220	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)				96,770	- 42,845	-	53,925	30,912
Other recognised gains/(losses)								
Gains and losses on revaluation of fixed assets for the charity's own use			-	-	-	-	-	
Gains and losses on investment assets			-	-	-	-	-	
Net movement in funds				96,770	- 42,845	-	53,925	30,912
Total funds brought forward				74,006	52,826	-	126,832	95,920
Total funds carried forward			13	170,776	9,981	-	180,757	126,832

Section B

Balance sheet

Section 2 Balance Sheet

	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets	(Note 9)	43	-	-	43	525
		-	-	-	-	-
Investments	(Note 10)	-	-	-	-	-
Total fixed assets		43	-	-	43	525
Current assets						
Stock and work in progress		-	-	-	-	-
Debtors	(Note 11)	31,691	44,097	-	75,788	25,390
Short term investments		-	-	-	-	-
Cash at bank and in hand		139,608	-	-	139,608	107,683
Total current assets		171,299	44,097	-	215,396	133,073
Creditors: amounts falling due within one year						
	(Note 12)	566	34,116	-	34,682	6,766
Net current assets/(liabilities)		170,733	9,981	-	180,714	126,307
Total assets less current liabilities		170,776	9,981	-	180,757	126,832
Creditors: amounts falling due after one year						
	(Note 12)	-	-	-	-	-
Provisions for liabilities and charges		-	-	-	-	-
Net assets		170,776	9,981	-	180,757	126,832
Funds of the Charity						
Unrestricted funds		170,776			170,776	74,006
		-			-	-
Restricted income funds (Note 13)			9,981		9,981	52,826
Endowment funds (Note 13)				-	-	-
Total funds		170,776	9,981	-	180,757	126,832
Signed on behalf of all the trustees		Signature		Print Name		Date of approval
				Christopher Gilham Trustee		02/08/2025

Note 1 **Basis of preparation****1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with

 Accounting Standards;
- or

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2

Accounting policies

INCOMING RESOURCES**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions
Support Costs**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress

These are valued at the lower of cost or market value.

Section C	Notes to the accounts	(cont)
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Note 3 **Analysis of incoming resources**

	Analysis	This year £	Last year £
Voluntary income	Donations	280	2,566
	Grant income	-	5,000
	Donated time	89,810	-
		-	-
		-	-
	Total	90,090	7,566
Activities for generating funds	Fee income for training services	300	14,486
		-	-
		-	-
		-	-
		-	-
	Total	300	14,486
Investment income	Interest receivable	1,258	4
		-	-
		-	-
		-	-
		-	-
	Total	1,258	4
Incoming resources from charitable activities	Grant - YGAM-GEN	-	39,966
	Grant - Essex Community Foundation	-	12,500
	Return surplus / Grant - GREO Leaf Programme	-	10,441
	Grant - Gambleware SSF1	21,220	21,220
	Grant - Gambleware SSF2	87,334	-
	Return surplus - Bolton CVS	-	9,976
	Total	88,137	93,686

Section C	Notes to the accounts	(cont)
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Note 4 **Analysis of resources expended**

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Staff costs	- 726	61,305
	Depreciation	482	722
	Donated time	89,810	
	Other costs	36,294	22,803
	Total	125,860	84,830
Governance costs		-	-
		-	-
	Total	-	-

Note 5

Support Costs

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6

Details of certain items of expenditure

6.1 Trustee expenses

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
0	1
n/a	Travel expenses
£0	£22

6.2 Fees for examination or audit of the accounts

Independent examiner’s fee for reporting on the accounts

Preparation of the accounts

This year £	Last year £
1,200	1,000
900	750

Note 7

Paid employees

7.1 Staff Costs

Gross wages, salaries and benefits in kind
Employer's National Insurance costs
Pension costs

Total staff costs

This year £	Last year £
- 760	60,056
-	-
34	1,249
- 726	61,305

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the
employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	1	5
Governance	-	-
Other	-	-
Total	1	5

7.3 Defined contribution pension scheme

Brief details of the scheme

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The costs of the scheme to the charity for the year
The amount of any contributions outstanding at the year end
The amount of any contributions prepaid at the year end

This year £	Last year £
34	1,249
-	174
-	-

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Note 9

Tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	1,739	-	1,739
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	-	1,739	-	1,739

9.2 Accumulated depreciation and impairment provisions

Basis	SL or RB	SL or RB	SL or RB	Straight line	SL or RB
Rate				33%	

Balance brought forward	-	-	-	1,214	-	1,214
Depreciation charge for year	-	-	-	482	-	482
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	-	1,696	-	1,696

9.3 Net book value

Brought forward	-	-	-	525	-	525
Carried forward	-	-	-	43	-	43

9.4 Revaluation

All fixed assets are recognised at cost.

Note 10

Investment assets

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Analysis of investments

Investment properties

Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes

Investments in subsidiary or connected undertakings and companies

Securities not listed on a recognised Stock Exchange

Cash held as part of the investment portfolio

Other investments

10.2 Market value at year end £	10.3 Income from investments for the year £
-	-
-	-
-	-
-	-
-	-
-	-
Total	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity’s total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments**Analysis of debtors**

Trade debtors

Due between restricted and unrestricted fund

Other debtors

Prepayments and accrued income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
43,667	24,720	-	-
31,691	-	-	-
-	-	-	-
430	670	-	-
75,788	25,390	-	-

Note 12 Creditors and accruals**12.1 Analysis of creditors**

Loans and overdrafts

Trade creditors

Due between restricted and unrestricted fund

Other taxation and social security

Other creditors

Accruals and deferred income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
1,103	-	-	-
31,691	-	-	-
- 131	3,052	-	-
- 81	174	-	-
2,100	3,539	-	-
34,682	6,765	-	-

12.2 Security over assets

None

Note 13 **Endowment and restricted income funds**

13.1 Funds held

Fund Name	Type PE, EE or R	Purpose and Restrictions
Bolton CVS	Restricted	To raise awareness to diverse communities of young people in Bolton.
Gamban	Restricted	To support the activity of the 'All Bets are Off' podcast.
Essex Community Foundation	Restricted	Awareness engagement training across the ICS plus awareness training specifically for 17-24 year olds.
GREO Leaf Pogramme	Restricted	To empower individuals who have experienced gambling harm to be maximally involved in research.
GambleAware SSF1 & SSF2	Restricted	Young People in Diverse Communities Gambling Harm Prevention Workshops (14–24-year-olds in Greater London and Home Counties).

13.2 Movements of major funds

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Bolton CVS	9,976	- 9,976	-	-	-	-
Gamban	929	-	-	- 929	-	-
Essex Community Foundation	1,961	-	- 1,670	- 291	-	-
GREO Leaf Pogramme	18,788	- 10,441	- 8,347	-	-	-
GambleAware SSF1	21,171	21,220	- 41,542	- 849	-	-
GambleAware SSF2	-	87,334	- 78,202	849	-	9,981
Total Funds	52,825	88,137	- 129,761	- 1,220	-	9,981

13.3 Transfers between funds

From Fund (Name)	To Fund (Name)	Reason	Amount
Gamban	Unrestricted fund	As agreed with funder to cover donated time	929
Essex Community Foundation	Unrestricted fund	As agreed with funder to cover donated time	291
GambleAware SSF1	GambleAware SSF2	As agreed with funder	849

Note 14

Transactions with related parties

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
		None	None

14.2 Loans

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties			None	None
Due from trustees and related parties			None	None

14.3 Other transaction(s) with trustees or related parties

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
			None	None



Section A

Independent Examiner's Report

Report to the trustees	GAMBLING HARM UK		
On accounts for the year ended	30 NOVEMBER 2024	Charity number	1196538
Set out on pages	1 to 14 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 November 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:  Date: 4 August 2025

Name: Paul Dearsley FCCA

Relevant professional qualification(s) or body (if any): Chartered Certified Accountant

Address: Aston Ley Limited
The Mill House, Street Farm, The Street,
Stoke By Clare, Suffolk CO10 8HR

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report

For the period: 1 December 2022 to 30 November 2023

Charity name: Gambling Harm UK

Charity registration number: 1196538

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Gambling Harm UK is a national charity that utilises lived experience of gambling-harm to help guide impactful and meaningful gambling-harm prevention strategies across research, education, and treatment.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Our main activities include: -through all our activities, advocating for a desperately needed and industry independent public health approach to gambling harm that calls for 1. gambling harm to be challenged meaningfully in line with the significance of harm on the population 2. gambling harm to be challenged meaningfully in line with the safeguarding concerns on children and vulnerable adults 3. gambling harm to be given a similar level of consideration in public health measures as smoking, drinking, diet, and physical activity - upskilling practicing and student health care professionals about gambling harm as a public health concern and upskilling on screening and brief interventions - delivering lived experience presentations and workshops to diverse communities of 14-24 year olds in Greater London and the Home Counties - raising the profile of gambling harm as a public health issue to key stakeholders including the Society of Occupational Medicine (SOM), Imperial College London, and Anglia Ruskin University - worked with organisations within Essex and the Mid and South Essex Integrated Care System (M&SE ICS) to raise awareness of gambling harm and to support access to treatment and sustainable recovery - supported GamLEARN in developing their CPD certified training course "Understanding gambling related harm and its links to crime" - engaging with professional bodies such as The Advisory, Conciliation and Arbitration Service (ACAS) and The Chartered Institute of Personnel and Development (CIPD) - engaged with Professor Sharon Collard at Bristol University to help run a workshop looking at how FinTechs can help reduce gambling harm - broadly engaging a cross-section of organisations to help understand more about gambling harm as a public health

		issue, tackling prevailing industry narratives and framing, and working to eliminate stigma; - publishing articles and our research on our media forums - contributed to calls for evidence
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

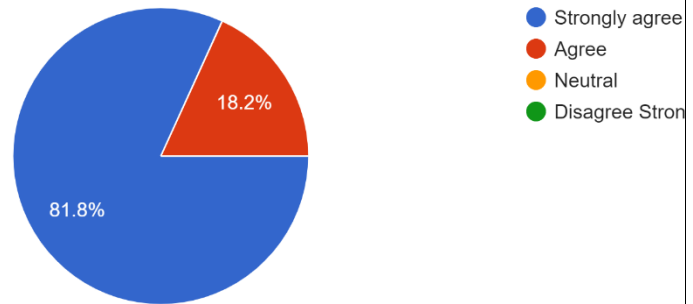
Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to	Para 1.20	a. Review of the main achievements and activities of the Charity 1. Education <u>Upskilling Medical Professionals</u> As a clinician, understanding gambling disorder and having the right skills and competences to help someone suffering from gambling harm is essential. In support of increasing gambling harm awareness of medical professionals as part of GHUK's work undertaken within the Mid and South Essex Integrated Care System (M&SE ICS), Gambling Harm UK (GHUK), delivered three "time to learn" training sessions, covering three of the four NHS Alliance's within the ICS. This resulted in a reach to over 150 practitioners. Feedback from these one-hour sessions were all very positive. Based on the evaluation feedback received from two of the sessions, over 80% of those who attended indicated that they would change their clinical practice because of the training given. Following one of the awareness sessions, GHUK was approached by the Basildon GP Training Scheme within Essex with a request to run the same session for there GP trainees. This training was delivered on the 8th November 2023, resulting in thirty three GP trainee's providing the following post training evaluation feedback:

society as a whole.

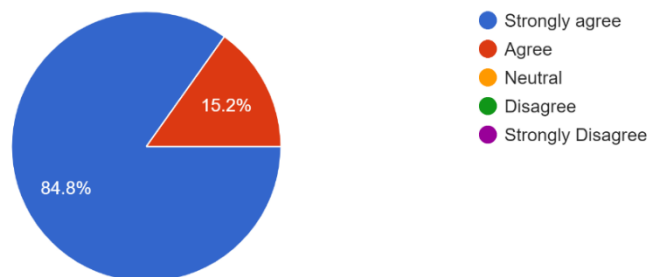
The training was helpful

33 responses



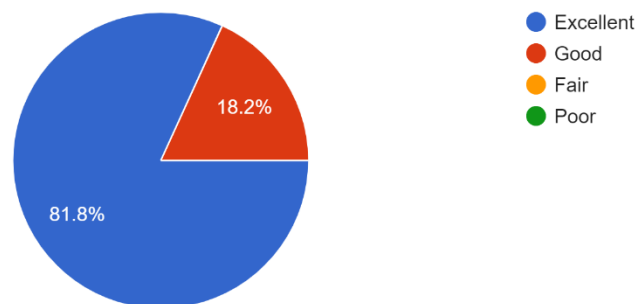
The content was relevant

33 responses



The skills of the trainers/facilitators

33 responses



2. Upskilling Medical Students – Real Patient Simulated Based Medical Education Programme

Following the successful delivery of GHUK's Real Patient Simulated Based Medical Education Programme delivered to year three medical students at the Anglia Ruskin University School of Medicine on the 28th October 2022, GHUK were asked to run the same programme again at ARU on the 10th November 2023.

The programme as last years, involved students experiencing two, eighty-minute training sessions, one with a focus on gambling disorder harm and the other with a focus on affected other gambling harm. Except for a change to two people,

Gambling Harm UK used the same lived experienced individuals to act as either the patient or facilitator as last year.

In total sixteen eighty-minute sessions were delivered during the day. Eight to the morning group of students and eight to the afternoon group.

Each session followed four distinct stages in addition to facilitator-led introductions and conclusions. These stages were:

- i. Facilitator led information dissemination,
- ii. Taking a gambling harm medical history,
- iii. Evaluating triggers, risk factors and the significance of gambling harm, and
- iv. Providing health promotion and support to an individual affected by gambling harm.

Each of the three simulation-based stages was followed by feedback using the Pendleton model. GHUK facilitators and patients are trained in building a safe and supportive environment for learning with a focus on positive feedback to build confidence in communication skills and reduced anxiety levels.

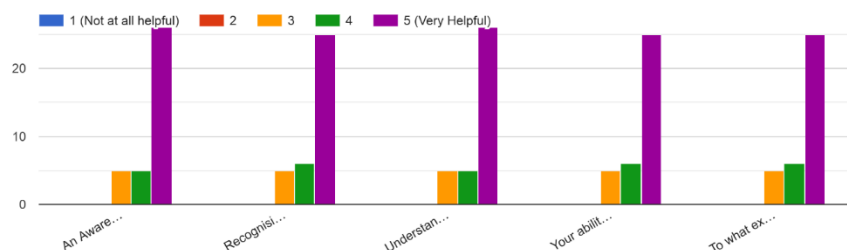
Prior to beginning the first sessions students are advised about the sensitive nature of the training and are provided with safeguarding advice which was in line with the university's local arrangements.

To assess students' evaluation of the value of their training sessions they are asked to complete an evaluation questionnaire following completion of their second session. It was explained that these were voluntary. The questionnaire asked students: "To what extent have the sessions helped build your understanding, skills, and confidence towards?"

- An awareness of gambling related harm.
- Recognising the signs of gambling-related harm.
- Understanding of how gambling-harm can be initially assessed with empathy and sensitivity.
- Your ability to assess the need for, organise and deliver health promotion to patients affected by gambling-harm.

They were also asked "To what extent do you think the lived experience delivery of the sessions helped you to learn?"

To what extent have the sessions helped build your understanding, skills and confidence towards (rate between 1-5 where 1 is not at all helpful and 5 is very helpful):



The scores returned resulted in following average scores for each aspect: Q1 4.58; Q2 4.46; Q3 4.58; Q4 4.46; Q5 4.46 out of a maximum average score of 5.

When compared to the scores on the same questions recorded by the previous year's students at the first ever event on the 28th October 2022 which were: Q1 4.97; Q2 4.68; Q3 4.78; Q4 4.67; Q5 4.94, results were very slightly lower but all still indicated a high positive value as assessed by the students for each part.

		In addition to the quantitative feedback, students were also asked to provide qualitative feedback on what they liked most about the session. This feedback was overwhelmingly favourable. Some examples being: • The personal stories really helped to quantify the impact gambling has both on individuals and their loved ones. • Hearing true stories to open our eyes on how to speak and deal with these difficult situations which are hard to talk about. Very informative and needs to be addressed to make us better doctors. Please do come back this session has been amazing. • Time given to a subject that has often been neglected in medical training. A massive thanks to everyone who gave their time and shared their incredibly difficult experiences as it has been a very helpful training experience and will hopefully serve to make us better and more compassionate healthcare professionals. • Speaking to people with real experiences, made consultations feel more real and sensitive allowing us to practise empathy. 3. <u>Upskilling Medical Students: New training programme</u> Following the success of GHUK's - Real Patient Simulated Based Medical Education (RPSMBE) Upskilling programme developed in 2022, GHUK developed a new training programme for medical students in May 2023. This was in response to a request from Imperial College London to deliver gambling harm awareness training to their year one medical students. The feedback on the new programme which was delivered to 51-year one medical students at Imperial college on the 5th June 2023 was excellent and GHUK will be now looking to offer this programme to medical schools along with its RPSMBE programme. The new programme has been designed to achieve two learning objectives for the students: · The first is to help them achieve an understanding of gambling harm as a public health issue. · The second is to increase their understanding from a clinician's perspective. A short summary of the evaluation feedback from those students who attended these new workshops, along with testimonials from Doctors Donovan and Thakerar who GHUK worked with to plan the new programme are shown below: "The workshop by Gambling Harm UK for Imperial medical students was really impactful. It broke down the complexities of gambling harm and provided unique insight through lived experience which set it apart from conventional teaching methods. Students gained both practical skills to identify and address gambling harm, and a wider awareness of the need for a multi-faceted, population level approach in tackling the harm from gambling. I strongly believe that all medical students should have the opportunity to attend a workshop like this. Thank you, John, and Ben!" <i>Dr Molly Donovan</i> "The session delivered by John and Ben for our medical students was a powerful call to action. The blend of neuroscience, data on harms from gambling including on affected others, film clips, lived experience and discussing what clinicians and wider society should do, seemed to resonate with our students. There were plenty of thought-provoking questions and responses throughout the session". <i>Dr Viral Thakerar</i>
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Student feedback:

At the end of each of the one hour and fifty-minute sessions, students were asked: "Would you prefer more, less, or the same amount of learning on gambling harm at the Undergraduate level?"

Responses given by group attendees were as follows:

Group 1: 27 attendees (17 responses submitted via Menti)

Less	More	The Same
0	3	14

Group 2: 24 attendees (13 responses submitted via Menti)

Less	More	The Same
0	1	12

4. Preventing Gambling Harms in Diverse Communities Programme (PGHDC)

As part of our agreement with Young Gamers and Gamblers Education Trust (YGAM), GHUK continued to deliver its awareness training to young people as part of the PGHDC pilot programme. This pilot programme concluded on the 31st July 2023.

As part this programme, GHUK was required to deliver training to 8000 young people over the full period of the pilot. Between 1st December 2022 and the 31st July 2023 GHUK delivered to a further 2835 young people resulting in GHUK reaching 8366 young people in total during the pilot period, exceeding its target by 366.

In all six outcome measures established for evaluating the value of the programme for young people, there was a significant increase in knowledge and understanding about gambling and gaming harms when comparing pre-and post- workshop results. The highest point increase was in young people stating that they are aware of the skills and tools that can be used to prevent gambling harms.



Following the success of the pilot programme, GHUK sought funding from the system stabilisation funds allocated via GambleAware to continue its ability to offer free PGHDC training to young people across London and the Home Counties.

System stabilisation funding was awarded to GHUK in November 2023 to support delivery through to end of March 2024. This has enabled GHUK to restart its free training sessions.

2.0 Improving the Health and well-being of those suffering from Gambling Harm

2.1 Working within Essex and the Mid & South Essex Integrated Care System (ICS)

	Throughout the year GHUK continued to build upon the work it had started within Essex and the Mid & South Essex Integrated System (M&SEICS) during the previous year. This was partly supported by a small grant awarded from the Essex Community Foundation. 2.1.1: <u>Creating Connectivity, Developing Capability and Maximising Capacity</u> The focus of the work delivered by GHUK was informed by an outline strategic model that it has developed to respond to gambling harm as an integrated approach across a health and care system. At its simplest level it consists of three linked strands which are, creating connectivity within a system, whilst simultaneously helping to develop capability and maximise capacity. What this means is briefly described below: <u>Creating Connectivity</u> <i>Bring the right people and organisations together, with the purpose of focusing on gambling harm as an important public health issue, and gain recognition that an integrated joined up approach is essential for delivering the required response.</i> <u>Developing Capability</u> <i>Help to support the development of capability through increasing awareness of gambling harms and their impact on local population health. Thus, enabling the right people and organisations to assess how they can best bring their knowledge, skills, and other resources to help to respond to the issue in question and</i> <u>Maximising Capacity.</u> <i>Help to maximise system capacity by:</i> <i>- providing support to address any access barriers and to help reduce avoidable demand through assisting with prevention measures such as educating young people around risks of gambling.</i> <i>- engaging the voluntary sector to assist with signposting of individuals with gambling harm to relevant support or treatment services and where relevant offer their own services to help with achieving sustainable recovery from gambling harm and</i> <i>- developing a clearer understanding of need for services so that appropriate support can be commissioned.</i> It is also based on creating system ownership of the issue and not dependency on one organisation or GHUK as a charity. This is important to achieve sustainable service delivery. 2.2.2 <u>Activities delivered.</u> The work GHUK has progressed during the last year involved the following: Running awareness sessions for primary care practitioners at the Alliance Level. Within the Mid & South Essex ICS there are four of these. (This work has already been referenced earlier in this report under GHUK's educational work and the training delivered to GP's and other clinical practitioners within the M&SICS). Engaging with key system organisations such as the Mid & South Essex NHS Foundation Trust and Provide CIC. Engaging with the Community and Voluntary Sector (CVS) via the various CVS district council organisations which exist across the ICS. and Providing access to free preventing gambling harm training to a group of schools
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	within Braintree, Chelmsford, and Maldon. Also, to young people aged 17-24 years old at both the Anglia Ruskin University and Writtle College, all of whom form part of the Mid Essex Alliance. In general terms the work GHUK has delivered has involved running awareness sessions for these various groups designed specific to their area of focus. Examples of testimonials received confirming the value of GHUK's contribution towards responding to gambling harm and the public benefit focus of the charity's efforts are shown below: 1. Mid and South Essex NHS Foundation Trust <i>"John Gilham, Chief Executive of Gambling Harm UK, attended the Mid and South Essex NHS Trust's monthly "5pm Improvement Club" on 6 September 2023, providing a virtual session to Trust and broader health care system staff about gambling harm, what it is, some of the drivers and consequences, as well as some signs of harm, and why and how to support people affected.</i> <i>John gave a passionate, informative, and insightful talk which was hugely valued by the audience, and feedback during and following from attendees was that the topic was very important, and they had learned a lot from the presentation.</i> <i>Colleagues from clinical, corporate, and operational teams posed questions to John to better understand how we could improve both as a care system and an employer in raising awareness of gambling harm and reducing stigma.</i> <i>As a result of this talk, a number of links and materials have been shared with the Trust and we will examine our current practice to identify where we can improve. We very much appreciated John's contribution and are keen to support Gambling Harm UK in their vital work to help our population in this area".</i> Charlotte Williams Chief Strategy & Improvement Officer 2. Maldon and District CVS <i>"John speaks openly and informatively about his experience of gambling harm which resonates effectively with professionals in the voluntary sector. Often these professionals are well placed to understand the impact gambling can have on individuals and families.</i> <i>He is a compelling advocate for driving change and through Gambling Harm UK is able to effect that change.</i> <i>John has spoken at a community forum to the local sector which has led to opportunities to inform local asset mapping and signposting work, connections into mental health and men's health work and he is also able offer bespoke training.</i> <i>Gambling harm is often hidden and resources to help people affected not as easy to come by as other addictions so the work being undertaken by John and the team at Gambling Harm UK has the potential to be vitally important".</i> Sarah Troop Director 3. Castle Point Association of Voluntary Services (CAVs) <i>Gambling Harm UK's endeavours are dedicated to the prevention and reduction of gambling harm. John Gilham, Chief Executive presented to an audience of over 100 people from local community organisations, health and social care, the Leader of Castle Point Council and the Mayor of Castle Point at CAVS Community event on the 25th October 2023.</i>
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	<i>John's presentation was compelling as he transparently spoke about the impact that gambling has not only on the person with the addiction but their family members, and others associated with them. The statistical detail that was presented, evidenced the scale of the challenge that faces our nation. Accessibility to on-line platforms, sophisticated and appealing marketing features strongly with not only the mature target audience but unfortunately with the rapidly growing younger population.</i> <i>CAVS membership groups are influential in their community and provide assistance and support to so many. As enablers the learning from John's presentation of further educating and influencing on the subject of gambling harm, will be invaluable".</i> Janis Gibson Chief Executive Officer Castle Point Association of Voluntary Services (CAVs) <u>2.2.3 Working with the East of England (EoE) NHS Gambling Treatment Service</u> In support of increasing access to NHS treatment services for those experiencing gambling harm, GHUK has worked with the new EoE NHS Gambling Treatment Service to promote the availability of this new service across Essex and the M&SE ICS. This has involved sharing details of this new service as part of GHUK awareness sessions. The value of GHUK's contribution to the new treatment service provider is indicated in the testimonial received from them below: <i>"Gambling is impacting so many lives across all of our communities and it will be critical, as with other public health matters that we work together to raise awareness, learn together and ensure support is as easy to access as possible should it be needed.</i> <i>By working together with Gambling Harm UK and through the connections they are creating and opening, we can contribute more widely together in preventing the harm experienced and reducing any blocks that may exists for people who want to reach out for support".</i> Andrew Ryan Operational Team <u>2.4 Providing a focus to Gambling Harm in Thurrock,Essex.</u> <u>2.4.1. Thurrock CVS</u> Through contacting Thurrock CVS to discuss how GHUK may be able to help in raising awareness in this unitary council area about gambling harm, a strong partnership relationship has been established with them. The initial outcome of this relationship led to GHUK working with Thurrock CVS to bring together Healthwatch Thurrock and the EoE NHS Gambling Treatment Service to help organise and run a half day gambling harm awareness workshop for voluntary, community and statutory partners across Thurrock on the 13th November 2023. As part of the workshop, Dr Kishan Patel (Chair of Trustee's) delivered a presentation on "Gambling Harm as a Public Health Issue" and John Gilham CEO shared his lived experience of gambling harm as an affected other. Feedback from participants at the event included the following comments:
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"It highlighted and made me more aware of how much gambling is a problem in so many lives and the impact it has on the family. Support is vital to those affected by this. I really enjoyed it and took a lot away from the event".

"An excellent event and well presented, the lived experience was so valuable and gave the audience the opportunity to think about the bigger picture and how they may be in touch with someone with gambling problems".

"I am glad I joined the event today. Really useful and eventful. I will be more confident in recognising issues and helping and signposting people in the right direction".



GHUK was also invited to a Thurrock CVS – Let's Talk Session on the 21st November to deliver a further presentation on Gambling Harm to further voluntary and community sector members including the Thurrock Recovery College.

GHUK looks forward to building on this partnership with Thurrock CVS during the next year to improve support for those experiencing gambling harm in this area of Essex.

2.4.2: Thurrock Government - Public Health

As with the Thurrock CVS contact was also made by GHUK with the Head of Public Health (Public Mental Health and Vulnerable Populations) within Thurrock Council.

This link has enabled GHUK to initiate further discussions about gambling harm within the Thurrock area.

In addition to the Head of Public Health joining the half day workshop event referenced above, they also arranged for GHUK to be invited to present to the Southend, Essex, and Thurrock Suicide Prevention Board on the topic of gambling harm on the 29th November 2023.

One outcome from this has been that GHUK was contacted by the Southend Safeguarding Partnership (SSP), and this has led on to support being given by GHUK for the development of an e-learning module by SSP.

2.5 Provide CIC

Following a request from Provide CIC, GHUK ran a two-hour gambling harm awareness session for a group of their staff. As the organisation within Essex who has been commissioned to run the Essex

Wellbeing Service, following the presentation, GHUK was asked if they would work with them to develop a “Let’s Talk Gambling Harm” training package for mental health first aiders across Essex.

Details of this were released during November 23.

<https://essexworkingwell.co.uk/whats-on-at-essex-working-well/working-well-launching-gambling-harm-awareness-training-for-your-workplace>

GHUK looks forward to progressing this work during the next year and helping to make a further difference for those experience gambling harm in Essex.

2.6 Gambling Harm Prevention – Awareness Training for young people 17-24 within Braintree, Chelmsford, and Maldon in Essex

Supported through the grant from the Essex Community Foundation, GHUK was able to offer access to free gambling harm awareness workshops for year 13 (upper sixth form) students in schools and for young adults up to 24 years of age in colleges and universities within the areas of Braintree, Chelmsford, and Maldon.

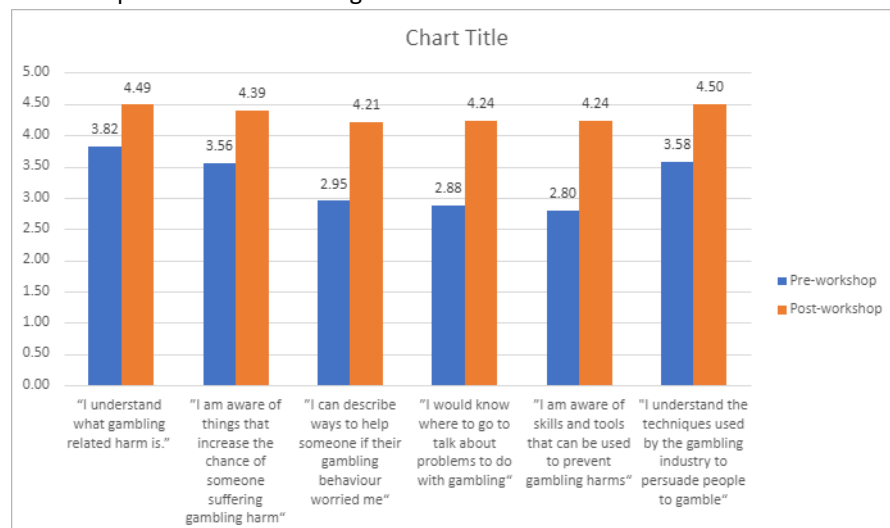
As part of this GHUK developed a new gambling harm awareness programme which has been called “Mental Health Matters”.

As at the end of November 2023, this has been delivered to four schools, to nursing students in their first year at Anglia Ruskin University and to residential students at Writtle College.

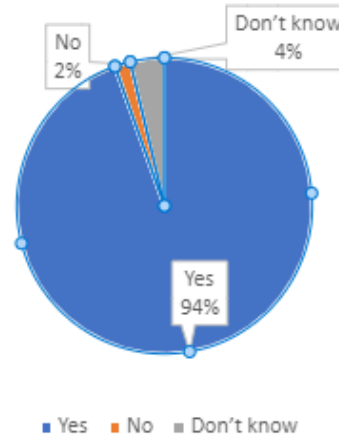
Those attending are asked to complete a voluntary feedback questionnaire. Of those who had attended by the 30th November 2023 a total of 388 evaluation questionnaires have been returned.

Like GHUK’s PGHDC awareness sessions for young people, six outcome measures are evaluated along with asking students for their views as to whether they feel more informed about the risks of gambling harm and whether after attending the workshop they feel it would be helpful to other young people their age.

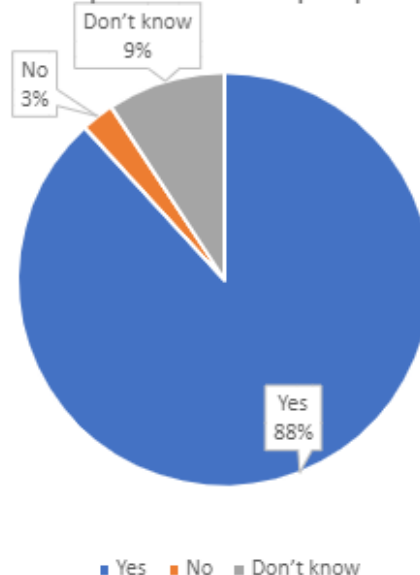
Feedback provided the following results:



After attending this workshop, I feel more informed about the risks of gambling harm?



After attending this workshop, I feel it would also be helpful for other people my age?



As with results from the GHUK PGHDC sessions, GHUK's new awareness programme for young people is equally receiving positive feedback from those attending the sessions.

Similarly, testimonials from senior teaching staff at the schools confirm the value of the sessions for their students:

Braintree Sixth Form

We had a visit from John and Darren on 7th November which was both informative and engaging. John was really proactive at getting this organised - meeting me on Teams to go through the format and content of the talk and sending materials for presentation and to distribute to students in plenty of time. The presentation was powerful, and the first-hand accounts made the students really take note and engage which led to some interesting conversations after the session and a clear awareness of the way gambling habits can start and develop. We would definitely book this session again.

Catherine Dunton
Head of Sixth Form
Notley High School & Braintree Sixth Form

The Boswells School

Students found the session engaging and informative. The impact of Ben's story was what students talked about following the session and many of them hadn't thought about the wider impact of gambling. This session has importantly raised student awareness of issues surrounding gambling.

Mrs A. Whitehead.
Head of Sixth Form
The Boswells School

3.0 Supporting Wider Conversations around Gambling Harm

3.1 How FinTechs can reduce harm from gambling.

GHUK was approached by Professor Sharon Collard who is the Research Director at the University of Bristol's Personal Finance Research Centre in early 2023 to ask if the charity could provide lived experience input into an event, she was organising looking at how FinTechs can reduce harm from gambling.

The event was planned and then held in July 2023 and brought together a team from the Personal Finance Research Centre at Bristol University, FinTech West and GHUK who together delivered a workshop to consider how those organisations who represent the FinTech industry can help reduce harm from gambling.

As Professor Collard referenced in her blog following the event, " This was a great example of "grounded innovation": bringing FinTechs together with people who have lived experience of gambling harms to focus on real-life issues and how to solve them".

The workshop looked at difference examples of how Fintech's can help reduce gambling harm which covered:

- Data-driven intervention
- Enhanced friction and control measures
- Joint Accounts
- Help to rebuild financial recovery and
- Make gambling harms a normal thing to talk about

Two of the comments received back from participants provided an insight to the value of this event that GHUK had contributed to:

"Thank you so much for speaking to us in Bristol today. You really brought home how important it is for financial service providers to engage and to think bigger and better about how we can prevent and reduce harm and aid recovery. And for me most importantly, some immediately actionable insights which we can do something to address now in our own lending practices. Every step in the right direction, however, small, is very valuable in making change."

James Berry CEO, Great Western Credit Union.

"Thank you for organising such a fascinating yet poignant discussion. Matthew Barr, John Dyer, and I left energised planning how we at Moneyhub can do more to support those affected by gambling harm and how financial institutions can position themselves as a first line of defence to protect those who are vulnerable."

Jonathan Bell, Sales Director (Decisioning), Moneyhub.

3.2 Hammersmith, Fulham, Ealing, and Hounslow (HFEH) MIND

	Following GHUK being approached by HFEH MIND, Julie Martin (Associate) and John Gilham CEO participated in an event they were organising to highlight mental health matters in men and links with gambling harm. GHUK were pleased to be able to support this event and deliver two presentations on the day. GHUK were also grateful to receive the following feedback from them following the event. <i>"I wanted to take a moment to express my heartfelt gratitude for your exceptional keynote presentations at our above event on 17th Nov 2023. Your insights, expertise and lived experience made a significant impact on everyone in attendance.</i> <i>The depth of knowledge you shared, created an inspiring and memorable experience for all of us. You seamlessly connected with the audience, leaving us feeling motivated and empowered to act.</i> <i>Moreover, I greatly appreciate your willingness to share personal anecdotes and real-world examples.</i> <i>This added a relatable and human element to your talk, making the content even more accessible and relatable. Your presence truly elevated the quality of the event, and I believe your keynote presentations will have a lasting impact on the attendees. I have already received numerous positive comments and feedback from participants who found your presentations both enlightening, overwhelming and thought provoking".</i> Yvonne Jones Interim/Acting Director Adult Services & Safeguarding Adults Lead 3.3 <u>Supporting GamLEARN</u> GHUK was pleased to be able to support GamLEARN when approached by them to assist with their plans to develop a new training programme. Over a period of three months GHUK worked closely with GamLEARN to design and then develop the training product that they now offer as part of their training portfolio "Understanding gambling related harm and its links to crime". Being able to support other charities who operate within the gambling harm sector is important to GHUK and we were pleased that we were able to contribute to the work GamLEARN are delivering. 4.0 <u>Research and Publishing Activities.</u> 4.1 <u>Research</u> GHUK published the following two papers during the last year: • Upskilling student doctors on gambling harm through real-patient simulated-based medical education (RPSBME) and • Do gambling games have a particular appeal to children. The conclusions from these two papers were: 1. Our charity's RPSBME medical education course on gambling harm was an important step in preparing medical students to tackle this growing public health concern. By using a simulation-based format with individuals with lived experience, the course provided a hands-on and immersive learning experience that helped the medical students to develop their skills, knowledge, and attitudes in a practical and impactful way. We believe that this type of education is crucial for healthcare
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	professionals, and we will continue to advocate for its importance in undergraduate education. As shown earlier in this report. GHUK has re-run this same programme at the Anglia Ruskin University School of Medicine this year and again students reported finding that this course is seen of value by them in preparing for helping those they will come into contact with gambling harm as their careers progress. 2. Whilst the survey was limited in scope and the participants were non-representative of the national population, its results indicated that the gambling games in the survey have a particular appeal to children. Indeed, across eleven of the fifteen ads in our survey, a majority of respondents identified at least two of the three ASA's themes as being causative towards particular appeal to children and young people. While GHUK welcomes the strengthening of ASA guidelines which took place in October of 2022, the guidance based on a 'strong appeal' rather than a 'particular appeal' does not appear to have yielded a marked reduction in the availability of games selected in our survey. Following the survey GHUK wrote a letter of complaint to the ASA. The response we received, maintained that the ASA was not failing to enforce standards. However, they committed to contacting each company in our report to 'remind them of their responsibilities and highlighting any particular areas of concern'. They also committed to conducting a monitoring exercise this October (one year after the new guidance was published) to assess 'whether there still remain any concerns about gaming tiles and strong appeal to under-18s'. GHUK look forward to seeing the results of this exercise once completed by the ASA. <u>4.2 Reviews of practices and procedures to reduce risk of gambling harm.</u> In support of reducing gambling harm, GHUK carried out two reviews of existing systems with the aims to assess their effectiveness. These looked at: • Processes used by London Boroughs to reduce risk of under-age gambling in betting shops and • The robustness and effectiveness of MOSES (Multi-operator self-exclusion scheme) <u>4.2.1 Processes used by London Boroughs to reduce risk of under-age gambling in betting shops.</u> GHUK sought information on measures to prevent underage gambling in betting shops by sending freedom of information requests to all 32 London Borough Councils requesting information on current or past 'test purchasing' exercises they have carried out in betting shops. Of the 32, 31 complied with the request, only Hounslow council did not provide the information in the required time for FOI requests. Of those 31, only two, Redbridge, and Waltham Forest currently advised that they undertake test purchasing. Redbridge having tested 12 locations in April 2023 as part of its yearly testing (all passed), and Waltham Forest having conducted 77 of which 69 passed and 8 failed to prevent a bet being placed by the minor (a failure rate just over 10%). None of the other councils reported having carried out any test purchasing for at least 5 years and whilst varying reasons were given for this, the overwhelming response from councils was that they undertook testing based on intelligence
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	reports and no complaints had been received. Many councils also mentioned a lack of resources and the need to prioritise other issues. Protecting young people from the risk of gambling harm is a high priority. One part in achieving this is to restrict access to betting shops, process exists to achieve this, however without a comprehensive system of testing we believe risk remains. Whilst most councils reported a lack of intelligence reports, we believe that testing should be proactive and not reactive. Of the two boroughs which did undertake testing whilst one reported a 100% success rate, the other had a failure rate of just over 10%, indicating that some young people are not prevented from gambling, which is illegal below the age of 18 thus opening them up to risk of gambling harm. As part of the London Mayors call for evidence on “Health impacts of gambling in London” referred to later in our report, GHUK has submitted the results of its study as part of its evidence to assist with the Mayors review. <u>4.2.2 The robustness and effectiveness of MOSES (Multi-operator self-exclusion scheme)</u> Following reports from our community detailing failures by betting shops to enforce self-exclusion via the Multi-Operator Self-Exclusion Scheme (also known as MOSES). GHUK launched an investigation to document the effectiveness of MOSES from start to finish. Whilst we found some strengths in the scheme's initial process, particularly the staff member dealt with, in the actual tests, all 15 Betting Shops and five operators failed to enforce self-exclusion. Our investigation could only be a limited one, involving a single member of the charity’s research team signing up to MOSES to be excluded from betting shops in their local area in London, as such, it should not be used to assess the overall effectiveness of MOSES nationwide. Following the review GHUK sent its results through to MOSES. GHUK received an almost immediate response from the Head of Marketing and Communications at GAMSTOP, who had recently taken over the operational management of MOSES. This subsequently resulted in a constructive meeting between GHUK and GAMSTOP representatives, which looked at the learning which could be taken from GHUK’s review and how this could be used to help support the work that GAMSTOP was already undertaking to strengthen the MOSES system. GAMSTOP advised they valued GHUK’s review and its lived experience input and have requested GHUK’s support going forward. The CEO of GHUK, decided not to publish our report on this work as he felt it could undermine the work that GAMSTOP were undertaking to strengthen systems and it could also represent a risk to those who currently sign up for the service, for example it may reduce some of the psychological benefits of the barrier effects of committing to the system if individuals felt they were unlikely to be challenged and prevented from entering a betting shop. <u>4.3 Articles:</u> In support of the work GHUK is undertaking to raise awareness of gambling harm. A short article was published titled “Addressing Gambling Harm in the Workplace- A business priority or not”. Copies of this were sent to a number of organisations for their information. <u>4.4. Calls for evidence.</u> During the last year, GHUK submitted responses to two calls for evidence. These had been issued by:
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		• The APG Northern Ireland, who were seeking evidence as part of assessing “Public health approaches to gambling related harms in Northern Ireland and • The Mayor of London who was seeking evidence as part of assessing “The health impacts of gambling in London.” 4.5 <u>Lived Experience Access Fund:</u> Gambling Harm UK has been selected to co-administer LEAF, alongside Thrive Recovery. LEAF is a pilot aiming to increase involvement of individuals with lived experience to research. With funds from the Academic Forum for the Study of Gambling, the LEAF panel is tasked to establish a Lived Experience Access Fund to support, upskill, and empower people with lived experience (LE) of gambling harm to actively participate in the research process to reduce gambling harm. Specifically, the Lived Experience Access Fund will be used: for upskilling and personal development of those with LE by providing funds that will assist access to training opportunities that will better enable people with LE to participate in the research process. to remove access barriers that may prevent those with LE from attending, contributing, and participating in the research process/creation of projects, and conferences by providing funds to reimburse registration fees, travel, and accommodation expenses, etc. to empower people with LE to actively participate in the research process to reduce gambling harm in other unanticipated ways.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	All funds received are from personal donations and awareness raising. During the year GHUK launched its “Lifesaving opportunity appeal”. Despite this generating interest in the charity’s activities, the level of donations received were small. This remains an area that GHUK would be looking to develop in the future.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity has total funds at 30 November 2023 of £126,832 of which £107,683 is held in the Charity's bank account. The Trustees are satisfied that the Charity is in good financial health.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees aim to maintain reserves at a level which would cover any future commitments or expenditure.
Amount of reserves held	Para 1.22	The Charity has total reserves at 30 November 2023 of £126,832.
Reasons for holding zero reserves	Para 1.22	The Charity has no intention to ever have zero reserves other than should it be decided to end the Charity and transfer any remaining reserves to another Charity with compatible objectives.
Details of fund materially in deficit	Para 1.24	Not applicable.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No uncertainties.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	As of the 21st September 2023, Gambling Harm UK was removed from the RET list as per our trustees request. This was following an unsolicited approach by a gambling operator offering a £25,000 donation from their 'dormant balances' which the trustees decided to reject per the perceived implications. We note that while being on the RET list from 23rd June 2021 to 21st September 2023, our organisation received less than £500 from one single unsolicited donation from the industry.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Our co-founders have been keenly involved in building a sustainable organisation and have donated significantly in time and incomes to the organisation since inception in 2020. Their altruistic efforts have inspired a wider team to help build up an organisation from scratch with a meaningful portfolio of work. This has culminated in a financial reserve that has been built uniquely largely from the teams' altruistic efforts. We are a relatively newly started lived experience organisation created with a purpose around a desperately needed public health approach. As a newly started organisation without significant industry funding, we have been eagerly awaiting proposed changes in control and size of RET funding. We note and reflect on the Gambling Act Review being finally announced in December 2020, relatively soon after our inception, only to be followed by a series of delays.

		Sadly, industry efforts to portray gambling harm as a minimal public health issue seem to prevail across key decision makers and organisations. The delays to meaningful progress have further encouraged our resolve to continue to call for consideration of the health burden of gambling harm (instead of only referencing prevalence numbers – which have not been ‘small numbers’ for well over a decade). Obtaining funding for many of our effort areas has been extraordinarily challenging. Unfortunately, there has been and continues to be a lack of funding opportunities that could further our areas of interest in more directly enacting a public health approach and in medical education. Our principal source of funds has been the Gambling Commission’s regulatory settlement fund, indirectly through agreements with YGAM and more recently, GambleAware. These have been restricted towards our activities around our awareness workshops to 14-24 year olds in Greater London and the Home Counties. At the end of our agreement with YGAM, we no longer had any significant expected revenues due to the closure of the Gambling Commission’s regulatory settlement fund. This led to us being unable to retain our full-time staff and therefore has set us back significantly. Towards the end of the charity year, the Chair secured funding from the System Stabilisation Fund from GambleAware which has allowed us to continue our lived experience awareness workshops in Greater London and the Home Counties for a further six months. The chair has agreed with the funder to work on donated time principles as the project manager in the interim to help stabilise and strengthen the charity’s financial position. Due to these changes along with the current CEO’s planned retirement at the end of the year, we expect a reduced level of activity in the next charity year while we await legislative and regulatory changes to funding. However, we will continue to be open and innovative to meaningful and impactful ways to bring about a public health approach to gambling harm.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed
How is the charity constituted?	Para 1.25	CIO - Foundation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed. New trustees are appointed where they have the necessary skills to contribute to the charity's management and development. When new trustees are appointed, they are given an introduction to the work of the trustees and provided with the information to fulfil their roles, with professional training to be provided if the individual requires it.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Board of Trustees consists of 5 members, each of whom bring a particular strength to the governing and oversight of the charity. The membership of the Board of Trustees and their skills and experience are detailed below: <u>Dr Kishan Patel</u> Kishan is a practising NHS doctor and a recent graduate of Imperial College London. He passionately spearheaded the organisation's founding and start-up. Kishan has and continues to voluntarily lead the organisation in several areas, including entrepreneurially as the founding CEO of the CIC, strategically as the founding chair of trustees of the CIO and operationally across multiple areas. Since the organisation's inception, Kishan has yet to take any financial or material compensation. Furthermore, he donates all income related to his work around gambling harm to the charity. Towards his ambition of developing an independent charity that is sustainable and to minimise any apparent or actual conflicts of interest, Kishan has also yet to take any funds from the charity for the costs he has personally incurred in travel, accommodation, equipment, or otherwise. Kishan is powerfully motivated by his childhood experience of gambling harm, which he continues to feel the impacts and effects of today. Kishan lost his dad at age 15 and consequently struggled with bereavement for several years, which disrupted his

	studies and ambition towards helping others through medicine. Despite presenting to healthcare professionals for a range of physical and mental health issues throughout his childhood and adolescence, Kishan had never been asked if gambling harm could be underlying these presentations. It was in his fourth year of medical school that he first came across gambling as a 'hidden epidemic' while undertaking extracurricular research into neglected health issues. Upon confronting his repressed experiences of gambling harm, Kishan knew he had to do something to change the status quo and challenge the prevailing industry narratives that minimise, deflect and prevent gambling harm from being recognised and tackled as a significant public health and safeguarding issue. Kishan is one of the NHS Clinical Entrepreneur Fellows and benefits from experiences in strategy consulting, health-based research, health tech, start-ups, and financial services. <u>Christopher Gilham</u> Chris is the other co-founder of the charity. He has a MSc in Strategic Procurement Management, and he currently works as a Commercial Manager for Transport for London. He has personally experienced gambling harm, as well as alcohol dependence. He has been gambling free and sober since October 2017. In his Trustee role, Chris provides commercial advice to the charity plus he also uses his lived experience to provide advice to the charity and its employees on the design and content of the charity's training and awareness materials. His wide network of contacts across both the gambling support charity sector, together with his links with both politicians and people within the healthcare sector also enables him to provide support to Trustees and the Chief Executive on the development of the charity's strategy. <u>Lesley Buckland</u> Lesley's professional background is in Human Resource Management. Lesley held senior management roles in Industry and within the NHS. In the latter part of her career, she was Head of an Academic Department and the Director of the Institute of Vocational Learning, Faculty of Health and Social Care, based at London Southbank University. Lesley also held non-executive roles in the NHS for over twenty years. Lesley most recently was the Deputy Chair and Chair of the Audit Committee at a CCG, she also had the lead Lay Member Governance role, which included working across the Health System with the creation of Integrated Boards and Care Systems. Structure, governance, and management (continued)
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	Lesley was Chair and continues as a Trustee of a Charity /Social Enterprise, focusing on the Care of the Elderly with an emphasis on supporting the well-being of clients with Dementia. In her Trustee role Lesley takes an overarching view on the charity's governance and human resources processes. <u>Marie-Claire Conlin</u> Marie-Claire was born and raised in Newcastle-upon-Tyne and now lives in Toronto, Canada. She holds a Master's degree in Psychology and currently works as an Education Specialist, specialising in providing training to mental health and addictions professionals about gambling, gaming and problem technology use. Before this, she worked for many years supporting and teaching young people experiencing social, emotional and mental issues and learning difficulties/exceptionalities in the United Kingdom. She has a passion for research, knowledge translation and providing accessible education. Marie-Claire identifies as an individual with lived experience of affected other harms, including alcohol use, gambling behaviour and mental health concerns. As a Trustee she is able to bring both her professional knowledge and experience as well as the learning from Canada in the fields of gambling harm. This enables her to offer advice and support to the charity and its employees on the design of its training and awareness materials. Her awareness and interest in addressing the stigma around gambling also allows her to help drive and inform the charity's work in this area. <u>Craig Spencer</u> Craig is an experienced policy professional who has worked on policy spanning across both central and local Government. He currently works within the Police Integrity Unit at the Home Office developing and maintaining the framework for a police complaints and discipline systems and providing oversight for high profile misconduct and corruption cases. He previously worked for the City of London Corporation as part of their Police Authority leading on custody and vulnerability, where he was also a Director for the Independent Custody Visitor Association. He was also the Chair of City Pride, the LGBT+ Network for the Corporation. As somebody himself who stopped gambling 5 years ago and has witnessed gambling harm, he is passionate about helping others. As a Trustee, Craig provides support around policy development as well using his lived experience to help develop the charity's strategy and some of its awareness and training materials. <u>John Gilham - Chief Executive Officer (CEO)</u>
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		With regards to executive leadership John brings a breadth of knowledge and experience to the charity. He has significant previous experience as both a chief executive for nine years within the NHS and then as a non-executive director where in his last role he was the Deputy Chair of the Mid Essex Clinical Commissioning Group. John was appointed to the CEO role in September 2022 and during the last year has been able to firmly establish GHUK as a recognised charity within the gambling harm charity sector. He has overseen the development of the charity's strategic model for responding to gambling harm at a system level and how enabled the charity to successfully deliver its priorities. John is also an affected other as the consequence of his son having suffered with gambling disorder. Most of the charity's workforce whether as employee's or consultants are individuals with lived experience. This will continue to be the aim of the charity's workforce strategy going forward where such individuals can be found with or trained to acquire the competencies and skills needed to fulfil our purpose. The Trustees make all strategic decisions and support the CEO and staff to carry out these decisions. The Board appoints the CEO, and a Board member will attend interviews of senior management. All other staff appointments are made internally. The day to day running of the organisation is delegated to the CEO and senior management. However, any invoice or payment exceeding £10,000 has to be approved by a Trustee and expense claims or invoices from any Trustee or the CEO requires authority from two other Trustees before it can be paid.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Gambling Harm UK
Other name the charity uses	Gambling Education Network
Registered charity number	1196538
Charity's principal address	Gambling Harm UK 86-90 Paul Street London EC20 4NE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Dr Kishan Patel	Chair		
2	Christopher Gilham			
3	Marie-Claire Conlin			
4	Lesley Buckland			
5	Craig Spencer			
6	Andrew Nicol	Treasurer	From 18 December 2023	

Corporate trustees – names of the directors at the date the report was approved

Director name		
Not applicable		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Not applicable		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

--

Declarations

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)		
Full name(s)	Dr Kishan Patel	
Position	Chair	
Date	09/06/24	



GAMBLING HARM UK			Charity No (if any)	1196538	CC17a
Annual accounts for the period					
Period start date	01/12/2022	To	Period end date	30/11/2023	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Restricted			Total this year £	Total last year £
			Unrestricted funds £	income funds £	Endowment funds £		
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	7,566	-	-	7,566	71,990
Activities for generating funds		S02	14,486	-	-	14,486	-
Investment income		S03	4	-	-	4	1,683
Incoming resources from charitable activities		S04	-	93,686	-	93,686	120,681
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	22,056	93,686	-	115,742	194,354
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	23,186	61,644	-	84,830	98,434
Governance costs		S11	-	-	-	-	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	23,186	61,644	-	84,830	98,434
Net incoming/(outgoing) resources before transfers		S14	- 1,130	32,042	-	30,912	95,920
Gross transfers between funds		S15	3,028	- 3,028	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	1,898	29,014	-	30,912	95,920
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	1,898	29,014	-	30,912	95,920
Total funds brought forward		S20	72,108	23,812	-	95,920	-
Total funds carried forward		S21	74,006	52,826	-	126,832	95,920

Section B

Balance sheet

	Note	Restricted			Total this year	Total last year
		Unrestricted funds	income funds	Endowment funds		
		£	£	£	£	£
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	525	-	-	525	1,247
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	525	-	-	525	1,247
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	4,170	21,220	-	25,390	79
Short term investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	71,341	36,342	-	107,683	102,170
Total current assets	B09	75,511	57,562	-	133,073	102,249
Creditors: amounts falling due within one year (Note 12)	B10	2,030	4,736	-	6,766	7,576
Net current assets/(liabilities)	B11	73,481	52,826	-	126,307	94,673
Total assets less current liabilities	B12	74,006	52,826	-	126,832	95,920
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	74,006	52,826	-	126,832	95,920
Funds of the Charity						
Unrestricted funds	B16	74,006			74,006	72,108
	B17	-			-	-
Restricted income funds (Note 13)	B18		52,826		52,826	23,812
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	74,006	52,826	-	126,832	95,920

Signed on behalf of all the trustees

Signature

Print Name

Date of approval

	Dr Kishan Patel (Chair of Trustees)	22/06/2024
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Note 1 **Basis of preparation****1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with

 Accounting Standards;
- or

 Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2

Accounting policies

INCOMING RESOURCES**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions
Support Costs**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS**Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress

These are valued at the lower of cost or market value.

Section C	Notes to the accounts	(cont)
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Note 3 **Analysis of incoming resources**

	Analysis	This year £	Last year £
Voluntary income	Donations	2,566	49,529
	Grant income	5,000	22,461
		-	-
		-	-
	Total	7,566	71,990
Activities for generating funds	Fee income for training services	14,486	-
		-	-
		-	-
		-	-
	Total	14,486	-
Investment income	Interest receivable	4	1,683
		-	-
		-	-
		-	-
	Total	4	1,683
Incoming resources from charitable activities	Grant - YGAM-GEN	39,966	107,705
	Grant - Essex Community Foundation	12,500	-
	Grant - GREO Leaf Programme	20,000	-
	Grant - Gambleware SSF1	21,220	-
	Grant - Bolton CVS	-	9,976
	Grant - Gamban	-	3,000
	Total	93,686	120,681

Section C	Notes to the accounts	(cont)
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Note 4 Analysis of resources expended

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	Staff costs	61,305	76,871
	Depreciation	722	492
	Other costs	22,803	21,071
		-	-
	Total	84,830	98,434
Governance costs		-	-
		-	-
		-	-
	Total	-	-

Note 5

Support Costs

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6

Details of certain items of expenditure

6.1 Trustee expenses

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
1	1
Travel expenses	Travel expenses
£22	£248

6.2 Fees for examination or audit of the accounts

Independent examiner’s fee for reporting on the accounts

Preparation of the accounts

This year £	Last year £
1,000	3,600
750	Included above

Note 7 **Paid employees**

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	60,056	72,910
Employer's National Insurance costs	-	2,730
Pension costs	1,249	1,231
Total staff costs	61,305	76,871

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	-	-
Charitable Activities	5	3
Governance	-	-
Other	-	-
Total	5	3

7.3 Defined contribution pension scheme

Brief details of the scheme

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

	This year £	Last year £
The costs of the scheme to the charity for the year	1,249	1,231
The amount of any contributions outstanding at the year end	174	557
The amount of any contributions prepaid at the year end	-	-

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking

£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Note 9

Tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	1,739	-	1,739
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	-	1,739	-	1,739

9.2 Accumulated depreciation and impairment provisions

Basis	SL or RB	SL or RB	SL or RB	Straight line	SL or RB
Rate				33%	

Balance brought forward	-	-	-	492	-	492
Depreciation charge for year	-	-	-	722	-	722
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Balance carried forward	-	-	-	1,214	-	1,214

9.3 Net book value

Brought forward	-	-	-	1,247	-	1,247
Carried forward	-	-	-	525	-	525

9.4 Revaluation

All fixed assets are recognised at cost.

Note 10

Investment assets

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Analysis of investments

Investment properties

Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes

Investments in subsidiary or connected undertakings and companies

Securities not listed on a recognised Stock Exchange

Cash held as part of the investment portfolio

Other investments

10.2 Market value at year end £	10.3 Income from investments for the year £
-	-
-	-
-	-
-	-
-	-
-	-
Total	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity’s total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments**Analysis of debtors**

Trade debtors

Amounts due from subsidiary and associated undertakings

Other debtors

Prepayments and accrued income

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
24,720	-	-	-
-	-	-	-
-	-	-	-
670	79	-	-
Total	25,390	-	-

Note 12 Creditors and accruals**12.1 Analysis of creditors**

Loans and overdrafts

Trade creditors

Other taxation and social security

Other creditors

Accruals and deferred income

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
3,052	3,419	-	-
174	557	-	-
3,539	3,600	-	-
Total	6,765	-	-

12.2 Security over assets

None

Note 13 Endowment and restricted income funds**13.1 Funds held**

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
YGAM	R	To raise awareness to diverse communities of young people aged 14-24 in Greater London and the Home Counties.
Bolton CVS	R	To raise awareness to diverse communities of young people in Bolton.
Gamban	R	To support the activity of the 'All Bets are Off' podcast.
Essex Community Foundation	R	Awareness engagement training across the ICS plus awareness training specifically for 17-24 year olds.
GREO Leaf Pogramme	R	To empower individuals who have experienced gambling harm to be maximally involved in research.
GambleAware SSF1	R	Young People in Diverse Communities Gambling Harm Prevention Workshops (14–24-year-olds in Greater London and Home Counties).

13.2 Movements of major funds

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
YGAM	11,901	39,966	- 53,875	2,008	-	-
Bolton CVS	9,976	-	-	-	-	9,976
Gamban	1,935	-	- 1,006	-	-	929
Essex Community Foundation	-	12,500	- 10,539	-	-	1,961
GREO Leaf Pogramme	-	20,000	- 1,211	-	-	18,789
GambleAware SSF1	-	21,220	- 49	-	-	21,171
Total Funds	23,812	93,686	- 66,680	2,008	-	52,826

13.3 Transfers between funds

From Fund (Name)	To Fund (Name)	Reason	Amount
Unrestricted	YGAM	Transfer of overspend from unrestricted fund	- 2,008
YGAM	Unrestricted	Overhead contribution	5,036
		Total from unrestricted to restricted per SOFA	3,028

Note 14

Transactions with related parties

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
			None

14.2 Loans

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties				None
Due from trustees and related parties				None

14.3 Other transaction(s) with trustees or related parties

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
				None



Section A

Independent Examiner's Report

Report to the trustees	GAMBLING HARM UK		
On accounts for the year ended	30 NOVEMBER 2023	Charity number	1196538
Set out on pages	1 to 14 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 November 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:		Date:	24 June 2024
Name:	Paul Dearsley FCCA		

Relevant professional qualification(s) or body (if any):	Chartered Certified Accountant
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Address:	Aston Ley Limited
	Aston Ley Barn, Hermitage Meadow
	Clare, Suffolk CO10 8QQ

Accounts

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)
UNAUDITED
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

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Reference and administrative details of the Charity, its Trustees and advisers	1
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GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND
ADVISERS
FOR THE PERIOD ENDED 30 NOVEMBER 2022**

Trustees Dr Kishan Patel (appointed 4 November 2021)
Lesley Buckland (appointed 12 July 2022)
Craig Robert Spencer (appointed 12 July 2022)
Marie-Claire Conlin (appointed 22 February 2022)
Christopher Gilham (appointed 4 November 2021)

**Charity registered
number** 1196538

Principal office 86-90 Paul Street
London
EC20 4NE

Accountants SRLV Audit Limited
Chartered Accountants
Elsley Court
20-22 Great Titchfield Street
London
W1W 8BE

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

TRUSTEES' REPORT
FOR THE PERIOD ENDED 30 NOVEMBER 2022

The Trustees present their annual report together with the financial statements of Gambling Harm UK for the period 12 November 2021 to 30 November 2022.

Objectives and activities

a. Policies and objectives

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Strategies for achieving objectives

Gambling Harm UK (www.gamblingharm.com) is a national charity that utilises lived experience of gambling-harm to help guide impactful and meaningful gambling-harm prevention strategies across research, education, and treatment.

c. Activities undertaken to achieve objectives

The work we do is aimed at 'The relief of those who are in need, as a result of a gambling addiction or gambling-related harm and their families' through:

- Improving and providing education towards matters relating to gambling harm and addictions by using an evidence-based public health approach, with a focus on discussions on recovery of those suffering harm.
- Improving the health of those suffering from gambling harm by promoting addiction recovery, the mitigation of harm, and preventing harm in the first place through the development and dissemination of insights, advice and support.
- By engaging with and/or conducting evidence-based research that helps to further understand gambling harm and addictions'.

d. Main activities undertaken to further the Charity's purposes for the public benefit

The following activities were undertaken during the period:

- delivering Preventing Gambling Harms in Diverse Communities Programme (PGHDC)
- upskilling medical students about gambling disorder and gambling harm
- presentation to the Society Of Occupational Medicine (SOM)
- working with mid and south essex intergrated care system (ICS) and Healthwatch Essex
- engaged with professional bodies such as The Advisory, Conciliation and Arbitration Service (ACAS) and The Chartered Institute Of Personnel And Development (CIPD)
- helping others understand more about gambling harm and tackling face on the issue of the stigma
- published articles and our research on our media forums

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Achievements and performance

a. Review of the main achievements and activities of the Charity

1. Education

Education is an essential element of increasing both knowledge and skills within people and organisations, to help reduce gambling harms and to enable those with needs to be appropriately supported.

As an organisation established by people with lived experience, we are aware of gaps within the current knowledge and skill base. These exist within those who need to protect themselves, their families, and friends and those who are responsible for commissioning and delivery services.

The focus of our charitable work in this area is to bridge this gap by providing appropriate training and through discussions and publications help people and organisations to better understand gambling disorder.

The following activities were carried out by the Charity over the last year as part of our work to bridge the gap that exists:

1.1 Preventing Gambling Harms in Diverse Communities Programme

The Charity through its research highlighted the disproportionate harm from gambling in ethnic minority communities.

In response to this, the PGHDC was set up in partnership with The Young Gamers and Gamblers Education Trust (YGAM). Through this programme, the Charity has delivered awareness training to 3843 young people between the ages of 11-18 during its first year as a charity.

These training events took place across parts of London and the Home Counties with training to date principally taking place in schools.

Additionally, to make the training more impactful, interactive, and informative, the PGHDC programme commissioned the making of a film.

'Do It For Her' a first-of-its-kind short drama, reflected on gambling harms in diverse communities experienced by a student and loved ones.

The short film involved a lived experience inspired and an evidence-based approach specifically using the Charity's research report that was also the first of its type to raise awareness on the disproportionate harms in ethnic minority communities.

'Do It For Her' was produced by Fully Focussed/Million Youth Media, directed by Shehroze Khan, written by Mohammedally Shushtari, and featured Fady Elsayed as the lead actor! The film was co-commissioned as part of the novel 'Preventing Gambling Harms in Diverse Communities' Programme.

The whole team at Gambling Harm UK are extremely proud to have helped bring about a hard-hitting and impactful short film, bringing to a life a story that is prevalent but rarely seen or heard about. 'Do It For Her' premiered in full for the world to see for free on YouTube on the 9th of December 2021.

This short film incorporated an evidence-based and lived-experience led approach. To achieve this a diverse range of topic experts and individuals with lived experience helped guide the film-making process and as a result the film intelligently and creatively reflects a wide range of important discussion points.

1.2 Upskilling Medical Students about Gambling Disorder and Gambling Harm

As a clinician, understanding gambling disorder and having the right skills and competences to help someone suffering from gambling harms is essential. However, there is no set curriculum covering gambling disorder for those currently going through medical school training. Whilst steps are being taken to respond to this, any national training curriculum is unlikely to be in place for a couple of years.

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Achievements and performance (continued)

In response to this need, Dr Kishan Patel, one of the Charity's founding members, who himself has just recently completed his own medical training, has developed a competency-based skills training model for medical students. This has been developed using the Gambling Competency Framework for Primary Care as a guiding structure.

The Charity shared the training model with the Undergraduate GP Lead at Anglia Ruskin University (ARU), who following discussions asked if the Charity would use it to run an upskilling programme for its year 3 GP medical students.

This programme is also unique because it is delivered by individuals, all of whom have either lived experience as someone in long term recovery from gambling disorder or is an "Affected Other", someone harmed through another person's gambling.

On the 28th October 2022, the Charity delivered its first upskilling programme at the Anglia Ruskin University School of Medicine. A team of nine individuals ran sixteen, eighty-minute sessions over the day. This enabled all medical students to experience skills training with both a person recovering from gambling disorder and with a person who was an affected other.

Feedback from the event was excellent, with student scores confirming the training had significantly increased their understanding and skills whilst also significantly increasing their confidence towards supporting individuals with gambling harm. They also stated that the delivery of the training by people with lived experience had been a key factor in making the training so impactful and meaningful.

1.3 Increasing the awareness of Gambling Disorder within the profession of Occupational Medicine

The Charity recognised that for people suffering from gambling harm to receive the right support, it was important that their employer's occupational health services had an appropriate understanding about gambling disorder.

Following discussions with the Chief Executive of the Society of Occupational Medicine, it was identified that further awareness training was needed.

To start to address this, on the 31st October 2022, the Charity ran the first gambling disorder awareness session by means of a webinar for Occupational Health professionals hosted by the Society of Occupational Medicine.

The webinar was led by the Charity and supported by Consultant Psychologist Matthew Gaskell who is the Clinical Lead for the NHS Northern Gambling Treatment Service. Occupational health professionals were given details around the clinical parameters of gambling disorder and were advised about the current arrangements in place for treating those who are referred to the NHS Gambling Treatment Centres.

The Charity addressed the value of occupational health professionals in promoting the need for dedicated corporate policies around gambling disorder and the importance of addressing stigma around this disorder.

1.4 Stigma

Studies by the NHS Addictions Provider Alliance showed that addiction is a common health issue that requires medical intervention and support. It also stated that people suffering from this illness are some of the most stigmatised in society, often seen as not even unwell and in some way deserving of their experiences.

Below are examples of where the Charity looked at dealing with the issue of stigma in society:-

- We have produced a briefing paper on Stigma and shared this with some of the organisations mentioned latter in this report.
- A blog was issued on LinkedIn. This resulted in more than 1200 post impressions.

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Achievements and performance (continued)

- This topic has been incorporated into the advice and information given to organisations the Charity has supported during the period and has formed part of the training package developed by Healthwatch Essex mentioned later in this report.
- This topic was also made a key part of the webinar presentation given by the Charity to Occupational Health Professionals at the Society of Occupational Medicine on the 31st October 2022.
- The Charity has signed up as an ally of the NHS Addictions Provider Alliance.

2.0 Improving the Health and well-being of those suffering from Gambling Harm

2.1 Working with the NHS

The Charity has been engaged in discussions with the Medical Director of the Mid & Southeast Essex ICS. The purpose of these discussions has been to increase awareness around gambling disorder, and to discuss the Charity's views on how best to improve the treatment and support services for those who are residents of the ICS and who are suffering from gambling harms.

Discussions around how to integrate responses to gambling disorder from a prevention agenda perspective has been one of the outcomes and the ICS's Lead for Health Prevention has initiated a baseline assessment with public health teams of current gambling support services.

Once the baseline assessment is completed, it is planned that the results will be discussed between the ICS and the Charity to determine what next steps might be appropriate.

Mid & Southeast Essex ICS has a resident population of around 1.2 million people, so the Charity's impact could be potentially significant in helping reduce gambling harm to this group of individuals.

Information outlining the Charity's suggested approach for ICS's to approach gambling disorder have also been sent to the Humber and North Yorkshire ICS. Their CEO has advised that the information has been shared widely with the ICS's clinical and public health leadership and its Voluntary, Community and Social Enterprise sector (VCSE) collaborative.

2.2 Supporting the work of others - Healthwatch Essex

Through Chris Gilham, one of Charity's founding Trustee's, a close working relationship has been established with Healthwatch Essex.

The Charity supported their work when they launched an addiction project in 2022 which consisted of lived experience project participants sharing their stories in relation to gambling, alcohol, and drugs.

The report and addiction campaign received positive impact and has encouraged members of the public to contact them for support and signposting. There are some gaps in the system in relation to gambling support and the project highlighted key themes for attention. The report can be found at <https://healthwatchessex.org.uk/library/addiction-gambling-drugs-alcohol/>.

Chris Gilham has subsequently assisted Healthwatch Essex in producing and delivering an awareness programme for both General Practitioners and Practice Managers.

This programme has been aimed at the whole of the county of Essex and consequently has involved those three Integrated Systems whose residents live with this county.

2.3 Raising awareness around gambling disorder

Through publication by the Charity of the article The Invisible Addiction – Gambling Disorder (<https://www.gamblingharm.com/post/the-invisible-addiction-gambling-disorder>), the Charity has engaged in discussions with a number of organisations and bodies.

**GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)**

**TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022**

Achievements and performance (continued)

The articles aim was to be thought provoking and to encourage businesses to develop a corporate policy for their business that would respond to both:

- the well-being of those suffering from gambling disorder, or have been harmed as an affected other through someone else's gambling and
- the risks of gambling disorder to the business itself.

As a result of the article the following outcomes have resulted:

2.3.1 The Group Safety & Engineering Manager of Network Rail confirmed that he wished to establish a corporate policy covering gambling disorder for his organisation. As requested, the Charity provided some supporting guidance which is to be incorporated into the company's policy. As an organisation with over 40,000 employee's this can potentially help to improve the lives of many, whilst also enabling the company to reduce those potentials risk which might materialise from gambling harm.

Similarly correspondence with other organisations around the same article have equally led to gambling disorder being given consideration.

2.3.2 Discussions have taken place with a senior policy advisor of the CIPD. These have led to confirmation that she would like the Charity to input into the policy development around gambling disorder that CIPD will be undertaking during early 2023.

2.3.3 Discussions have taken place with both the Head of Mental Health and Well-being and the Stakeholder Communications Manager for ACAS. ACAS has thanked the Charity for helping to raise further awareness around this disorder, and for specifically highlighted key points for then to consider as both an employer and in their role supporting other organisations.

2.4 Input to Scoping Study around Treatment for Gambling Disorder – Office for Health Improvement and Disparities Department of Health & Social Care

Following being contacted by the Programme Manager (Gambling) from the Office of Health Improvement and Disparities, the Charity assisted the Department of Health & Social Care by agreeing to be interviewed as an organisation on our perspective of the current treatment system for gambling.

In addition, the Charity shared details of its wider programme of work with the Mid & Southeast Essex ICS.

The Charity will look to further strengthen such links during the coming year with both the Office of Health Improvement & Disparities and other key national bodies where this can help bring relief to those suffering gambling harms.

b. Fundraising activities and income generation

All funds received are from personal donations and awareness raising.

The Charity is currently looking at increasing its fundraising activities in the future.

GAMBLING HARM UK
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TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Financial review

a. Going concern

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

b. Reserves policy

The Trustees aim to maintain reserves at a level which would cover any future commitments or expenditure.

Structure, governance and management

a. Constitution

Gambling Harm UK is a Charitable Incorporated Organisation (CIO) and is a registered charity, number 1196538, constituted under a Trust Deed dated 12 November 2021.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust Deed. New trustees are appointed where they have the necessary skills to contribute to the Charity's management and development. When new trustees are appointed, they are given an introduction to the work of the Trustees and provided with the information they need to fulfil their roles, with professional training to be provided if the individual requires it.

c. Organisational structure and decision-making policies

From the Charity starting with two founding Trustees, steps have been taken during its first year to strengthen both the Board of Trustees and the Executive Leadership of the organisation.

This has led to a Board of Trustees consisting of 5 members, each whom bring a particular strength to the governing and oversight of the Charity.

The membership of the Board of Trustees and their skills and experience are detailed below:

Dr Kishan Patel

Is a qualified medical doctor and one of the co-founders of the Charity. He is currently the Chair of Trustees for the Charity. He also takes on the role of Research Director within the Charity.

He has experienced gambling harm all his life - right from birth. For the first 22 years of his life, he didn't fully comprehend gambling harm. To him he thought "we were the only ones - no one will understand anything".

Lesley Buckland

Lesley's professional background is in Human Resource Management. Lesley held senior management roles in Industry and within the NHS. In the latter part of her career, she was Head of an Academic Department and the Director of the Institute of Vocational Learning, Faculty of Health and Social Care, based at London Southbank University.

Lesley also held non-executive roles in the NHS for over twenty years. Lesley most recently was the Deputy Chair and Chair of the Audit Committee at a CCG, she also had the lead Lay Member Governance role, which

GAMBLING HARM UK
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TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Structure, governance and management (continued)

included working across the Health System with the creation of Integrated Boards and Care Systems. Lesley was Chair and continues as a Trustee of a Charity/Social Enterprise, focusing on the Care of the Elderly with an emphasis on supporting the well-being of clients with Dementia.

In her Trustee role Lesley takes an overarching view on the Charity's governance and human resources processes.

Christopher Gilham

Chris is the other co-founder of the Charity. He has a MSc in Strategic Procurement Management and he currently works as a Commercial Manager for Transport for London.

He has personally experienced gambling harm, as well as alcohol dependence. He has been gamble free and sober since October 2017.

In his Trustee role, Chris provides commercial advice to the Charity plus he also uses his lived experience to provide advice to the Charity and its employees on the design and content of the Charity's training and awareness materials.

His wide network of contacts across both the gambling support charity sector, together with his links with both politicians and people within the healthcare sector also enables him to provide support to Trustees and the Chief Executive on the development of the Charity's strategy.

Marie-Claire Conlin

Marie-Claire was born and raised in Newcastle-upon-Tyne and now lives in Toronto, Canada.

She holds a Master's degree in Psychology and currently works as an Education Specialist, specialising in providing training to mental health and addictions professionals about gambling, gaming and problem technology use. Before this, she worked for many years supporting and teaching young people experiencing social, emotional and mental issues and learning difficulties/exceptionalities in the United Kingdom.

She has a passion for research, knowledge translation and providing accessible education.

Marie-Claire identifies as an individual with lived experience of affected other harms, including alcohol use, gambling behaviour and mental health concerns.

As a Trustee she is able to bring both her professional knowledge and experience as well as the learning from Canada in the fields of gambling harm. This enables her to offer advice and support to the Charity and its employees on the design of its training and awareness materials. Her awareness and interest in addressing the stigma around gambling also allows her to help drive and inform the Charity's work in this area.

Craig Spencer

Craig is an experienced policy professional who has worked on policy spanning across both central and local Government. He currently works within the Police Integrity Unit at the Home Office developing and maintaining the framework for a police complaints and discipline systems and providing oversight for high-profile misconduct and corruption cases. He previously worked for the City of London Corporation as part of their Police Authority leading on custody and vulnerability, where he was also a Director for the Independent Custody Visitor Association. He was also the Chair of City Pride, the LGBT+ Network for the Corporation.

As somebody himself who stopped gambling 5 years ago and has witnessed gambling harm, he is passionate about helping others.

As a Trustee, Craig provides support around policy development as well using his lived experience to help develop the Charity's strategy and some of its awareness and training materials.

**GAMBLING HARM UK
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**TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022**

Structure, governance and management (continued)

John Gilham - Chief Executive Office (CEO)

With regards to executive leadership, the Charity took the important step of appointing a CEO to help lead and steer the next phase operationally of its development. The Charity is pleased to confirm that John Gilham was appointed to this role in September 2022.

John brings a breadth of knowledge and experience to the Charity. He has significant previous experience as both a chief executive for nine years within the NHS and then as a non-executive director where in his last role he was the Deputy Chair of the Mid Essex Clinical Commissioning Group.

John is also an affected other as the consequence of his son having suffered with gambling disorder.

His experience fully aligns with the skills and knowledge identified by the Board of Trustees as being required to deliver the Charity's objectives and to help it establish itself on a firmer financial footing going forward.

The Charity has established a workforce consisting of permanent staff, consultants, and volunteers.

During the period, the Charity employed several kick-start members of staff who gained a wide range of experiences principally around the Charity's research programme. Along with these, our volunteers have and are continuing to support this part of the Charity's programme of work.

Most of the Charity's workforce, whether as employee's or consultants, are individuals with lived experience. This will continue to be the aim of the Charity's workforce strategy going forward where such individuals can be found with or trained to acquire the competencies and skills needed to fulfil our purpose.

The Trustees make all strategic decisions and support the CEO and staff to carry out these decisions.

The Board appoints the CEO and a Board member will attend interviews of senior management. All other staff appointments are made internally.

The day to day running of the organisation is delegated to the CEO and senior management. However, any invoice or payment exceeding £10,000 has to be approved by a Trustee and expense claims or invoices from any Trustee or the CEO requires authority from two other Trustees before it can be paid.

d. Policies adopted for the induction and training of Trustees

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role. Specific training is conducted as part of a board meeting where appropriate.

e. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Plans for future periods

One of the aims going forward would be to strengthen the Charity's financial sustainability, by strengthening donation income flows, and examining the opportunity for further grants and the potential for income through providing services.

From the perspective of delivering against the Charity's purpose statement, we will be looking at:

- Optimising opportunities around the area of medical education and gambling disorder, following the development of its unique clinical upskilling programme which was successfully piloted at the Anglia Ruskin University on 28th October 2022
- Building on the programme of work it has initiated with the Mid and South Essex Integrated Care Systems (ICS) with the objective of helping them to better understand gambling disorder and the associated harms from gambling.
- Increasing awareness of gambling harm within the corporate sector with the objective of getting organisations to introduce corporate well being policies which help those suffering from gambling harm.
- Extending our research activity with a specific focus on gambling harms
- Further developing the Gambling Harm UK brand and its reach through engaging with corporate organisations.

Additionally, the Charity will continue to work closely with the Young Gamers and Gamblers Education Trust in delivering our joint Preventing Gambling Harms in Diverse Communities programme.

Statement of Trustees' responsibilities

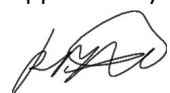
The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

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



Dr Kishan Patel
(Chair of Trustees)

6 September 2023

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

INDEPENDENT EXAMINER'S REPORT
FOR THE PERIOD ENDED 30 NOVEMBER 2022

Independent examiner's report to the Trustees of Gambling Harm UK ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the Charity for the period ended 30 November 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

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

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: 

Dated: 7 September 2023

Richard Gilbert

SRLV Audit Limited

Chartered Accountants

Elsley Court

20-22 Great Titchfield Street

London

W1W 8BE

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD ENDED 30 NOVEMBER 2022

	Note	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Income from:				
Donations and legacies	3	-	71,990	71,990
Charitable activities	4	120,681	-	120,681
Other income	5	-	1,683	1,683
Total income		120,681	73,673	194,354
Expenditure on:				
Charitable activities	6	74,268	24,166	98,434
Total expenditure		74,268	24,166	98,434
Net income		46,413	49,507	95,920
Transfers between funds	14	(22,601)	22,601	-
Net movement in funds		23,812	72,108	95,920
Reconciliation of funds:				
Net movement in funds		23,812	72,108	95,920
Total funds carried forward		23,812	72,108	95,920

The Statement of financial activities includes all gains and losses recognised in the period.

The notes on pages 14 to 22 form part of these financial statements.

**GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)**

**BALANCE SHEET
AS AT 30 NOVEMBER 2022**

	Note	2022 £
Fixed assets		
Tangible assets	11	1,247
		<u>1,247</u>
Current assets		
Debtors	12	79
Cash at bank and in hand		102,170
		<u>102,249</u>
Creditors: amounts falling due within one year	13	<u>(7,576)</u>
Net current assets		<u>95,920</u>
Total net assets		<u><u>95,920</u></u>
Charity funds		
Restricted funds	14	23,812
Unrestricted funds	14	72,108
Total funds		<u><u>95,920</u></u>

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



Dr Kishan Patel
(Chair of Trustees)

6 September 2023

The notes on pages 14 to 22 form part of these financial statements.

GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

1. General information

The principal objectives of the Charity are the relief of people and their families who are in need as a result of a gambling addition or gambling related harm.

Gambling Harm UK is a Charitable Incorporated Organisation (CIO), with a charity registration number 1196538. The address of the principal office of the Charity is 86-90 Paul Street, London EC20 4NE.

On 5 July 2020, Talkgen Ltd was incorporated as a company limited by guarantee. On 9 October 2020, the entity changed to a community interest company and from that date it became Talkgen CIC. Due to the introduction of CIO's, it was decided that the CIC be converted into a CIO and subsequently the CIC closed down on 27 October 2021 and a CIO was opened on the Charity Commission Register on 12 November 2021.

On 31 January 2022, the CIO changed its Name from Talkgen to Gambling Education Network.

Post period end, on 9 December 2022, the Charity changed its name from Gambling Education Network to Gambling Harm UK.

These financial statements represent the period from 12 November 2021 to 30 November 2022.

2. Accounting policies

2.1 Basis of preparation of financial statements

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

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

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

2.2 Income

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

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

**GAMBLING HARM UK
(FORMERLY KNOWN AS GAMBLING EDUCATION NETWORK)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022**

2. Accounting policies (continued)

2.3 Expenditure

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

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

All expenditure is inclusive of irrecoverable VAT.

2.4 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the statement of financial activities as the related expenditure is incurred.

2.5 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Computer equipment	-	33%
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The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the statement of financial activities.

2.6 Debtors

Other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

**GAMBLING HARM UK
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022**

2. Accounting policies (continued)

2.7 Cash at bank and in hand

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

2.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

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

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

2.9 Financial instruments

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

2.10 Pensions

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

2.11 Fund accounting

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

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

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022**

3. Income from donations and legacies

	Unrestricted funds 2022 £	Total funds 2022 £
Donations	49,529	49,529
Government grants	22,461	22,461
	<u>71,990</u>	<u>71,990</u>

4. Income from charitable activities

	Restricted funds 2022 £	Total funds 2022 £
Grant - YGAM	107,705	107,705
Grant - Bolton CVS	9,976	9,976
Grant - Gamban	3,000	3,000
	<u>120,681</u>	<u>120,681</u>

5. Other incoming resources

	Unrestricted funds 2022 £	Total funds 2022 £
Interest income	1,683	1,683
	<u>1,683</u>	<u>1,683</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

6. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total 2022 £
Charitable activities	74,268	24,166	98,434

Summary by expenditure type

	Staff costs 2022 £	Depreciation 2022 £	Other costs 2022 £	Total 2022 £
Charitable activities	76,871	492	21,071	98,434

7. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £
Charitable activities	61,327	37,107	98,434

Analysis of activities undertaken directly

	Total funds 2022 £
Staff costs	60,262
Other costs	1,065
	61,327

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2022 £
Staff costs	16,609
Depreciation	492
Charges and interest	80
Office costs	1,927
Consultancy	10,753
Computer costs	772
Insurance	399
Travel and subsistence	2,075
Donations	100
Fines and penalties	300
Governance costs	3,600
	37,107

8. Independent examiner's remuneration

	2022 £
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	3,600

9. Staff costs

	2022 £
Wages and salaries	72,910
Social security costs	2,730
Contribution to defined contribution pension schemes	1,231
	76,871

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

9. Staff costs (continued)

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

	2022 No.
Employees	3

No employee received remuneration amounting to more than £60,000 in the period.

10. Trustees' remuneration and expenses

During the period, no Trustees received any remuneration or other benefits. Two Trustees donated time equivalent of £15,066 in wage costs for the purposes of the YGAM grant.

During the period ended 30 November 2022, expenses totalling £248 were reimbursed to Christopher Gilham, a Trustee.

11. Tangible fixed assets

	Computer equipment £
Cost	
Additions	1,739
At 30 November 2022	1,739
Depreciation	
Charge for the period	492
At 30 November 2022	492
Net book value	
At 30 November 2022	1,247

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

12. Debtors

	2022 £
Due within one year	
Other debtors	79
	<u>79</u>

13. Creditors: Amounts falling due within one year

	2022 £
Other taxation and social security	3,419
Pension fund loan payable	557
Accruals and deferred income	3,600
	<u>7,576</u>

14. Statement of funds

Statement of funds - current period

	Income £	Expenditure £	Transfers in/out £	Balance at 30 November 2022 £
Unrestricted funds				
General Funds	73,673	(24,166)	22,601	72,108
	<u>73,673</u>	<u>(24,166)</u>	<u>22,601</u>	<u>72,108</u>
Restricted funds				
Restricted Fund - YGAM	107,705	(73,203)	(22,601)	11,901
Restricted Fund - Bolton CVS	9,976	-	-	9,976
Restricted Fund 3 - Gamban	3,000	(1,065)	-	1,935
	<u>120,681</u>	<u>(74,268)</u>	<u>(22,601)</u>	<u>23,812</u>
Total of funds	<u>194,354</u>	<u>(98,434)</u>	<u>-</u>	<u>95,920</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2022

15. Summary of funds

Summary of funds - current period

	Income £	Expenditure £	Transfers in/out £	Balance at 30 November 2022 £
General funds	73,673	(24,166)	22,601	72,108
Restricted funds	120,681	(74,268)	(22,601)	23,812
	<u>194,354</u>	<u>(98,434)</u>	<u>-</u>	<u>95,920</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	1,247	1,247
Current assets	29,117	73,132	102,249
Creditors due within one year	(5,305)	(2,271)	(7,576)
Total	<u>23,812</u>	<u>72,108</u>	<u>95,920</u>

17. Pension commitments

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £1,231. Contributions totalling £557 were payable to the fund at the balance sheet date and are included in creditors.