

2020

Trustees' Annual Report and Financial Statements

Year ended 31 March 2020

Charity Number: 1060005

Charitable Company Registered
in England No: 03297914

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01. Introduction and Context

2020

Charity Information for the year ended 31st March 2020

Registered Charity Name:	GamCare
Trustees:	Sir Ian Prosser (Chairman) */** John Brackenbury CBE * Jill Britton ** Margot Daly * Emily Finch ** John Hagan Dominic Harrison *

*Audit Committee members

**Clinical and Quality Governance Committee members

Recruitment for new/additional Trustees began at the end of the reporting period.

Key Management Personnel:	Anna Hemmings (Chief Executive Officer) Helen Garratt (Director of Clinical Services) Mike Kenward (Director of Development) Syed Ali Naqi (Director of Finance & Resources)
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Secretary:	Syed Ali Naqi
Registered Office:	91-94 Saffron Hill, London. EC1N 8QP
Registered Number:	03297914 (England and Wales)
Registered Charity Number:	1060005
Auditor:	Buzzacott LLP 130 Wood Street London EC2V 6DL

Bankers:	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill, West Malling Kent ME19 4LQ
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Solicitors:	McMillan Williams Solicitors 4th Floor, Corinthian House, 17 Lansdowne Road, Croydon CR0 2BX
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This report is presented by the GamCare Board of Trustees under their statutory responsibilities to provide annual activity reporting and financial statements in relation to the organisation.

The report covers the year ended 31st March 2020.

We continue to prioritise transparency in recording the way our funds are received and used, our strategic aims, and our progress in meeting these. Our report is produced in accordance to relevant laws and best practice, specifically:

- Part 8 of the Charities Act 2011
- The Charities Statement of Recommended Practice (SORP) (FRS 102)
- Relevant accounting policies
- GamCare's Memorandum and Articles of Association

A Statement from GamCare's Chairman and CEO

In the last year we have continued to push forward an ambitious programme of change, focused on delivering greater impacts for our beneficiaries and reducing gambling harms. There are around 400,000 people with gambling problems in Great Britain, with up to 2 million at risk of developing gambling problems. In addition, there are up to 55,000 young people gambling problematically. Each gambler affects up to 6 other people who may also need support. We aim to reach these groups through our three areas of strategic focus:

- Working with those harmed by gambling, whether gambler or 'affected other'
- Engagement programmes with 'target' groups such as women and young people
- Safer Gambling activities, designed to make the gambling landscape safer for all

In the last year we have been fortunate to secure additional investment from GambleAware and other funders to extend and develop our services in new and exciting ways. Our Helpline is free to call year-round, and this year it moved to 24-hour operation for the first time, meaning that our support mirrors the availability of gambling products, and that people can contact us at any time they feel they need support. We also launched our computerised course of Cognitive Behavioural Therapy (CBT), a form of treatment completed online with phone support from a trained GamCare practitioner. This makes treatment accessible in a new way that is uniquely flexible for the individual.

This year has seen the launch of our innovative women's programme, working nationally to engage and support both women and professionals working with them, raising awareness of the unique ways women gamble and are affected by the gambling of others. The programme has shone a light on this hidden issue and gathered important evidence through the voices of women with lived experience. Similarly, we're delighted that our youth education programme has gone from strength to

strength and is again expanding significantly in the coming year.

Collaboration and inclusivity are at the heart of our approach, and we have developed new and exciting partnerships that enhance our impacts. For example, through our partnership with the Royal Bank of Scotland we are using rooms in NatWest branches to deliver treatment. We also launched a 'Peer Aid' service in partnership with Betknowmore, bringing peer support into our offer for the first time. We are working with Samaritans to develop resources around suicide prevention and are working more closely than ever with other education and treatment providers in the sector to enhance our combined impacts.

It is impossible to think of the last year without acknowledging the impact of COVID-19 in the latter stages of the year. Despite the challenges involved, we were able to move all our services to a remote offer seamlessly, without service interruption. We are proud of the adaptability and resilience of our staff and their commitment to finding new ways to support our beneficiaries. No doubt the ongoing impacts will be more keenly felt in the coming year, in which working with uncertainty will be an ongoing theme.

Throughout this report there are quotes and stories from our partners and beneficiaries, which bring our work to life and offer unique insights around personal experiences of gambling harms. These voices are critical to the development of our services going forward, and to increasing the recognition of what is often a very hidden issue.



Sir Ian Prosser
Chairman of the Trustees



Anna Hemmings
Chief Executive Officer

Who We Are and What We Do

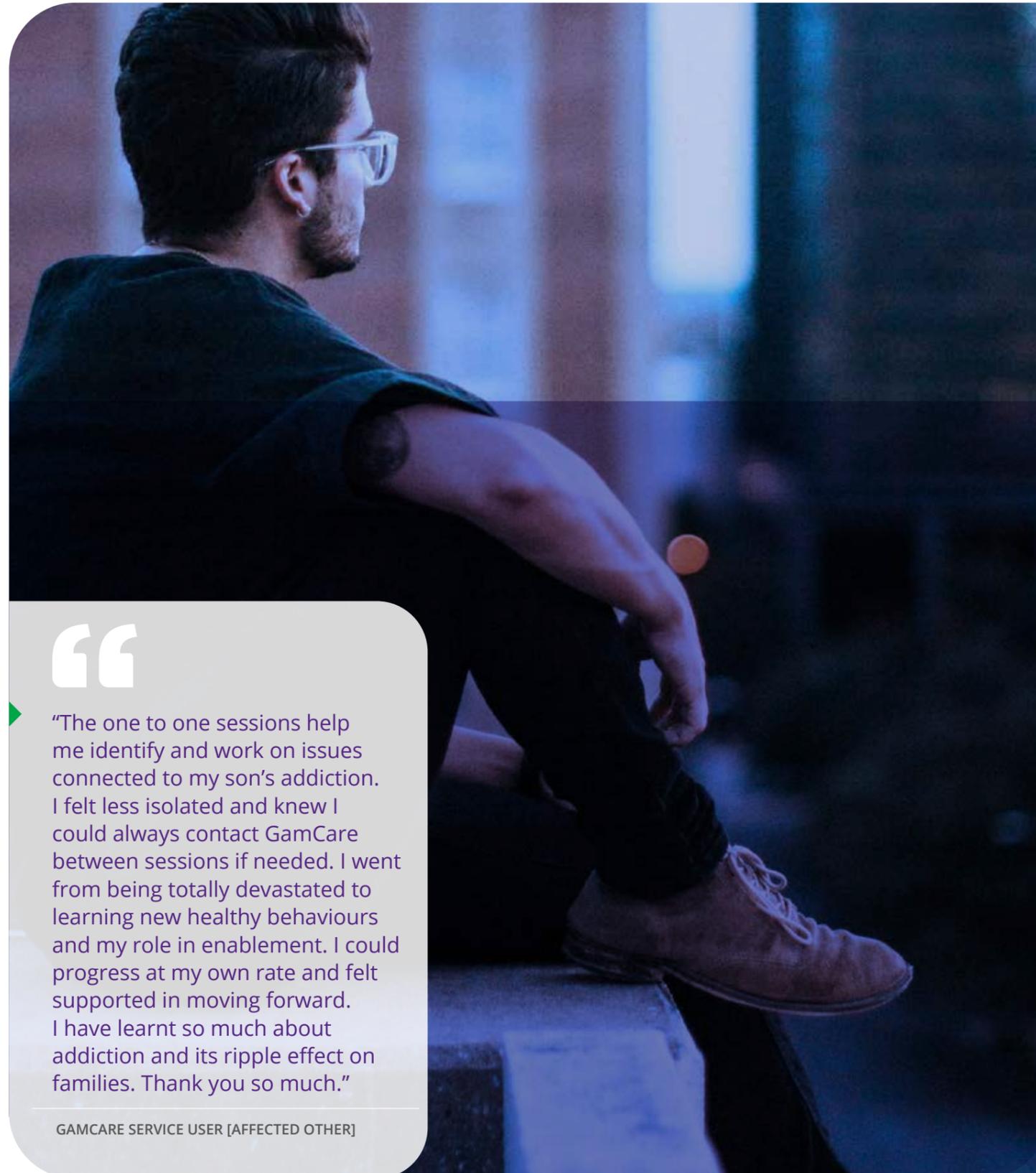
GamCare is the leading national provider of free information, advice and support for anyone harmed by gambling.

As well as providing support and treatment, we deliver education and prevention programmes that target at risk and vulnerable groups. We also work with the gambling industry to develop safer practices and approaches that minimise harms for consumers.

GamCare is a registered charity, established in 1997. We stand by our Mission and Values, and our underpinning social aim to reduce gambling related harm. Gambling can be a pleasurable and safe activity for many, but for some it can lead to a damaging life of addiction, debt, poor mental health, family breakdown and employment issues. Through our work, we strive to reduce and prevent those harms, and to enable a safer gambling environment.

Our Mission and Values can be seen at:
www.gamcare.org.uk/about-us/

Client care is at the heart of what we do; that is why we are extremely proud to have engaged over **35,000 individual people** through our Helpline and treatment services this year, delivered workshops to over **10,000 young people**, and engaged over **9,000 professionals** who will now be able to engage with more people negatively affected by gambling to help them to improve their situations.



“

“The one to one sessions help me identify and work on issues connected to my son’s addiction. I felt less isolated and knew I could always contact GamCare between sessions if needed. I went from being totally devastated to learning new healthy behaviours and my role in enablement. I could progress at my own rate and felt supported in moving forward. I have learnt so much about addiction and its ripple effect on families. Thank you so much.”

GAMCARE SERVICE USER [AFFECTED OTHER]

Our core services fall under three areas:

1. Support and treatment services – we offer advice, information, support and structured therapeutic interventions for individuals affected by their own gambling or affected others (i.e. friends, family). This is provided via the National Gambling Helpline, online support, and treatment teams delivering one-to-one, group and digital interventions. GamCare’s treatment model is informed by Cognitive Behavioural Therapy (CBT), and other evidence-based approaches.
2. Engagement and risk-reduction programmes – we provide education, prevention and outreach-based programmes to a range of professionals who encounter individuals identified as at risk of gambling harm, and to those individuals directly. We provide awareness training, bespoke resources, and development of screening and referral pathways focused on improving access to our services. Target groups currently include women, young people, young adults, those experiencing financial harm, and people in the criminal justice system.
3. Safer Gambling Standard and industry services – we support gambling businesses (sometimes referred to as gambling operators) to reduce gambling-related harm and to develop safer approaches and practices. We provide expertise and training about gambling harms, social responsibility, appropriate customer interaction, and player protection. We also offer GamCare’s Safer Gambling Standard; an independent quality mark that assesses the measures gambling businesses have in place to protect people from harm.

GamCare's Strategy

Put simply, our aim is to reduce gambling harms. In our current three-year strategy (2018-21), we set out how we plan to do this, and what we plan to achieve, through a range of prioritised workstreams.

In essence, our strategic goals are to reach more people, support more people at risk, provide evidence-based, quality services that deliver positive outcomes, and support safer gambling practices.

This year saw us complete the second year of the strategy. We have continued to perform well against the agreed targets, and in some areas, notably our training delivery, we have already surpassed the three-year target. Sections 2 and 3 of this report detail our progress against the strategy and 2019/20 business plan, regarding activity and impact. The following illustrates our overarching strategic focus:



The Strategy can be viewed in full at www.gamcare.org.uk/news-and-blog/news/gamcares-strategy-for-2018-2021/

A Partnership Approach

GamCare provides support services across England, Scotland, and Wales, both directly and through a network of partner agencies.

GamCare provides the National Gambling Helpline, a range of digital services, and face-to-face treatment services across several locations. Our partner agencies also provide support and treatment in wider locations, ensuring we have national coverage. These services are funded through a grant that is awarded to GamCare by

GambleAware. GamCare awards grants to each of our partner agencies – a total of 13 at the end of March 2020 - undertaking both a lead provider and service delivery role.



* Funded until March 2020

GamCare and our partners also work closely with other gambling treatment providers, in both the NHS and voluntary sector. These are Gordon Moody Association, the National Problem Gambling Clinic, and the Northern Gambling Service. These organisations make up the recently branded National Gambling Treatment Service (NGTS), which works collectively to reduce gambling-related harms through a range of stepped support and treatment services.



It is... more important than ever that support is easily available for those who need it. That is why I am immensely proud to be partnering with GamCare, to bring this specialised support to the high street.

NATWEST'S CEO OF PERSONAL BANKING,
LES MATHESON

In addition, we work closely with a wide range of other health, justice and social care providers to support holistic care packages for service users, and to collaborate on cross-sector projects. We also work with wider sectors to develop joined-up thinking to minimise the impact of gambling harms. This year, collaborations have included work with, for example, the Samaritans, GAMSTOP, Probation and Prisons Service, financial services organisations, armed forces, local authorities, and gambling businesses.

Responding to Challenge and Change

The year has not been without **challenge and change**, for everyone; our partners, our staff, and our service users.

In March 2020, the COVID-19 pandemic took hold and, like everyone else, we had to respond and adapt swiftly, to try and ensure minimal disruption to our services.

We were able to move our treatment interventions to purely online and telephone formats with minimal disruption. Initially we saw a decrease in the number of people contacting us through the National Gambling Helpline as a result of lockdown, however this resumed to more typical levels after a short period of time. We worked hard to translate our training packages for external professionals and gambling businesses to virtual formats, and we continue to offer sessions across several sectors with positive take up.

As an organisation we maximised our existing technologies and flexible working approaches to communicate remotely and to continue to support our staff. In many ways, this has helped to bring our geographically spread out teams together even more, including many new staff being inducted remotely at the start of the outbreak. Throughout these ongoing challenges we have continued to deliver all of our services, with adaptations, and have continued to recruit staff and push forward with our business plans, without any significant sickness, loss of jobs or furloughing. We believe that the resilience and stability achieved during this time will serve to strengthen our organisation and culture further. It will enable us to better respond to future challenges and changes, whilst understanding the need to be realistic and pragmatic about the external environment.

Alongside the adaptations we made internally, we were also agile in managing our external relationships. We put in place a series of informal collaboration groups with our network of treatment partners, stakeholders, and the wider sector, to ensure we could share information and respond to emerging issues in 'real time'. This approach has been praised by various stakeholders, and has fostered improved relationships and contact between professionals working in the field, which we hope to build on over the coming year.

In terms of **changes across the sector**, 2019/20 has seen many developments. These have included:

- Launch of the Gambling Commission National Strategy to Reduce Gambling Harms (April 2019)
- Commitments to increase funding of Research, Education, Treatment to £100 million (June 2019)
- Government manifesto commitment to review the 2005 Gambling Act (November 2019)
- APPG inquiry into online gambling (launched February 2020)
- Select Committee re: The Social and Economic Impact of the Gambling Industry (GamCare called to give evidence in March 2020)
- A ban on the use of credit cards to gamble in the UK (April 2020, consultations from August 2019)
- Removal of gambling product advertising during the COVID-19 lockdown (March/April 2020)
- Formation of the Betting and Gaming Council (BGC) (trade association representing the majority of UK gambling businesses) (November 2019)
- Launch of three-year Howard League Commission on Crime and Problem Gambling (June 2019)



We have continued to keep abreast of changes across the sector, providing evidence and inputting into consultations and policy changes wherever possible, and ensuring the representation of service users with lived experience of gambling harms.

In addition, we have increased our strategic engagement with the sector. We have facilitated several national expert groups in order to progress thinking on key and emerging areas, including gambling and young people, women, financial harm, and criminal justice. We have brought different sectors together for thought leadership and development of joint solutions to challenging issues. We believe this approach will be ever important in a continually changing landscape where collaboration and efficiency will be key.

“

...bringing together different sectors has been really beneficial... bringing everyone together and ensuring that all the relevant sectors are on the same page has been a great achievement.

MEMBER OF OUR CROSS-SECTOR FINANCIAL HARM PROJECT ADVISORY GROUP



02. Activity and Impact

2020

Our Year In Numbers

We are proud of GamCare's achievements over 2019/20. The following highlights our activity, outcomes and impact:

▶ Helping people

10,532

individuals attended treatment

38,804

contacts with the National Gambling Helpline (represents total contacts not individuals)

7,958

affected others (families, friends) accessed treatment or Helpline services

▶ Supporting people at risk

9,015

professionals who engage people at risk of gambling harm attended GamCare training sessions

10,303

young people attended our awareness-raising workshops

▶ Raising awareness of gambling harm and services

94%

of professionals working with women reported greater understanding of gambling harm impact after training (e.g. women's centres and social services staff)

97%

of Criminal Justice professionals reported they knew how to signpost someone with a gambling problem after training

▶ Promoting safer gambling

33

gambling operator organisations received training

1,166

gambling operator staff trained

10

Safer Gambling Standard awards made

▶ Promoting safer gambling

12

people with lived experience were part of our Service User Panel

1,544,756

unique users accessed GamCare's website

15,645

unique users accessed our BigDeal website for young people, parents and teachers

See the BigDeal website here: www.bigdeal.org.uk

▶ Positive client outcomes

75%

of service users completed their treatment plans successfully

100%

of service users would recommend our treatment services to someone else

What This Year's Data Tells Us

GamCare publishes a comprehensive report on activity across our Helpline and treatment services each year.

This details service user demographics, gambling modes, and the impacts reported by our service users (both gamblers themselves as well as others who are affected such as friends and family). This year we have markedly changed the way we report this data, in order to provide clearer focus on the individuals who use our services, and to better utilise multiple data sources.

Key statistics for 2019/20 are shown below and more detail is provided in the following sections:

- **Anxiety/stress** was the most common mental health impact for gamblers and affected others (family, friends) across both Helpline and treatment services
- **Debt** of some kind was reported by 70% of those in treatment and 74% of those using the Helpline
- **Online gambling** was reported as being problematic by 75% of Helpline users and 71% of those using treatment services
- **Affected others** account for 25% of Helpline users, and for 18% of treatment clients
- **Treatment locations** - the largest proportion of people in treatment were located in the North West (18%) and the East of England (17%)
- **Male gamblers** make up 85% of those in treatment
- **Ethnic groups** of Helpline and treatment clients were recorded as majority White (89%), and Asian and Asian British as the largest BAME group (5-7%)

- **Criminal Justice System** referrals made up 5% of all referrals for treatment services, with prisons being the main referral source.

Our full Annual Statistics Report is made available on GamCare's website.

We use this insightful data to support continuous improvement; making changes to service delivery to better meet needs, as well as to plan future workstreams and funding generation.

“

...I am in a much better place with a deeper understanding of not only gambling, but myself as a person. I am extremely thankful for GamCare and their overall support. I would highly recommend this service to any person struggling with gambling.

GAMCARE SERVICE USER

Support and Treatment Services

In 2019/20 we have continued to reach and help more people.

We expanded our client-facing support services, which include the National Gambling Helpline (over the phone or via live chat), our online Forum, daily group chatrooms, and a national network of treatment services (face to face, online or over the phone).

In October 2019, the **National Gambling Helpline moved to 24/7 provision**, supporting an increase in Helpline interactions, with a trend towards more live chat than calls. GamCare also began to offer treatment in several new areas, notably Leeds, Lincoln, and a number of the Home Counties. We have seen the number of people attending treatment interventions increase by 22% from last year, and by 49% over four years. There have been higher numbers of affected others (families, friends) accessing support, as well as more people using our wider online services.

In addition to the Helpline and treatment numbers outlined earlier, there were:

58,764

registered forum users

655

chatroom hours provided

3,174

people attending group chatrooms

GamCare launched the new **Leeds Community Gambling Service** in autumn 2019, a flagship gambling service delivered in partnership with NECA and the NHS Northern Gambling Service (Leeds and York NHS Partnership Trust). The Service provides integrated support to anyone in the area affected by gambling harms. GamCare's role includes training and prevention, community engagement, brief interventions and treatment, including support for people in the criminal justice system, young people and young adults. In the first few months of operation, the service trained or presented to at least 30 local organisations, alongside delivering Brief Interventions and structured support to clients. The service also introduced three weekly drop-in centers across the city (pre- COVID-19).

“

My practitioner made himself available to suit my needs and location. He was very knowledgeable about the service and help available. He was a great listener, very understanding with a very good recollection of detail which was helpful throughout our discussions. He offered excellent advice and his coaching was helpful throughout what was a difficult time and enabled me to make a fresh start in my lifestyle.

LEEDS SERVICE USER

As well as expanding our service locations and capacity, we have continued to develop more accessible and creative treatment options, with a focus on digital and remote engagement. GamCare's online self-help resources (information, leaflets and workbooks) continue to be popular with users. In 2019/20 there were:

21,428

views of self-help resources
(over double those of last year)

216

workbooks downloaded

“

There may be a variety of reasons why more traditional treatment services may not suit everyone – time pressures and other responsibilities, mobility or communication issues, or perhaps feeling more comfortable accessing online services. GamCare aims to provide a range of accessible, expert support so that we can provide the right help at the right time to prevent issues from escalating.

GAMCARE CEO

GamCare introduced our **GameChange course** in October 2019. This is a new course based on Cognitive Behavioural Therapy (CBT), and is delivered online. Users are able to access eight modules at their own pace, with support from a trained GamCare practitioner by phone periodically throughout the course.

Modules help users to reflect on their gambling and support behaviour change. We are seeing significant take-up; in the first few months of implementation, by the end of March 2020, there were over 100 active users, with much higher take up from April 2020. We look forward to evaluating the programme and informing the evidence-base for digital gambling treatment interventions.

“

It took me through a step by step programme. It allowed me to understand part of the science behind why I gamble. I think the phone call at least once a week is so important or it would be impersonal. Gamblers, and I include myself in this, often feel that there is no one to turn to.”

GAMECHANGE USER

As well as new developments, GamCare and our treatment partners all continue to deliver our established **Model of Care Framework**, which offers a range of stepped interventions, rooted in a recovery-oriented approach. We are proud of the positive outcomes that our support and treatment services are helping to achieve.

75%

of services users completed structured treatment successfully, seeing a reduction in harmful gambling behaviours and improved quality of life measures

90%

completed 'extended brief interventions' successfully

93%

of Helpline callers rated the service as 'excellent' or 'good'

On average, service users scored

4.6 out of 5 that treatment had brought about positive changes in their situation

GamCare uses validated tools to measure improvements in gambling severity, risk and wellbeing; the Clinical Outcomes in Routine Evaluation 10 (CORE-10) and the Problem Gambling Severity Index (PGSI). These tools and measurements are routinely used at the start, during and end of treatment.

In 2019/20, **our treatment outcomes data** showed reliable improvements in user wellbeing, moving from 'moderate' to 'healthy' levels. The average improvement score between pre- and post- treatment CORE-10 indicators was 11.8 (6 or above is regarded as reliable improvement). The data also showed significantly reduced risk in terms of users' gambling severity, moving from 'problem gambling' to 'moderate problem gambling'. There was an average improvement of 15.3 in PGSI scores on treatment completion.

We strongly believe that these positive outcomes can be further strengthened by addressing an individual's wider needs through partnership working and holistic packages of care. As well as the partnership working outlined earlier in the report, we have led several new support and treatment collaborations this year, as follows:

- **Delivering our support and treatment services in the wider community.** Examples in the South include co-locating with The Connection at St. Martin's (homeless charity), West London Mission (housing, poverty, trauma charity), and Citizens Advice in Hackney. In Leeds we have worked closely with Leeds University, New Wortley and Swinnow Community Centres and the Council.
- **Launching Peer Aid** – a joint pilot initiative with Betknowmore, whereby Peer Supporters with lived experience provide additional support to gamblers before, during, and after their treatment with GamCare. A training programme has been developed for those who wish to volunteer as Peer Supporters, enabling a NCFE Level 2 Award in Gambling Peer Support award, and the first set of Peer Supporters have been recruited for London.
- **NatWest** – GamCare and NatWest launched an innovative pilot scheme to support people impacted by gambling harm. GamCare and its network of partners can use local branches for treatment sessions in private rooms, and the Bank's support teams will receive GamCare training to support customers who want to stop gambling. Not only does this increase our accessibility, it also supports wider collaborative work we are doing with the finance sector to reduce gambling related financial harm.

“



Peer Support was so important to my recovery, it helped me to connect with my family and build trust again.”

PEER AID MEMBER

- **Primary Care Gambling Service (PCGS)** – a joint initiative with the Hurley Clinic, a London GP practice partnership, to develop an integrated gambling support service with a multidisciplinary team of mental health nurses, GPs, and treatment practitioners. Our work with the Clinic will also serve to inform a competency framework for GPs supporting patients affected by gambling harms. Development started within this reporting year, with launch mid-2020.
- GamCare is delighted to have been awarded funding for a new **Young Person's Treatment Service** (for 11 – 18-year olds). The service will work closely with our established Youth Outreach Programme and youth partner agencies, and will offer a range of interventions, including a digital offer. We look forward to reporting on the progress of this exciting development in next year's report.

¹ GamCare provide 'extended brief interventions' as part of its treatment/clinical services. Extended Brief Interventions. These are short motivational sessions with follow-ups, which are provided via the National Gambling Helpline as well as via our treatment services, usually for up to six sessions. Focused advice may include taking responsibility to make a change, offering strategies related to behavioural change and/or goal setting.

² CORE-10, Clinical Outcomes in Routine Evaluation: a brief 10 set measurement/scoring tool for common presentations of psychological distress and wellbeing; a validated tool used in gambling treatment. PGSI, Problem Gambling Severity Index: a standardised measure of risk behaviour in gambling, used in gambling disorder treatment. DSM, Diagnostic and Statistical Manual of Mental Disorders: health guidance on common mental health disorders; a validated tool used in diagnosing gambling disorder.

Case Study relating to GamCare's Support and Treatment: Jon's Story

Jon, 36 from Yorkshire, began gambling when he was 18. At first, he only placed small bets on sports, and he found it fun – it added an 'extra dimension' to sports he already enjoyed.

Before he went to university, he took a job with a bookmaker, which he concedes may not have been helpful in the long run.

He says: *"It made gambling an everyday thing, and made higher stakes seem normal to me. My sports betting habit developed over a couple of years, until it became very much a daily occurrence. I opened loads of online and telephone betting accounts, and debts started to accumulate while I was at uni."*

I also had a difficulty with my mental health, and I do wonder if gambling was a way of retreating away from this into my own world. Things got progressively worse, to the point where not only was I in deep debt, but most of my day revolved around checking bets scores. I withdrew into my own little space."

Debt from gambling had a significant impact on Jon's life – he eventually had to take out a voluntary agreement to pay back the money he owed over the course of three years.

He was aware of GamCare through his work and the materials featured in betting shops.

When he realized how much of an impact gambling was having in his life, and that he needed to change this, he contacted the National Gambling Helpline.

Jon was supported to access local treatment services as well as the National Problem Gambling Clinic in London. The treatment sessions he received through GamCare partners and the Clinic helped him to better understand how to manage the situations which triggered him to want to gamble, and how he could overcome those urges. Jon received further sessions through a GamCare partner following a relapse a few years later.

Registering for online self-exclusion through GAMSTOP has really helped Jon, and he has also used the self-help resources created by GamCare. He says: *"I think the GamCare website has excellent resources, and it's also great to see a focus on helping young people better understand gambling risk, as well as support for family and friends who are impacted by someone else's gambling."*

Jon believes that working with the gambling industry to safeguard gamblers is the best way forward: *"I do think that the best chance of progress is for gambling charities to work with the industry to safeguard those most at risk and hold them to account on protecting players. Gambling businesses do need to monitor accounts more closely and double check that people are only depositing what is affordable for them."*

CASE STUDY IS BASED ON A REAL-LIFE PRESENTATION

Engagement and Risk Reduction Programmes

We have continued to meet our commitment to improving access to services for diverse groups and those at higher risk of gambling harms.

We do this through obtaining targeted funding for specialist projects, that enable us to provide awareness-raising, support identification of those at risk, develop resources, and pathways to support. We utilise research, data, user feedback, and wider insights to understand cohorts that are disproportionately impacted by gambling harms, are at-risk, or face barriers to access. We seek to meet these identified needs through bespoke programmes.

Women's Programme

We were awarded funding by the Tampon Tax Fund (£1.2 million), via the Department for Digital, Culture, Media and Sport, to raise awareness of gambling harms and impacts, and how it affects both female gamblers and women affected by the gambling of others. The first year of the programme, from April 2019, has been a huge success. Our national team of 16 staff has delivered accredited training to 3,416 professionals that engage women, across 330 different organisations, attended 72 local networking events, and provided bespoke resources. These professionals and organisations have been wide ranging across public, community and voluntary sectors, such as domestic abuse services, substance misuse services, BAME community centres and public health. External evaluation (available on GamCare's website) indicates that the training has had a strong positive effect on professionals' confidence to signpost and refer women at risk to support and treatment. We look forward to continuing our training, including through new virtual formats, into the second year.

In 2019/20, our specialist work has increased substantially and has enabled us to reach thousands of at-risk individuals and the professionals that engage with them. Our programmes are providing invaluable knowledge about specific groups, environments and issues, which we will translate into future service developments. **The following summarises achievements across four key programmes this reporting year, relating to women, youth, Criminal Justice, and financial harm.**

“

As a result of the training WomenMATT/Women In Prison plan to include a question on the Needs Assessment Form about gambling. It will be included in the section dealing with finance, benefits and debt.

WOMEN'S PROGRAMME TRAINING PARTICIPANT

The programme has gathered learning particularly in relation to barriers to accessing support, layers of stigma, and how these may feed into policy. We continue to collaborate with a wide range of key partners, and our expert Advisory Group, to encourage cross-sector discussion, ongoing learning and solution development.



Merseyside are totally committed to expanding our understanding and awareness of problem gambling and starting to have conversations about it.

DWP PARTNER

As part of the programme we have also consulted widely with women, both gamblers and affected others, gathering invaluable insights into how gambling has impacted them, and are using this to inform future programme planning.



I'm totally addicted, almost every penny that goes into my account goes straight out again on gambling. I'm addicted to online slots. I've sold cars and other things in the house so I can get shopping.

SURVEY RESPONDENT

Criminal Justice work

GamCare has significantly expanded its engagement with the Criminal Justice System (CJS) this year. We were awarded a second year of Police and Crime Commissioner funding to deliver a unique project across Hertfordshire's end-to-end CJS; to raise awareness of gambling, and to develop screening and support pathways. The project continues to yield new and substantial learning about gambling and crime and potential system approaches, and we look forward to reporting further when the project concludes later this year.

We have also increased engagement with the wider CJS nationally, offering training, resources and pathway support to various police custody, probation, prison, and other services. GamCare delivered accredited training/briefings to 423 professionals in the CJS this year. Participants fed-back on what is useful about the training, for example:



Awareness of how to identify the characteristic of an individual that may be experiencing gambling issues. How and where to signpost an offender for support.

TRAINING PARTICIPANT

In our Leeds Community Gambling Service, we now have a dedicated Criminal Justice practitioner and other practitioners also have a remit in this area.

GamCare submitted an evidence report to the Howard League's Commission on Crime and Problem Gambling and we will continue to support this important work, as well as other research and expert groups. In response to COVID-19 we also developed a dedicated resource/activity pack for prisoners focused on gambling awareness and wellbeing messages, and which has led to increased requests for support as well as staff training.

All resources referred to can be found on GamCare's website.

We are keen to generate sustainable funding to be able to continue and expand this important area of work.

Youth Programme

2019/20 is the third year of our Youth Outreach programme that targets 11-19-year olds through online support, awareness workshops and training for professionals. The programme continues to achieve great success. This year we:

Trained

3,249

youth-facing professionals (6,171 since the programme began)

Delivered workshops to

10,303

young people (18,050 since the programme began)

Received

37,531

page views on the BigDeal website for young people, parents and teachers

Training feedback and formal evaluation of participants' learning has been positive. Most young people trained reported that they now understood gambling related harm better and felt able to seek help if they were experiencing gambling related harm. Most professionals trained reported feeling more confident to talk to young people about gambling harm, and to signpost for support.



Overall, I have a better knowledge, understanding of impact, risks and available support [for problem gambling].

YOUTH WORKER TRAINING PARTICIPANT



"The most useful part of the session is that now I understand how to make safe choices around gambling."

YOUNG PERSON WORKSHOP PARTICIPANT

The programme received additional funding this year which allowed us to increase worker capacity, deliver the programme through more GamCare network partners, and target diverse and 'need to reach' young people. Current partners are ARA, Beacon Counselling Trust, Aquarius, NECA and RCA (Scotland).

We are pleased to have recently been awarded further additional funding to expand the programme significantly from April 2020 for four years, in partnership with YGAM, enabling reach into more regions including Northern Ireland, increased staffing, and integration with GamCare's new Treatment Service for young people.

There will also be a focus on increased data analysis, digital communications, and a necessary shift to a virtual delivery offer in response to COVID-19.

Gambling Related Financial Harm Project

This year we began a new project to explore the issue of gambling-related financial harm, bringing together relevant sectors to share expertise, and to develop resources. The sectors include gambling treatment, financial and banking, debt and money advice services, gambling businesses and people with lived experience. This has supported cross-sector collaboration to establish a more holistic view of gambling-related financial harm and how to respond to it, also taking into account lived experience perspectives.

Both a Lived Experience Panel and a stakeholder Advisory Group have been established, and have contributed to the development of resources, identified gaps and areas for discussion, and supported the project. The project has linked with other bodies researching and influencing gambling-related financial harm. Examples include a roundtable with the Money and Mental Health Policy Institute, Bristol University's Personal Finance Research Centre and The Behavioural Insights Team. In addition, the project has engaged around 30 other relevant stakeholders to date.

“

We have a series of initiatives that we have been looking to develop. Engaging with members of the group helps us to ensure that we are continuously getting expert opinion and design the initiatives with the right strategy.

ADVISORY GROUP MEMBER

“

I think having more experts by experience is invaluable - hearing the impact that the gambling has caused makes it so real and makes everyone stop and think - this really drives change from my perspective.”

ADVISORY GROUP MEMBER; VULNERABLE CLIENT MANAGER, PAYPLAN

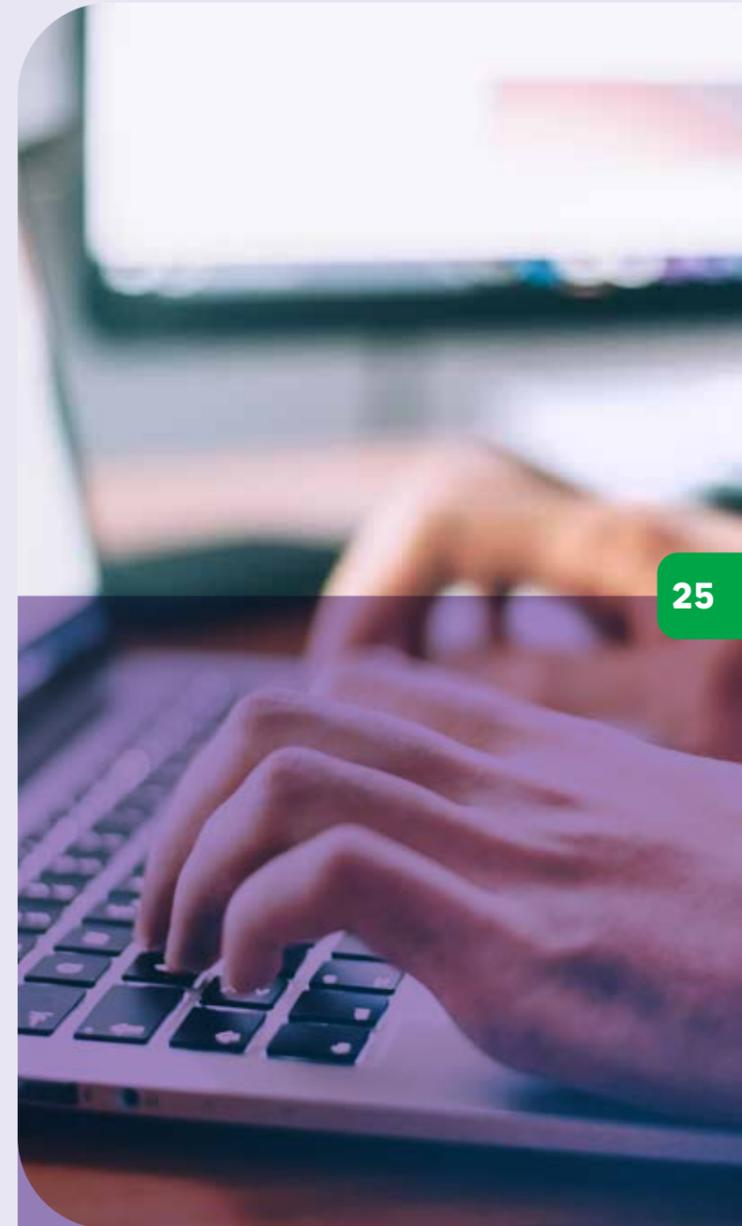
The project has proactively and collectively responded to the external changing landscape. Our activities have included:

- **Establishing a range of resources** to support organisations to help those affected by gambling-related financial harm
- **Promoting gambling** spending blocks by banks (the number of banks and building societies offering this has increased since the start of the project)
- **Advising sectors** on changes to gambling behaviour as a result of COVID-19
- **Supporting development** of a 'warm transfer service' from a bank to the National Gambling Helpline for customers in need of support
- **Supporting a partnership** between GamCare and NatWest (an Advisory Group member) to train bank staff, and to use private consultation rooms in branches for treatment sessions
- **Encouraging several banks** to apply a gambling block on all under-18 accounts
- **Upskilling GamCare advisers** on measures to reduce financial harm, e.g. bank blocks, debt advice

Bespoke Projects

GamCare partnered with the **RAF Benevolent Fund** to raise awareness of problem gambling for RAF service people and their loved ones. This included skills training for around 150 welfare staff at bases, development of materials for people experiencing gambling related harm, and an online awareness campaign. 95% of training participants reported feeling more confident in identifying those affected by gambling harms. The training continues across the country.

GamCare initiated a small pilot project for **under-18**, in conjunction with our Leeds Community Gambling Service. The project focuses on awareness raising and skills-building within young adult-facing workforces. 200 local practitioners have been trained, and young adults have been engaged directly via large scale events such as Wellbeing weeks and Freshers' Fairs. Evaluation indicates higher levels of confidence in identifying problem gambling, and greater likelihood of referring young adults to appropriate services.



Case Study from our Women's Programme: **Patricia's Story**

It all started around 2010 for Patricia when she and her partner began using online betting sites for a bit of fun.

Being a big football fan, it all seemed quite innocent at the beginning, although the hope of winning and making some money continued to lure Patricia back. Soon enough, gambling patterns were established, and placing bets went from weekly to daily quite quickly. Patricia was now beginning to play just to try and scrape back some of the money she had lost. Her gambling addiction was born.

Over the next four years, her gambling addiction dominated her every move. It was the first thing she'd think about in the morning and the last thing she would think about before going to bed. Patricia was now placing up to £1000 bets on anything and everything, from basketball games in the US to how many runs England would score in a cricket test match. And all this was taking place with borrowed money. Patricia had begun taking out loans and credit cards just so she could continue gambling. Over the four years, Patricia had racked up enormous debts of £100,000.

At this stage, Patricia felt alone with no one to turn to. Thankfully, Patricia finally found the strength to share her burden with her fiancée and parents. She was grateful for their support and sympathetic approach. Her father paid off her debt and her partner supported her all the way. However, after several weeks of abstinence, Patricia relapsed and began gambling again. This time, she opened accounts that only she knew about and kept them secret.

Over the next couple of years, Patricia successfully managed to hide her gambling addiction. People assumed that because her debt had gone, so had her gambling addiction, and she continued to cover it up. At its peak, she'd be gambling in the toilet on her phone to hide it and avoided social gatherings if it disrupted her gambling patterns.

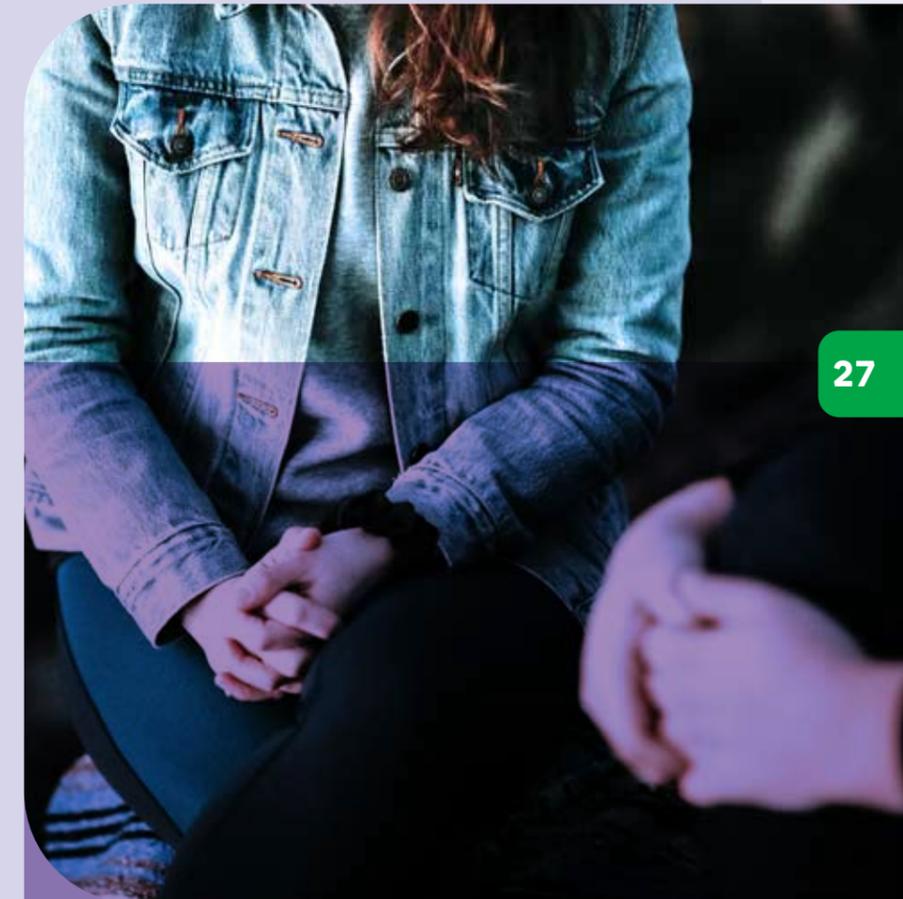
At this point, Patricia had deteriorated mentally and had entered quite a dark place with thoughts of taking her own life on her mind. Fortunately, a conversation with her mother began a process of change. During a casual check in, her mother asked Patricia how she was getting on with paying her father back the money he used to bail her out. It was here when Patricia broke down and told her mother everything. This was a relief for Patricia. Through sharing, the load felt lighter. Patricia had taken enough. She knew this was the time for change and began paving the path for recovery.

This point was life changing for Patricia. She began accessing counselling with GamCare and attended groups with Gamblers Anonymous (GA). However, the GA groups were quite daunting as she was the only female in attendance. Through the support she received from GamCare, Patricia realised that she had unresolved issues from her past relating to her relationship, and she had been using gambling as a form of escapism and a way of distracting herself from uncomfortable feelings.

Patricia used this time to reflect on the impact gambling had on her loved ones throughout her journey. Unfortunately, there had been some casualties, as her fiancée couldn't take anymore and left the relationship, but her parents remained understanding and supportive.

Over the next few years - through sheer determination and will to change for the better, Patricia has made huge strides in her recovery. From the support received from GamCare and her family, Patricia is now living life on her terms and gamble-free. Patricia now lives life as a beacon of hope for other women affected by gambling related harms, and uses her experiences to help other women who suffer with similar issues.

CASE STUDY IS BASED ON A REAL-LIFE PRESENTATION



Industry Services and Safer Gambling Standard

GamCare aspires to make the gambling landscape safer for everyone.

We utilise knowledge from those affected by gambling to inform guidance, standards and products for gambling businesses, which raises awareness and promotes safer environments. We work directly with the gambling industry and service users with lived experience to achieve these aims. In 2019/20 we have consolidated, grown and raised the profile of our safer gambling team, services and products.

Training delivery increased by 62% on the previous year; training 1166 staff across 112 sessions. This included 33 different gambling operator organisations plus 11 other organisations. The training continues to be well received with positive feedback.

“

Everything was excellently structured, informative, intriguing and fun! I would recommend the course to everyone in the industry.”

GAMBLING OPERATOR TRAINING PARTICIPANT

To broaden its reach, the Industry Services team is redeveloping its remote and e-Learning training options, including advanced Customer Interaction training to complement face to face products offered. The team are working with the industry on content design to ensure that it is needs-led and reflective of real-life gambling environment scenarios

We have continued to promote our **Helpline ‘warm transfer service’**. This is a mechanism whereby customer care teams within gambling (and some other) businesses can immediately link customers needing support to the National Gambling Helpline. This year, six organisations, including Barclays bank, signed up or renewed their licence, and we aim to increase this further over the coming year.

“

Having the ability to transfer players to GamCare who appear to be in a crisis situation allows me to feel assured that they have gone on to receive the help and support that they need, from qualified specialists. I feel safe in the knowledge that I am putting them in the very best of hands.”

OPERATOR USING THE HELPLINE TRANSFER SERVICE

The Safer Gambling Standard was officially launched in February 2019. The Standard supports gambling businesses to achieve social responsibility accreditation at four levels, through a comprehensive process of guidance and assessment aligned to licensing obligations, regulation, and evidence-based practice.

In 2019/20 ten Safer Gambling Standard Awards were made to seven different gambling businesses (three received Awards for both land-based and online activities). Assessments of a further five businesses remained in progress at the end of the year.

“

We are of course delighted to have been awarded the level 3 award. I am proud of the efforts of my team and delighted that all the hard work has been recognised by GamCare.

CEO OF AN OPERATOR AWARDED THE SGS

To support this work, we also launched a new consumer and industry facing website in February 2020. The website explains what it means to be an accredited business and why consumers should care about the Standard. The website also offers advice and tips to industry on social responsibility.

See www.safergamblingstandard.org.uk to find out more.

We continue to provide wider support and consultancy to the gambling industry, as well as other relevant stakeholders and jurisdictions, to share our expertise on best practice. We have also contributed to industry-related consultations, expert groups and events. Examples from our wider work for 2019/20 include the following:

Responsible Gambling (RG) ‘Lab’ with a major gambling operator – GamCare can support gambling businesses to develop safer gambling products through co-production ‘Labs’. This RG Lab involved five individuals with lived experience of gambling harm, GamCare and members of staff from the operator’s compliance, safer gambling and operational teams, coming together to discuss a range of safer gambling initiatives that the operator planned to implement across their retail business.

“

We found the RG Lab to be a helpful forum for engaging with key stakeholders, including people with lived experience of gambling, clinicians and those who work in the advice sector.

COMPLIANCE MANAGER

Gambling Commission consultations - GamCare have contributed to two important consultations during 2019/20. One involved consulting service users about the proposed ban on gambling with credit cards, with 75 respondents (the ban was later implemented in 2020). We also conducted a survey with service users relating to the Commission's 'industry challenges' work, which aims to raise standards and reduce harm across the sector.

Bespoke training for the Bingo Association

- GamCare looks to tailor its training content to different sectors. The team worked with the Bingo Association to custom design training for their staff, which has resulted in significant take-up and an ongoing training contract.

This year Gamcare began a partnership with the Samaritans charity to jointly develop a suite of bespoke guidance and training products for industry staff, focused on how to manage customers calling or presenting with suicidality or crisis. We will report on this exciting collaboration next year.

“

I have taken part in many responsible gambling trainings and this was the most engaging.

TRAINING PARTICIPANT

“

The Bingo Association were looking for a bespoke training course to support Bingo club employees with the sensitive task of making successful customer interventions. Existing courses were generic and designed for a wide variety of operators. So we created one with Gamcare assistance and within one month of the first 'trial session' we were oversubscribed with demand from Bingo Club operators.

BINGO ASSOCIATION, CEO

Strengthening Governance and Knowledge

As well as service delivery, engagement and promotion of safer gambling, GamCare's strategy is underpinned by cross-cutting themes of continuous improvement, evidence-based practice, inclusivity and diversification.

We acknowledged last year the need to respond to our growth and aspirations by strengthening our infrastructure and governance. We have made substantial progress in this respect during 2019/20. Key achievements include:

- Comprehensive review of our Service User Involvement work leading to a development plan for 2020/21, to include a new strategy and strengthening the role of our Service User Panel
- Re-procurement of a new case management system for our treatment and National Gambling Helpline services, alongside data system re-design and cleansing
- Strengthening our assessment, safeguarding, incident and risk management systems, alongside improvements to our Model of Care Framework and embedding evidence-based practice
- A full review and update of all GamCare's policies and procedures is underway, with full completion and roll out expected in 2020
- Implementation of a new Audit Framework for GamCare and its partners, developed in line with the CQC framework, with internal audits and service reviews in process
- Award (or renewal) of four quality marks: The Helplines Standard (from the Helplines Partnership), CPD Standards Office accreditation for our training packages, BACP and ISO 9001 accreditations
- Development of our workforce through enhanced safeguarding training, management/HR training, new induction processes, and incident management and accredited leadership training planned
- Securing diverse funding that has enabled us to deliver several specialist projects
- Leading national expert and Advisory Groups regards women, young people and financial harm
- An inclusive all-staff consultation to re-shape our Values statement, to be launched and embedded throughout 2020
- Strengthening our evaluation structures through: annual evaluation of our engagement/risk reduction programmes; development of an organisational 'theory of change' (explained below); commencing work on a Knowledge Management Model project; improving data analysis and reporting

Developing a 'theory of change' for GamCare

A theory of change is a causal model of an organisation's work; highlighting relationships between its activities and the outcomes and impacts it seeks to achieve. This can be captured in different ways, usually through a visual model and supporting narrative. It is becoming best practice for organisations with a social purpose to build their work and activities around a theory of change, which forms the foundation of impact measurement.

Underpinning a theory of change is an organisation's final goal, or vision. For GamCare, this is the broad social change that we are trying to achieve, which is a reduction in **gambling related harm**.

GamCare began to develop an organisational-level theory of change over 2019/20. It will help us to articulate what we do and why; what we are trying to do, and how our activities get us there. It sets out the outcomes and impacts we aim to achieve or contribute to, and the activities and outputs that will help us to do this. In essence, therefore, it is our **strategic theory and story**. It will also help us to develop meaningful impact measurement, better communicate our work and strategy, and support our partnership working.

A summary of our recently developed organisational theory of Change is summarised below, and we will report on this further in next year's annual report:



What's in store: 2020/21

2020/21 will certainly be an exciting and packed year for us. We will, inevitably, need to acknowledge and adapt to the future challenges and impact of COVID-19.

It will be the last year of our current three-year strategy, which will continue to be our main focus, alongside planning a new strategy that will drive our focus through to 2024. We have set ourselves ambitious targets for the year ahead, focused around a number of transformations across treatment, education and prevention, safer gambling, digital, organisational development, external communications, and knowledge management. The key priorities will include:

- Further expanding our services into new geographies, including Northern Ireland
- Offering a new integrated support and treatment service for young people (under 18s)
- Implementing the primary care integrated gambling support service across South London
- Increasing engagement in relation to at-risk groups: women, youth, criminal justice and others identified as part of GambleAware's Treatment Needs and Gap Analysis research (2020)
- Further embedding our Safer Gambling Standard as well as increasing engagement with industry services to raise standards in safer gambling across the gambling sector
- Implementing a new Service User Involvement and volunteering strategy
- Business development through identifying and responding to opportunities to reach more people

- Continuing to diversify our income, through a defined strategy, which will support the delivery of sustainable services
- Implementing a new organisational IT strategy and improved back-office systems
- Strengthening our quality assurance and governance further, in line with CQC frameworks
- Further developing our preventing suicide agenda including employment of a dedicated lead post
- Sharing research on treatment outcomes and further aligning our treatment to the growing evidence base
- Enhancing our external communications and public affairs work
- Developing our Knowledge Management systems to maximise learning and share expertise internally and externally

We will deliver the above priorities in line with our new theory of change, revised Values, and current strategic planning. These are all focused on key activities that will support us to achieve outcomes and impacts relating to our overarching social goal, to reduce gambling related harms.

03. Financial Review and Governance

2020

Financial Review and Governance

This year, our overall income was £9.6m, a significant increase on the previous year's income of £5.4m. We continued to receive the majority of our funding from GambleAware, who, in 2019/20 granted total funding of £7.01m to support our primary activities relating to the National Gambling Helpline and treatment services.

GamCare continued to benefit from other income sources such as training, the Safer Gambling Standard and donations. The overall result was a surplus of £1,338k in the year (Restricted £834k, Unrestricted £504k). We have designated £390,000 of our unrestricted funds for organisational developments in 2020-21. More detail on the purposes of these funds can be found at note 14 to the financial statements.

Reserves Policy and Going Concern

GamCare operates a risk-based reserves policy and aims to maintain reserves to allow continuity of operations for six months in the event of funding ceasing. This does not allow for continuity of services which are assumed would cease with funding. It allows for the known liabilities that arise on the cessation of services and operations such as redundancies and lease commitments, and a contingent element to ensure a responsible cessation of operations can be made.

The reserves policy is reviewed on an annual basis in the first quarter of each financial year (April – June), following the agreement of budget and the required level of reserves is recalculated at this point. As of April 2020, the required level of reserves was calculated on this basis at £1.6m.

As of 31st March 2020, free reserves amount to £1.34m, which is below policy level set by the Board. The reserves policy is set by the Trustees with a clear understanding of income and risks faced by GamCare. GamCare has achieved this growth in free reserves by expanding its operations and achieving steady growth in unrestricted income. Although our income has not been significantly affected by the Covid-19 pandemic, we are managing our reserves position carefully to ensure we are well placed if any future impacts occur. We have secured a 2-year extension to our grant agreement with GambleAware, which now runs until March 2023, providing stability at the current time.

In light of the healthy reserves position and the extension, the Trustees consider that adequate resources continue to be available to fund the activities of GamCare for at least the next 12 months and therefore considers the charity to be a going concern for the foreseeable future.

Remuneration Policy

The Trustees and the Senior Management Team comprise the key management personnel of the charity in charge of directing and operating GamCare on a day to day basis.

GamCare carries out an external remuneration benchmark survey comparing us to similar size organisations. Salaries are reviewed in relation to this benchmark. Similarly, the benchmark survey is used by the Trustees in reviewing the Senior Management Team pay bands on a bi-annual basis.

Risk Management

The Trustees and the executive regularly review the risks to which GamCare is exposed and are satisfied that systems exist to mitigate these risks. A formal risk register is maintained and is reviewed by the Management Team, Audit and Risk Committee, Clinical and Quality Assurance Committee and Trustee Board at quarterly meetings throughout the year.

All employees undertake appropriate training and are regularly supervised.

Adequate insurance cover has been taken to cover employees carrying out work for and on behalf of GamCare; this includes any claim resulting from alleged or actual abuse.

The major risks to the charity include:

- Effects of COVID-19 pandemic; GamCare could face significant risks due to the ongoing global pandemic. These could include reduced service provision capabilities if staff sickness were high, reduced income and staff or service user infections. We have followed government guidelines and have taken numerous, appropriate measures to mitigate possible risks.

- Legal action against GamCare by a service user. To prevent and mitigate we maintain rigorous training, debriefing and supervision for all our employees regarding our engagement with and treatment of service users.
- Over-reliance on a single stream of income; our income has been progressively diversified over the years as a result of new streams of funding being identified and new funders supporting our work. This is an area we continue to monitor and strive to make further improvements.
- GamCare's network treatment providers ceasing operations (those we provide grant funding to); we undertake annual due diligence monitoring of all our network providers and have regular grant management meetings to ensure that any issues are notified at an early stage.

Grant Making Policy

Grants are made to beneficiary organisations (i.e. our partner network) that can deliver treatment to service users across Great Britain. The criteria for making grants to these organisations include: consideration of their ability to deliver clinically effective treatment to beneficiaries, their ability to deliver local treatment and engage with local communities; meeting due diligence criteria around effective organisational and clinical governance, robust finances and the ability to provide continuity of treatment. We provide ongoing grant management of these organisations, to ensure effective delivery, reporting, governance and compliance.

Structure, Governance and Management

GamCare is a registered charity and a company limited by guarantee. The company is registered at Companies House, registration number 03297914. The company is also a Registered Charity, registration number 1060005. The governing document is the Memorandum and Articles of Association, which establishes the objects and powers of the company.

Trustees are identified and appointed by the Board. On appointment, Trustees are given an induction pack and training which details their role and responsibilities as Trustees and orients them in terms of our services, operations and key staff.

Trustees take overall responsibility for setting the mission, the strategy and objectives of the organisation, monitoring performance and managing risk. Management of the organisation is delegated to the Chief Executive, who leads on implementing the strategy and providing a quarterly performance report to the Board. The Board meets four times each year and is supported by the work of the Audit Committee and Clinical and Quality Governance Committee which also meet four times per year.

GamCare makes use of a network of provider organisations who deliver therapeutic gambling treatment nationwide. Grants are made to these organisations, and performance managed through a Service Level Agreement.

In 2019/20, the organisation had an average of 80 employees (2018/19: 46).

Fundraising Statement

The majority of GamCare's income (73%) for 2019/20 was through charitable activities commissioned by GambleAware. Direct donations to GamCare (17%), grants from other sources (5%) and unrestricted income earned from training and accreditation services (5%) constituted the remainder of GamCare's income for the year.

We do not solicit direct donations from the general public, and have not received any complaints in respect of our fundraising activities in 2019/20

We have ensured we are in line with GDPR and all other relevant codes of conduct.

Public Benefit

The charity Trustees have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. All the charity's activities are designed to deliver the public benefits described in its charitable objects. The Board regularly reviews its strategy, plans and performance.

Statement of Trustee's Responsibilities

The Trustees, who are also directors of GamCare for the purposes of company law, 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).

Company law requires Trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of 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 in 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);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, including FRS 102, have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that GamCare will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirm that:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustee has taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditors

Buzzacott were appointed auditors for the year after a re-tendering process of the audit services. They are deemed to be appointed in accordance with Section 487 (2) of the Companies Act 2006.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

This report was approved by the Trustees on 16/09/2020 and was signed on their behalf by:



John Brackenbury CBE
GamCare Trustee and Chairman
of the Audit Committee

04. Independent Auditor's Report to the Members of GamCare

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04

2020

Opinion

We have audited the financial statements of GamCare (the 'charitable company') for the year ended 31 March 2020 which comprise the statement of financial activities, the balance sheet, statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of the charitable company's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report and Financial Statements, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Buzzacott LLP 9th October 2020

Hugh Swainson (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London, EC2V 6DL

05. Financial Information

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2020

Statement of Financial Activities (Incorporating Income and Expenditure Account)

For Year Ended 31 March 2020

	Note	Unrestricted 2019/20 £	Restricted 2019/20 £	Total 2019/20 £	Unrestricted 2018/19 £	Restricted 2018/19 £	Total 2018/19 £
Income from:							
Donations	2a	474,108	1,161,423	1,635,531	292,085	84,701	376,786
Charitable Activities	2b	-	7,530,367	7,530,367	-	4,739,012	4,739,012
Investment income		4,052	-	4,052	2,094	-	2,094
Other Income	2b	458,758	6,092	464,850	286,274	-	286,274
Total Income		936,918	8,697,882	9,634,800	580,453	4,823,713	5,404,166
Expenditure on:							
Charitable Activities	3/4/5/6	423,093	7,873,325	8,296,418	176,472	4,847,503	5,023,975
Total Expenditure		423,093	7,873,325	8,296,418	176,472	4,847,503	5,023,975
Net Income		513,825	824,557	1,338,382	-	-	-
Transfer Between Funds	14	(1,043)	1,043	-	-	-	-
Net movement in Funds		512,782	825,600	1,338,382	403,981	(23,790)	380,191
Reconciliation of Funds							
Total funds brought forward	14	1,222,656	173,116	1,395,772	818,674	196,906	1,015,580
Total fund carried forward		1,735,438	998,716	2,734,154	1,222,656	173,116	1,395,772

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All gains and losses arising are included in the above and arise from continuing activities.

Balance Sheet

As at 31st March 2020

	Note	£	2020 £	2019 £
Fixed assets				
Intangible Fixed Assets	9		43,315	50,066
Tangible Fixed Assets	10		94,509	6,437
Total Fixed Assets			137,824	56,503
Current assets				
Debtors	11		2,395,211	714,680
Short Term Deposits			850,000	685,839
Cash at bank and in hand			2,256,062	2,054,612
Total Current Assets			5,501,273	3,455,131
Creditors: amounts falling due within one year	12		(2,904,943)	(2,115,862)
Net Current assets			2,596,330	1,339,269
Net assets			2,734,154	1,395,772
Funds				
Restricted funds	14		998,716	173,116
Designated funds	14		390,000	262,618
Unrestricted funds	14		1,345,438	960,038
Total funds			2,734,154	1,395,772

The notes on pages 48 to 61 form part of these financial statements.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard 102.

Approved by the Board, and authorised for issue, on 16th September 2020 and signed on behalf of the Board by:



John Brackenbury CBE
Chairman of the Audit Committee

GamCare: a company limited by guarantee,
Company Registration number 03297914 (England & Wales)

Statement of Cash flows

For the year ended 31st March 2020

	Note	2020 Total £	2019 Total £
Net Cash provided by Operating Activities	17	492,898	1,510,592
Cashflows from Investing Activities			
Interest Income		4,052	2,094
Purchase of Tangible Fixed Assets	10	(116,779)	(32,000)
Purchase of Intangible Fixed Assets	9	(14,560)	(2,383)
Cash used in Investing Activities		(127,287)	(32,289)
Increase in cash and cash equivalents in the year		365,611	1,478,303
Cash and cash equivalents at the beginning of the year		2,740,451	1,262,148
Cash and cash equivalents at the end of the year		3,106,062	2,740,451
Cash and cash equivalents made up as follows:			
Short term Deposits		850,000	685,839
Cash at bank and in hand		2,256,062	2,054,612
		3,106,062	2,740,451

Notes to the Financial Statements

Note 1: Accounting Policies

(a) Basis of Accounting

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a public benefit entity for the purposes of FRS 102 and therefore the charity also prepared its financial statements in accordance with the 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 (The FRS 102 Charities SORP), the Companies Act 2006 and the Charities Act 2011.

Going Concern

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. While the trustees acknowledge the disruption caused by the pandemic to the charity's day-to-day operations, we confirm that we do not consider this to be cause for material uncertainty in respect to the charity's ability to continue as a going concern. The charity has and is continuing to develop contingency plans which are being implemented successfully and we consider that the charity has sufficient cash resources to continue for the foreseeable future, despite the current crisis.

The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the Trustees have considered the charity's forecasts and projections and have taken account of pressures on donations and funding income. After making enquiries the Trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. There are no material uncertainties.

(b) Fund Accounting

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

Designated funds are unrestricted that have been set aside by the Trustees for a particular purpose.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or grantor.

(c) Income

All income is included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy and receipt is probable. The following specific policies are applied to categories of income:

Income from donations is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. When specific performance conditions exist, income is deferred until the performance conditions are met.

Income from Investment is recognised when receivable.

(d) Support Costs

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities (SOFA) on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis such as time and usage.

(e) Fixed Assets

Tangible Fixed assets excluding investments are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life. Fixtures, fittings and equipment are written off over 5 years. IT equipment is written off over 3 years.

(f) Operating Leases

Rental payable under operating leases are charged against income on a straight line basis over the lease term basis.

(g) Pensions

The charity contributes to a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the statement of Financial Activities in the year in which they become payable to the scheme.

(h) Critical accounting estimates and areas of judgement

No judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any other estimates or assumptions made carry a significant risk of material adjustment in the next financial year.

(i) Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

(j) Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition.

(k) Creditors and provisions

Creditors and provisions 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. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

(l) Financial instruments

The only financial instruments held by the charity constitute payables and receivables. These are categorised as 'basic' in accordance with section 11 of FRS 102 and are initially recognised at transaction price. These are subsequently measured at transaction price less any impairment.

Note 2: Income

2019/2020 Income comprises the following:

	Unrestricted £	Designated £	Restricted £	Total £
2a. Donations				
Public/Institutional	84,108	390,000	1,161,423	1,635,531
Total	84,108	390,000	1,161,423	1,635,531
2b. Charitable Activities				
Operator Audit & Training	444,976	-	-	444,976
Other Income	13,782	-	6,092	19,874
Grants:				
GambleAware - Helpline & Treatment Grant	-	-	7,010,014	7,010,014
Other Grants	-	-	520,353	520,353
Total	458,758	-	7,536,459	7,995,217

2018/2019 Income comprises the following:

	Unrestricted £	Designated £	Restricted £	Total £
2a. Donations				
Public/Institutional	29,467	262,618	84,701	376,786
Total	29,467	262,618	84,701	376,786
2b. Charitable Activities				
Operator Audit & Training	260,573	-	-	260,573
Other Income	25,702	-	-	25,702
Investment Income	2,094	-	-	2,094
Grants:				
GambleAware - Helpline & Treatment Grant	-	-	4,651,769	4,651,769
Other Grants	-	-	87,243	87,243
Total	286,274	-	4,739,012	5,025,286

Note 3: Analysis of Costs of Charitable Activities

2019/2020 Analysis of Costs of Charitable Activities

	Activities undertaken directly £	Grant funding of Activities £	Support Costs £	Other £	2020 Total £
Clinical Services	2,181,344	3,528,973	1,006,038	-	6,716,355
Outreach Services	721,813	153,614	108,119	-	983,546
Auditing and Training	442,491	-	154,026	-	596,517
Total	3,345,648	3,682,587	1,268,183	-	8,296,418

2018/2019 Analysis of Costs of Charitable Activities

	Activities undertaken directly £	Grant funding of activities £	Support Costs £	Other* £	2019 Total £
Clinical Services	1,317,754	2,676,704	655,857	-	4,650,315
Outreach Services	83,066	54,531	16,015	-	153,612
Auditing and Training	245,029	-	64,865	-	309,894
Other	-	-	-	(89,846)	(89,846)
Total	1,645,848	2,731,235	736,737	(89,846)	5,023,975

*Service Charge disputes from 2013 which were settled in 2018/19, where settlement amount was less than the provision made.

Note 4: Analysis of Support Costs

2019/2020 Analysis of Support cost activities

Activity	Management £	Central Admin £	Finance £	ICT £	HR £	Total £
Clinical Services	311,067	365,642	120,690	165,621	43,018	1,006,038
Outreach Services	33,430	39,295	12,971	17,800	4,623	108,119
Auditing and Training	47,625	55,980	18,478	25,357	6,586	154,026
Total	392,122	460,917	152,139	208,778	54,227	1,268,183

2018/2019 Analysis of Support costs activities

Activity	Management £	Central Admin £	Finance £	ICT £	HR £	2017/18 Total £
Clinical Services	206,607	183,978	94,671	136,718	33,619	655,592
Outreach Services	5,047	4,494	2,312	3,339	822	16,015
Auditing and Training	20,442	18,203	9,367	13,527	3,326	64,865
Total	232,096	206,675	106,350	153,584	37,767	736,472

Included within support costs are governance costs of £11,820 (2018/19 £11,986)

Note 5: Analysis of Grants

The following grants were paid to GamCare's treatment providers network organisations:

	2020 £	2019 £
South and Wales	1,617,483	1,173,187
Midlands	453,766	260,529
North and Scotland	1,611,338	1,297,518
Total	3,682,587	2,731,235

Note 6: Trustee Expenses

Travel, office and entertainment costs amounting to £792 (2019: £206) were reimbursed to one (2019: two) Trustees.

The Chairman received Honorarium payments £25,000 (2019: £25,000) which is appropriate in line with the Charity's constitution documents covered by clauses 11.5 and 15.3.

No other Trustees received any remuneration (2019: £0)

Note 7: Net Income for Year

This is stated after charging:

	2020 £	2019 £
Auditors' remuneration: in respect of the charity	11,820	8,800
Auditors' remuneration: in respect of prior year audit	-	3,186
Auditors' remuneration: non audit services	6,000	-
Depreciation	28,535	7,391
Amortisation	21,486	25,726
Operating Lease Rentals	121,627	4,127

Note 8: Staff Costs and Emoluments

	2020 £	2019 £
Salaries and Wages	2,571,818	1,400,887
Social Security Costs	245,710	135,436
Pension Contributions	147,800	81,644
Other Wages and Salaries	-	39,517
	2,965,328	1,657,484
The average number of employees is:	92	52
The average number of F.T.E. Employees is	80	46

The total number of employees who earned more than £60,000 during the year was as follows:

	2020 £	2019 £
£60,001-£70,000	3	-
£100,001-£110,000	1	1

All these employees accrue benefits under defined contribution pension schemes. Total pension contributions paid for these employees were £18,534 (2019: £15,365).

The total employment benefits of the Key Management personnel including employers' pension and national insurance contributions were £391,659 (2019: £332,225). The Key Management personnel include the Trustees, and the four executive directors listed on page 2 in 'key management personnel'.

Note 9: Intangible Fixed Assets

	Computer Software £
Asset Cost	
Balance b/f as at 1st April 2019	277,590
Additions	14,560
Disposals/Write Off	(178,714)
Balance c/f at 31st March 2020	113,436
Accumulated depreciation	
Balance b/f as at 1st April 2019	227,522
Charge for year	21,486
Disposals/Write Off	(178,887)
Balance c/f at 31st March 2020	70,121
Net book value	
Brought forward at 1st April 2019	50,067
Carried forward at 31st March 2020	43,315

Note 10: Tangible Fixed Assets

	Fixtures, Fittings and Equipment £	Computer and IT equipment £	Total £
Asset Cost			
Balance brought forward at 1st April 2019	12,240	48,813	61,053
Additions	89,689	27,090	116,779
Disposals/Write Off	(12,240)	(29,209)	(41,449)
Balance carried forward at 31st March 2020	89,689	46,694	136,383
Accumulated depreciation			
Balance brought forward at 1st April 2019	11,079	43,537	54,616
Charge for year	16,228	12,307	28,535
Disposals/Write Off	(12,359)	(28,918)	(41,277)
Balance carried forward at 31st March 2020	14,948	26,926	41,874
Net book value			
Balance brought forward at 1st April 2019	1,161	5,276	6,437
Balance carried forward 31st March 2020	74,741	19,768	94,509

Note 11: Debtors

	2020 £	2019 £
Trade Debtors	2,056,154	569,938
Other Debtors	1,422	2,738
Prepayments and Accrued Income	337,638	142,004
Total	2,395,214	714,680

All debtors apart from prepayments are financial instruments measured at present value

Note 12: Creditors

	2020 £	2019 £
Trade Creditors	248,242	18,390
Other Creditors	51,967	54,199
Accruals	72,417	70,222
Deferred Income	2,445,942	1,934,223
Taxation and Social Security	86,375	39,552
Total	2,904,943	2,115,862

All Creditors are financial instruments measured at present value.

Above figure includes pension liability of £21,608 (2019: £9,223)

Note 13: Analysis of Net Assets Between Funds**2019/20 Analysis of Net Assets between funds**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Intangible Fixed Assets	30,320	-	12,995	43,315
Tangible Fixed Assets	66,157	-	28,352	94,509
Net Assets	1,248,961	390,000	957,369	2,596,330
Total	1,345,438	390,000	998,716	2,734,154

2018/19 Analysis of Net Assets between funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2018/19 £
Intangible Fixed Assets	35,047	-	15,020	50,067
Tangible Fixed Assets	3,693	-	2,743	6,436
Net Assets	921,298	262,618	155,353	1,339,269
Total	960,038	262,618	173,116	1,395,772

Note 14: Movement in Funds

	As at April 2019 £	Income £	Expenditure £	Transfer Between Funds £	As at 31 March 2020 £
Restricted funds					
Clinical Services	65,123	7,349,640	6,716,355	-	698,408
Outreach Services	99,922	1,156,445	983,546	9,114	281,935
Auditing and Training	-	191,797	173,424	-	18,373
Remote Gambling	8,071	-	-	(8,071)	-
Total restricted funds	173,116	8,697,882	7,873,325	1,043	998,716
Designated funds	262,618	390,000	262,618	-	390,000
Unrestricted funds	960,038	546,918	160,475	(1,043)	1,345,438
Total unrestricted funds	1,222,656	936,918	423,093	(1,043)	1,735,438
Total funds	1,395,772	9,634,800	8,296,418	-	2,734,154

Purpose of Restricted Funds

Clinical Services	Clinical services offer support and treatment to people with gambling problems and affected others. GamCare deliver treatment directly and via a partner network to deliver a range of treatment services across England, Scotland and Wales. These activities are funded through grant making bodies and also via donations provided by operators and the general public .
Outreach Services	Our outreach services deliver education, prevention and engagement activities with a range of populations at risk of gambling harms. For example we operate a national youth education programme as well as a women's outreach programme. These activities raise awareness of gambling issues and facilitate access to support for those who need it.
Auditing and Training	The Safer Gambling Standard is a quality mark for gambling operators focused on player protection measures and safer gambling approaches. Our operator training focuses on customer interaction to reduce gambling harms and access those who need it to appropriate support.

Designated funds will be spent over the coming financial year to support us in achieving our strategic aims and further improving our governance and services.

Note 15: Operating Lease

GamCare is committed to future minimum payments under non-cancellable operating leases as follows:

	2020		2019	
	Land & Buildings £	Other £	Land & Buildings £	Other £
Payments due				
Within one year	205,000	4,922	16,331	14,779
Between 2-5 years	307,500	19,688		26,779
	512,500	24,610	16,331	41,558

Note 16: Related Party Transactions

One member of the Board of Trustees received Honorary payments of £25,000 (2019: £25,000) in line with the Charity's constitution documents. No other transaction with related parties were made during the year. (2018/19: £0)

Note 17: Reconciliation of Net Movement in Funds to Net Cash Flow from Operating Activities

	2020 £	2019 £
Net Movement in Funds	1,338,382	380,192
Add back: Depreciation Charge	28,535	7,391
Add back: Amortisation Charge	21,486	25,726
Less: Interest income Shown in Investing Activities	(4,052)	(2,094)
Increase in Debtors	(1,680,534)	(597,628)
Increase in Creditors	789,081	1,697,005
Net Cash provided by Operating Activities	492,898	1,510,592



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