

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

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

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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**

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**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

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

**TRUSTEES' REPORT**  
**FOR THE PERIOD ENDED 30 NOVEMBER 2022**

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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](http://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

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

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**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.

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

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**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.

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

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**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.

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

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**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.



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

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**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

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

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**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.

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

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**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.

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

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**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**

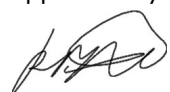
The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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**GAMBLING HARM UK**  
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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE PERIOD ENDED 30 NOVEMBER 2022**

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**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**  
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**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE PERIOD ENDED 30 NOVEMBER 2022**

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

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**  
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**BALANCE SHEET**  
**AS AT 30 NOVEMBER 2022**

	Note	2022 £
<b>Fixed assets</b>		
Tangible assets	11	1,247
		<u>1,247</u>
<b>Current assets</b>		
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>
<b>Net current assets</b>		<u>95,920</u>
<b>Total net assets</b>		<u><u>95,920</u></u>
<b>Charity funds</b>		
Restricted funds	14	23,812
Unrestricted funds	14	72,108
<b>Total funds</b>		<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.

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

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

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**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.



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

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**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.

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

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

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**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.

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

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

**3. Income from donations and legacies**

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

**4. Income from charitable activities**

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

**5. Other incoming resources**

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

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

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

**6. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Restricted funds 2022 £</b>	<b>Unrestricted funds 2022 £</b>	<b>Total 2022 £</b>
Charitable activities	74,268	24,166	<b>98,434</b>

**Summary by expenditure type**

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

**7. Analysis of expenditure by activities**

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

**Analysis of activities undertaken directly**

	<b>Total funds 2022 £</b>
Staff costs	60,262
Other costs	1,065
	<b>61,327</b>

**GAMBLING HARM UK**  
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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**

	<b>Total funds 2022 £</b>
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
	<b>37,107</b>

**8. Independent examiner's remuneration**

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

**9. Staff costs**

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

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

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

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**9. Staff costs (continued)**

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

	<b>2022 No.</b>
Employees	<b>3</b>

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**

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

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

**12. Debtors**

	2022 £
<b>Due within one year</b>	
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 £
<b>Unrestricted funds</b>				
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>
<b>Restricted funds</b>				
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>
<b>Total of funds</b>	<u>194,354</u>	<u>(98,434)</u>	<u>-</u>	<u>95,920</u>

**GAMBLING HARM UK**  
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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)
<b>Total</b>	<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.