Trustees' Annual Report and Financial Statements

Year ended 31 March 2024

Charity Number: 1060005 (England and Wales) and SC050547 (Scotland)
Charitable Company Registered in England No: 03297914

GamCare

Contents

Section 1

Charity information

Registered Charity Name GamCare

Trustees

Clinical, Quality & Services Committee
Dee Anand (Sept 23), Jill Britton (from Feb 24), Anita Gundecha and Gareth Jarvis (Chair)

Audit, Risk & Development Committee members Jas Bindarh (from May 2023), Jill Britton (Apr 23 – Dec 23), Jeff Clarkson and Dominic Harrison (Chair)

People, Culture & Remuneration Committee
Jill Britton (from Feb 2024), Jeff Clarkson (Chair), John Hagan and Dominic Harrison

Policy, Communications & Digital Committee
John Hagan and Lester Posner (Chair from July 2023)

Leadership team member throughout 2024

Candice Donn	Head of Clinical Governance
Julia Fazackerley	Director of Development (from Feb 2024)
Max Gogerty	Head of Treatment Services
Emma Laycock	Head of Finance & Resources
Claire Nugent	Head of People & Organisational Development
Alexa Roseblade	Head of Children & Young People (until Aug 2024)
Dimitrios Tourountsis	Head of Data and Business Insight
Samantha Turton	Head of Remote Services
Mark Weiss	Director of Communications & External Affairs/Deputy Chief Executive (from Jan 2024)

Company Secretary Emma Laycock (since February 2024)

Registered Office 91-94 Saffron Hill, London, EC1N 8QP

Registered Charitable

Company Number 03297914

Registered Charity Number
1060005 (England and Wales), SC050547 (Scotland)

Auditors Buzzacott LLP, 130 Wood Street, London EC2V 6DL

Bankers NatWest Bank, 1st Floor, 440 Strand, London WC2R 0QS

The trustees, who are the directors for the purposes of company law, present their Statutory Report, including the Strategic Report, together with the financial statements of GamCare for the year ended 31 March 2024.

We are committed to ensuring transparency to the public and wider stakeholders in relation to how GamCare's funds are received and utilised, our strategic objectives, and our annual progress against these. This report is produced in accordance to relevant laws and best practice, specifically:

- Part 15 of the Companies Act 2006
- 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

Section 2

Chair's introduction

As I write, we are settling into life with a new government with great ambitions for change. GamCare expects important changes to the gambling harms landscape and looks forward to supporting the new government with these – as indeed we did with their predecessors. We now have clarity emerging on the future, although there is much more work to be done. Whilst it has been an uncertain time we were determined not to let that affect our relentless focus on the people who really matter – those at risk of or currently experiencing gambling harms.

Throughout this period of change, GamCare has got on with the day job of preventing harm where possible and treating harm where necessary. Our National Gambling Helpline and online services have continued to offer treatment services, information, advice, and support to anyone who needs them. In 2023-24 alone, there were 55,228 calls and online chats to and from the National Gambling Helpline, and we referred 7,524 of these to regional treatment services.

The rapidly growing research and evidence base for gambling harms highlights the importance of our work. The Gambling Commission's pioneering Gambling Survey of Great Britain found that 2.8% of participants who gambled in the past 12 months reported experiencing at least one severe consequence, including reducing spending on essential items or relationship breakdown.

Further to this, in March 2024, the Office for Health Improvement and Disparities (OHID), the successor to Public Health England, published an assessment of the gambling treatment system. Among many valuable insights, the report showed that 57% of individuals engaging in treatment were referred by the National Gambling Helpline.

GamCare is proud to be part of the National Gambling Support Network (NGSN), funded by GambleAware, working alongside a range of committed partners across the UK. As part of the NGSN, GamCare's regional treatment teams delivered 9,121 structured treatment sessions, with wait times of only 2.1 days from the point of referral. Through our National Gambling Helpline, GamCare offers a seamless pathway into treatment, support or further signposting, understanding that there should be a single point of access for the person at risk of gambling harms as they make their way along their treatment pathway.

We welcomed the NHS commitment to expanding its network of treatment centres for those most severely affected by gambling harms, as well as the good work done by Gordon Moody in providing residential care. GamCare believes that the NHS and the third sector – charities like ours – working together provide the most appropriate pathways to sustained support for people at risk of gambling harms. On average, GamCare service users see multi-level changes in their ability to address their gambling related problems and we look forward to playing our full part in any reshaping of the gambling harms landscape, both in the prevention space and for the people currently experiencing gambling harms.

The Department for Culture, Media and Sport (DCMS) published a consultation on the statutory levy in October 2023 and recently confirmed its response – that a statutory levy will be implemented. The Gambling Commission's evidence and further advice (November 2023) strongly supported the introduction of a statutory levy on the gambling operators for research, prevention and treatment – as indeed did we at GamCare alongside most organisations in the gambling harms sector. We will continue to engage with government, the Commission, the NHS and our third sector partners to achieve the best outcome for vulnerable people.

The Gambling Commission also published its survey on gambling harms in Children and Young People in November 2024. The results identified 1.5% of 11 – to 17-year-olds as displaying problematic gambling behaviour and 1.9% as at-risk gambling behaviour, with 23% not considered at risk[1]. GamCare, alongside four regional partners (from April 2020 to March 2024), have continued to deliver prevention, information and awareness programmes to groups at risk of harm. Our targeted programmes aimed at young people, women, and the criminal justice system provided training on how to spot the signs of harms and where to signpost into support for 10,344 professionals, as well as education for 53,324 young people, children and parents.

Looking to the future, GamCare has already strengthened its leadership team with a Director of Clinical Governance and Operations, Chief of Staff and a new Deputy CEO. I look forward to announcing the appointment of a new Chief Executive Officer. We will continue to work with partners and providers both inside and outside of the gambling harms sector to ensure those who need support get the right help in the most comprehensive and expeditious way possible. We will continue to provide thoughtful and constructive feedback to both the government and the NHS in the coming months. In the longer-term, GamCare is keen to ensure any transition to a new commissioning model is seamless for service users and that all involved keep continuity and quality of care at the heart of decision-making.

I would like to thank and pay tribute to our frontline staff who provide 24/7 support to the people at risk or in distress in real-time. They are the ones who make the difference. Secondly, I want to thank GamCare's senior executive team who have steered GamCare through a period of sustained change. Finally, thank you to my fellow trustees, including those who left us during the financial year, for their guidance, unwavering support and the time each has dedicated to ensuring that the charity stays on course and on mission.

Margaret Daly

Margot Daly
Chair of the Board of Trustees, GamCare

November 2024

1 75% reported that they did not gamble at all.

Section 3

Who we are and what we do

GamCare is the largest independent provider of free prevention and treatment services to people at risk of or experiencing gambling harms across England, Scotland, Wales and Northern Ireland. GamCare is part of the National Gambling Support Network of national and regional providers.

GamCare was founded by Paul Bellringer OBE in 1997. Paul had witnessed gambling harms firsthand as a probation officer in south London in the 1990s. Together with a small number of like-minded individuals, he created GamCare and the National Gambling Helpline and Online to support people in need. Over the years, GamCare has grown into a £18.8 million income national charity, with over 250 employees, funded by grants and donations from those who share its commitment to preventing gambling harms and treating those who have experienced them.

Over the years GamCare has grown into a £18.8 million income national charity, with over 250 employees.

The National Gambling Helpline and Online

For 27 years, GamCare has operated the National Gambling Helpline and, more recently, associated online digital services. The Helpline and Online is free for callers and available 24/7, 365 days a year. GamCare advisers take approximately 1,000 calls a week from people who want support to change their or a loved one's relationship with gambling. The Helpline and Online offers single point of access to receiving immediate support and transfer of care to additional treatment services, be they national, regional, or other local providers.

Treatment

GamCare delivers treatment to reduce gambling related harm as part of the National Gambling Support Network to adults in Scotland, the East Midlands, Yorkshire and the Humber, London and the South East. Utilising cognitive behavioural treatment and motivational interviewing, flexibility, accessibility, safety and confidentiality underpin GamCare's treatment interventions, ensuring person-centred, holistic care. Clients have the option to engage with GamCare's services via telephone, video calls, groupwork, or in person one-to-one.

Prevention

GamCare's prevention programmes offer free, non-judgemental information and education about gambling harms. This includes targeted training for young people, parents and professionals, women, people in the criminal justice system, and those in the armed forces. By raising awareness of the potential harms of gambling and clearly explaining how these harms can manifest, it can encourage people to seek support earlier, whether they or their friends and family need it now or in the future.

Section 4

The year in numbers

National Gambling Helpline

55,228

target chats/calls to and from GamCare's National Gambling Helpline

7,524

referrals into treatment

72.7%

of chats/calls responded to within 30 seconds

Gender of Helpline callers

Male

16,858 | 68.2%

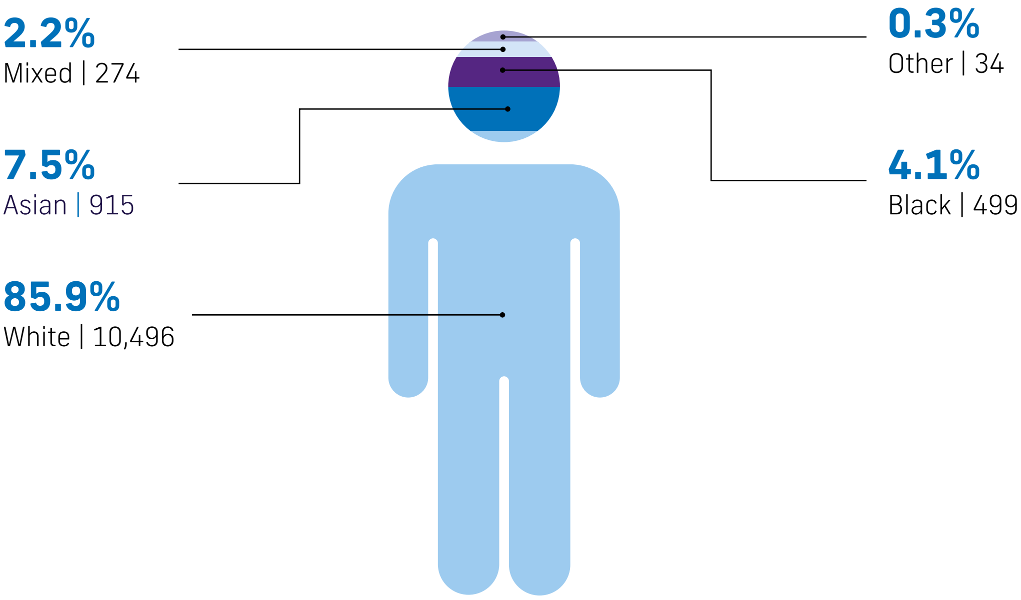
Female

7,828 | 31.7%

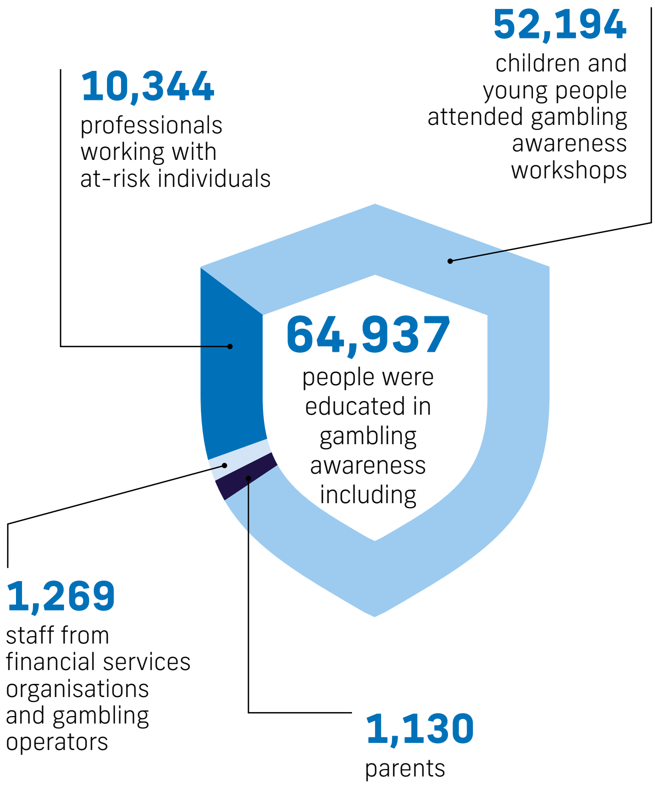
Transgender/Other gender

31 | 0.1%

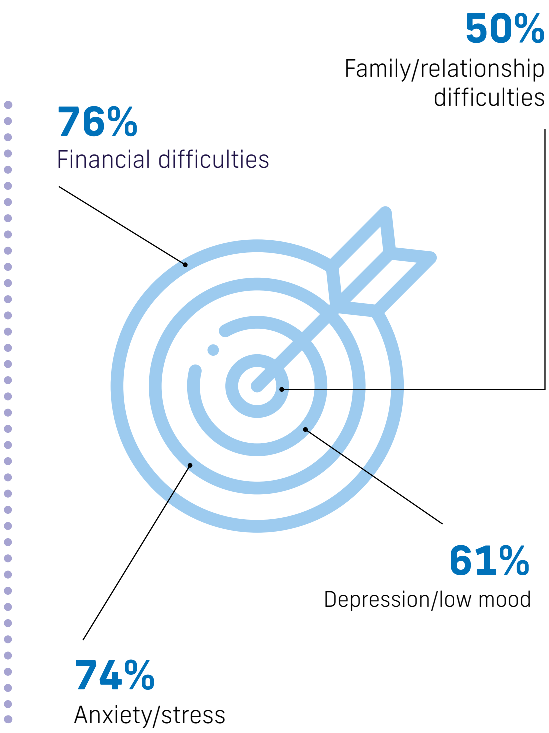
Ethnicity of Helpline callers



Prevention



Impacts of gambling



Adult treatment

9,121

structured treatment sessions

2.1 days

from referral to first contact, the waiting time for clients is an average of 2.1 days

86%

of those engaged in treatment were seeking help for themselves, whilst 14% were affected by someone else's gambling

87%

of engaged clients successfully completed their structured treatment

100%

of people would recommend the treatment to someone else

Reasons for gambling

68%

Chasing losses/wins

33%

Boredom

31%

Escapism

31%

Financial difficulties

30%

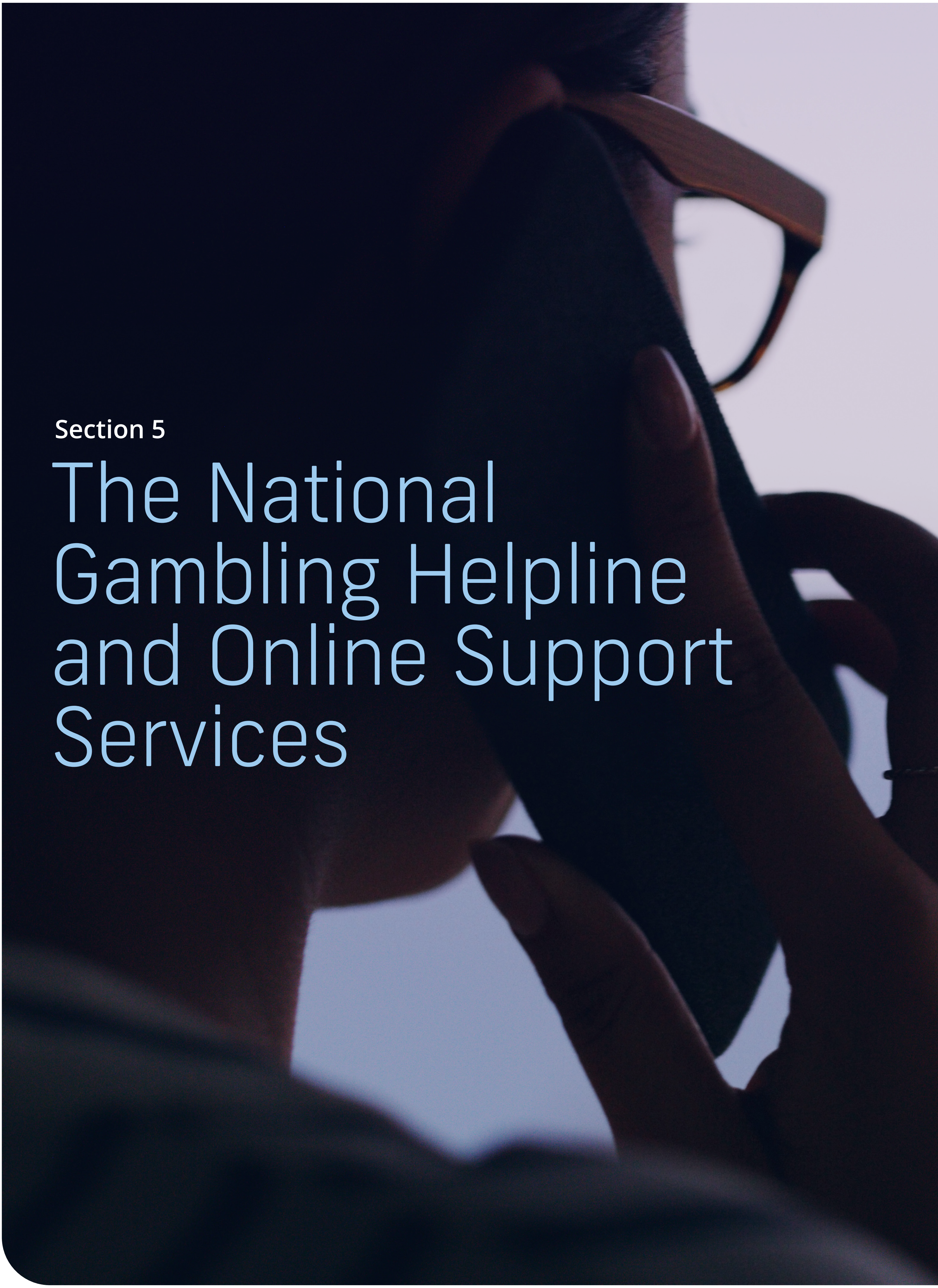
Habitual

26%

Coping strategy

Section 5

The National Gambling Helpline and Online Support Services



“It’s a privilege to lead a team that supports thousands of people across Great Britain, 24 hours a day, 365 days of the year, through the National Gambling Helpline and our online services. With 15 years’ experience specialising in Helpline and digital service delivery across a range of national charities, I am deeply committed to ensuring timely accessible remote support for all those who need help.”

Samantha Turton, Head of Remote Support Services at GamCare

GamCare is proud to have delivered the National Gambling Helpline and Online for 27 years. It remains the centrepiece of GamCare’s support services and the first point of contact for many who may have never shared their gambling struggles before. Over the past year, 71% of people calling for support faced financial difficulties, while 69% experienced anxiety or stress related to their or someone else’s gambling. 57% reported depression or low mood, and 46% told us that they experienced family or relationship difficulties. GamCare’s skilled staff understand; many have lived through similar situations themselves, and all are trained to offer support backed by research and proven methodologies.

“This is the first step on my road to a happier life and it’s all thanks to GamCare.”

Helpline caller

GamCare’s National Gambling Helpline and Online Advisers are trained in motivational interviewing techniques, suicide prevention, mental health first aid, and safeguarding – and they complete helpline Level 1,2,3 accredited training. This structured training enables them to respond professionally, appropriately and knowledgeably to the needs of both those experiencing gambling-related harm and those affected by someone else’s gambling. GamCare’s clinical staff also receive enhanced clinical skills training to ensure delivery of high quality therapies, aligned to current NHS frameworks, within treatment services.

Working on the core principle that no one should be denied access or left without support, GamCare delivers its National Gambling Helpline and Online under a single point of access policy, ensuring service users have access to the level of care they are comfortable with throughout their course of treatment. At the point of delivery, through the National Gambling Helpline, GamCare’s stepped care-model of delivery operates seamlessly for the client– whether they are being offered a supportive intervention or referral to a local National Gambling Support Network (NGSN) provider.

Where callers require, longer structured treatment, the National Gambling Helpline and Online also signposts and refers its clients to health and social care providers, including NHS gambling clinics, primary care and general practice, mental health services, and social care services. In 2023-24, there were 1,645 signposts into health and social care/NHS clinics/primary care. Individuals with the experiencing the most difficulty in stopping gambling will be referred to residential care, such as that provided by GamCare’s NGSN partners Gordon Moody and Adferiad in Wales.

National Gambling Helpline and Online Support Services in numbers

In 2023-24, the National Gambling Helpline and Online responded to **55,228** calls and online chats – **up 25% from 2022/23**.

In 2023-24, **20,466** calls were made to the National Gambling Helpline, **up 19% from 2022/23**.

23,577 people contacted GamCare in 2023-24 using the live chat function (**up 24%**) and **6,255** using social media messaging (up 31%).

Of all calls and online chats responded to in 2023/24, **41,070** (**74%**) were classed as supportive interventions.

5,877 people have joined GamCare's forum this year, with a total of **4,049** posts made.

In 2023-24, National Gambling Helpline and Online Advisers responded to **73% of calls and online chats within 30 seconds**.

The quality of GamCare's service is reflected in the regular feedback we receive. In 2023-24, the National Gambling Helpline and Online received an average service rating from its clients of 4.89 out of 5, and the same high score was given for its advisers' listening, understanding, and supportiveness. In fact, with a rating of 4.88 out of 5, its clients also shared that they would highly recommend GamCare's services to someone else. Furthermore, should they need support in the future, GamCare's clients affirmed that they would be very likely to contact the National Gambling Helpline again.

In 2023-24, GamCare's National Gambling Helpline and Online advisers responded to 55,228 target calls and online chats – a 25% increase on 2022/23, demonstrating GamCare's capacity to meet growing demand. Operating through a variety of channels, including telephone, email, social media messaging, chatrooms, and forums, GamCare ensures that support from the National Gambling Helpline and Online is accessible to everyone 24/7 regardless of their preferred method of communication. Over the past year, Helpline and Online advisers responded to 73% of chats within 30 seconds, an increase from 68% in 2022-2023.

As technology evolves, GamCare has recognised the need to continuously improve services to meet the changing needs of those in need of support. In 2023-24, GamCare introduced EmpowerMe, a self-guided support tool designed to help clients on their journey to stop or reduce their gambling. EmpowerMe is based on the principle that a person's situation and recovery journey is unique to them. EmpowerMe helps them explore options and enables them to take the next steps that are unique and right for them.

> "GamCare were absolutely fantastic for making me know that I can fix my addiction to gambling and offering me the utmost amazing support."
>
> **Helpline caller**

2 A "target call" on the National Gambling Helpline refers to a call from someone directly affected by gambling or gambling-related harm. This could be someone who is directly affected, or someone affected by someone else's gambling.

GamCare's single point of access approach means that through its National Gambling Helpline, GamCare works in close partnership with others to provide appropriate support, including, the financial sector for help with blocking gambling transactions (e.g. Monzo)[3], debt services (e.g. PayPlan)[4], and providers of gambling blocking software (e.g. Gamban[5] and GAMSTOP[6]).

The more layers of protection put in place to stop gambling, the better a person's chances of recovery. That's why GamCare is also part of the TalkBanStop partnership with Gamban and GAMSTOP. Callers can get a free Gamban license through the Helpline. Of inbound target calls and online chats in 2023-24, 25.5% (13,016) received a Gamban code for a free license and, of those that were provided a code, 49% (6,391) registered for the free license. Of the free licenses registered by Gamban, 79% came directly from the Helpline, and 21% directly from the forum.

In addition to GamCare's traditional helpline services, GamCare will continue to invest in innovative digital solutions. Its online tools and resources continue to evolve to meet the changing needs of those affected by gambling harm. GamCare will continue to provide self-guided support options, foster peer-to-peer connections, and cultivate inclusive online communities. By doing so, GamCare aims to ensure that no one feels isolated in their journey towards recovery.

As we look ahead, GamCare remains steadfast in its commitment to providing timely and effective support to individuals seeking assistance with gambling-related issues. GamCare's Helpline and Online will continue to be a lifeline, accessible 24/7. Whether an individual calls at the dead of night or during peak hours, GamCare's dedicated team will be on hand to offer compassionate guidance and support in those critical moments.

3 Monzo is a UK mobile challenger bank known its innovation aimed at digital-native audiences.
4 PayPlan is a UK-based debt management company that offers free advice and solutions to help individuals manage and repay their debts.
5 Gamban is a private software provider that offers a self-exclusion tool to block access to online gambling websites and apps.
6 GAMSTOP is a free self-exclusion service that allows individuals to restrict their access to UK-based online gambling websites and apps for a chosen period.

Section 6

Adult treatment

"It's an honour to work alongside such a dedicated team of treatment practitioners, offering free support to those affected by gambling harm. Having spent over 17 years in strategic leadership roles within addictions and mental health services, I've seen firsthand how life-changing person-centered care can be. Our goal is always to empower every individual who reaches out, helping them take meaningful steps toward recovery and a brighter future."

Max Gogerty, Head of Adult Services at GamCare

As well as running the National Gambling Helpline, GamCare also offers adult treatment across five regions of Great Britain – the East Midlands, Yorkshire and the Humber, Greater London, the South East, and the Central Belt of Scotland. Regardless of the treatment pathway, flexibility, accessibility, and confidentiality underpin all of GamCare's presented treatment options, ensuring person-centred, holistic care. Clients accessing GamCare's local treatment services can engage with practitioners via telephone, video calls, group-work options, or in person one-to-one.

GamCare's engagement with its clients, focused on individual's strengths, safety, empowerment and change – threads through the heart of GamCare's Model of Care. Following a comprehensive assessment, GamCare will offer client centered treatment based on cognitive behavioural therapy (CBT)[7], motivational interviewing and psychosocial interventions. Clients have regular sessions, focused on building their understanding and self-awareness, which are designed to support positive change. The objective is to develop long term recovery strategies that improve wellbeing and reduce levels of gambling harm. All clients are supported by trained and qualified gambling support practitioners.

In 2023-24, 87% of GamCare's clients successfully completed their treatment plans. GamCare uses the Problem Gambling Severity Index (PGSI), and the Clinical Outcomes in Routine Evaluation (CORE-10) to measure changes in gambling behaviour, risk and wellbeing. In 2023/24, across both measurements GamCare treatment data showed improvements in service users' progress: the average PGSI score upon ending treatment with GamCare, was 2.8 (down from 14.1 pre-treatment), and for CORE-10, 6.5 (down from 15.4). This means, on average, service users move from being defined as "problem gamblers" to having "moderate risk"[8].

7 Cognitive Behavioural Therapy (CBT) is a form of talking therapy that helps individuals identify and change negative thought patterns and behaviours. By focusing on practical strategies, CBT aims to address current challenges and develop healthier ways of thinking and coping.

8 Problem gambling is defined as "a person will have experienced adverse consequences from gambling and may have lost control of their behaviour". The CORE-10 scale suggests that, on average, service users move from demonstrating "clinically significant distress" to having "low-level problems".

Impact of GamCare's services

9,121
treatment sessions delivered by GamCare in 2023/24.

2.1
days average time until initial contact was made with a local treatment team, with an average waiting time of under four days for the first treatment session.

87%
successfully completed their planned treatment plan.

100%
would recommend GamCare treatment to someone else.

93%
of those who completed treatment with GamCare felt that it brought about a positive change in their circumstances.

In 2023-24, 3,230 people were referred to GamCare's regional treatment services, including 318 through third parties, 472 through self-referral and 2,440 via the National Gambling Helpline. Altogether, 9,121 treatment sessions were delivered. After referral, initial contact was made with a local treatment team within an average of 2.1 days and the average waiting time for a first treatment session was under four days.

> "I had a tremendous amount of support from my practitioner. She was very skilled at enabling me to draw out my thoughts and feelings and was able to offer different approaches to tackle the problem. At a time that I felt I had no one to turn to through embarrassment and helplessness the support provided by GamCare was the thing that kept me going. I can't thank her enough."
>
> **Treatment client**

Ongoing support is beneficial in supporting sustained recovery. GamCare offers its own group and follow-up options for relapse prevention, as well as facilitating access to further support options. In 2023-24, GamCare partnered with Reframe Coaching[9] to support all who would benefit from an extended engagement process. Set up in 2020, Reframe Coaching offers a 6-module Life After Gambling programme, supported by sessions with recovery coaches, most of whom have lived experience of gambling harms themselves.

GamCare referred into Reframe Coaching 65 times (surpassing the initial 50 available spaces), with positive feedback and outcomes. Alongside Reframe, GamCare extended its relationships with Peer Aid[10] and EPIC Restart[11] and continued direct referrals to PayPlan and GamCare's own Money Guidance Service.

GamCare's **Money Guidance Service** launched in 2022 to provide one-to-one money guidance support to gamblers and affected others. The service supports clients to examine their finances, create a budget, prioritise spending, protect their finances and gain a better understanding of their financial situation. GamCare's Money Guidance Service also trains Helpline and Online Advisers and Gambling Support Practitioners in basic money guidance and how to support people to use the Money Guidance toolkit.

9 Reframe Coaching is a UK charity supporting individuals affected by gambling harm. Established in 2020, it provides free recovery coaching, offering pre-support, aftercare, and workplace programs.

10 Peer Aid is a service providing one-to-one and group support to individuals harmed by gambling by connecting them to peer supporters who have personal experience of gambling harms and have moved into recovery.

"I was over the moon with the [MGS] service and found the tools incredibly helpful. The person I spoke to was so kind. I've often been incredibly self-conscious of my financial state, but she made me feel comfortable and was non-judgemental. Working with her has given me tools that will change my life."

Money Guidance Client

In 2023-24, as the cost-of-living crisis impacted many households, the service received 697 referrals from the National Gambling Helpline and Online and GamCare treatment services. The service engaged 248 clients through 484 appointment sessions and identified £56,239 of unclaimed benefits for its clients[12]. 100% of clients who undertook surveys said they were happy with their support and would recommend the service.

GamCare's staff are trained to use the 5-Step model for affected others (someone impacted by someone else's gambling) and has accredited staff supporting and coaching teams to work in this method. In 2023-24, GamCare adult treatment teams delivered 1,508 interventions to support and empower families and friends.

In 2023-24, GamCare worked with regional stakeholders across several local communities to deliver increased early intervention and community engagement work to reinforce referral pathways into support. This includes recovery services such as mental health services, homeless charities, recovery groups, substance misuse organisations, and domestic abuse services. Its treatment teams also delivered local networking events in partnership with GamCare's prevention teams.

A fundamental aspect of the client's journey is to receive the most appropriate support for their recovery journey at the right time. All clients will be assessed to determine what level of support is needed and will be supported through the stepped care model according to this need. In 2023/2024, GamCare regional services referred 332 clients into stepped-up services to facilitate this process. Stepped-up services included NHS Gambling Clinics, Primary Care Gambling Service, Gordon Moody Association and Adferiad.

GamCare is dedicated to ensuring a seamless continuity of care, even as it navigates evolving systems and processes. GamCare's commitment to putting service users at the forefront of all its decisions guides the charity through uncertain times. GamCare will continue to provide accessible, high-quality treatment to individuals experiencing gambling harm, strengthen its support for those affected by a loved one's gambling, expand its family services and deepen its engagement with communities.

11 The EPIC Restart Foundation is a UK charity that helps people rebuild their lives after gambling harm, offering mentorship, personal development programmes, and community support to promote recovery.

12 Measure used follows best practice principles indicated by the National Association of Welfare Rights Advisors (NAWRA) and is calculated as the amount of identified potential weekly benefit entitlement (currently unclaimed) multiplied by 52 weeks per client.

Section 7

Prevention programmes

GamCare recognises that gambling carries a risk of harm and that we can reduce the negative impact gambling can have on society by ensuring these risks are widely understood. GamCare operates a range of targeted awareness, education and prevention work designed to encourage change, increase access to support, and ultimately contribute to the prevention of gambling harms arising. This work serves as a crucial initial step for many individuals in recognising the potential harms of gambling, understanding whether they are currently experiencing harms, and identifying appropriate sources of advice and treatment. These programmes bridge to other GamCare services, such as the Helpline and Online and Treatment services.

GamCare's prevention work is evidence-led, and externally evaluated to demonstrate efficacy and enable continuous improvements. Prevention work is grounded in robust research and best practice, with results and outcomes measured diligently. By adhering to continuous evaluation principles, GamCare ensures its prevention work is not only beneficial but also sustainable, scalable, represents good value for money and capable of making a long-lasting difference in reducing gambling harms across the communities we serve.

As well as raising awareness of GamCare's services and providing education, we embrace opportunities for early intervention work. In 2023-24, GamCare delivered supportive interventions increasing its access to harder-to-reach groups, such as south Asian women, the LGBTQIA+ community, and cohorts of people in the criminal justice system. As part of its community prevention work, GamCare was invited to deliver regular clinics in community spaces such as mental health cafes, universities, and drug and alcohol services.

GamCare's national prevention programmes engage with substantial population cohorts and stakeholders across the United Kingdom, over extended periods, to achieve widespread reach and impact. Recognising that one's journey into gambling harm support is often complex and can be prolonged, GamCare's national prevention work aims to create sustained awareness of its support services, address gaps in care, and ensure that as many people as possible are aware of the resources available.

Children and Young People

"Children and young people have a unique experience of gambling, with greater access to online gambling and gaming than any generation before. Having worked in the third sector for over 15 years, leading programmes, events and services for young people with disabilities and long-term medical conditions, I have been very proud to lead this programme. Supporting young people now, and providing them with the facts about gambling in a non-judgmental way, has never been so important."

Alexa Roseblade, Head of Children and Young People at GamCare

Children and young people require relevant and non-judgemental information that is authentic to their lives and delivered in a way that resonates with them. GamCare delivers services for children, young people, their parents and the professionals supporting them. Services range from education and training workshops, events and networks, to clinical support services, participation opportunities and support through GamCare's dedicated digital media platform, BigDeal.

In 2023-24, GamCare delivered gambling awareness sessions directly to 52,194 young people, harm prevention training to 5,627 professionals, and information sessions to 1,130 parents and carers. Since April 2020, the programme has delivered education and training to 133,639 young people, 28,025 professionals, and 1,713 parents and carers.

To ensure all of its work is of the highest standard, GamCare is accredited at Advanced Level Quality Mark by the National Youth Agency, and is registered as Youth Friendly Employers by Youth Employment UK. GamCare also wants to engage with as many young people as possible so alongside this, GamCare are Approved Activity Providers for the Duke of Edinburgh Award.

NYA Quality Mark Advanced Level

DofE APPROVED ACTIVITY PROVIDER

In 2023-24, **Youth Advisory Board** members volunteered **2,827** hours.

These were provided by **124 Youth Advisers**.

There were **167** completions of **Bronze, Silver, or Gold DofE Awards**, with many going on to achieve more than one award with GamCare.

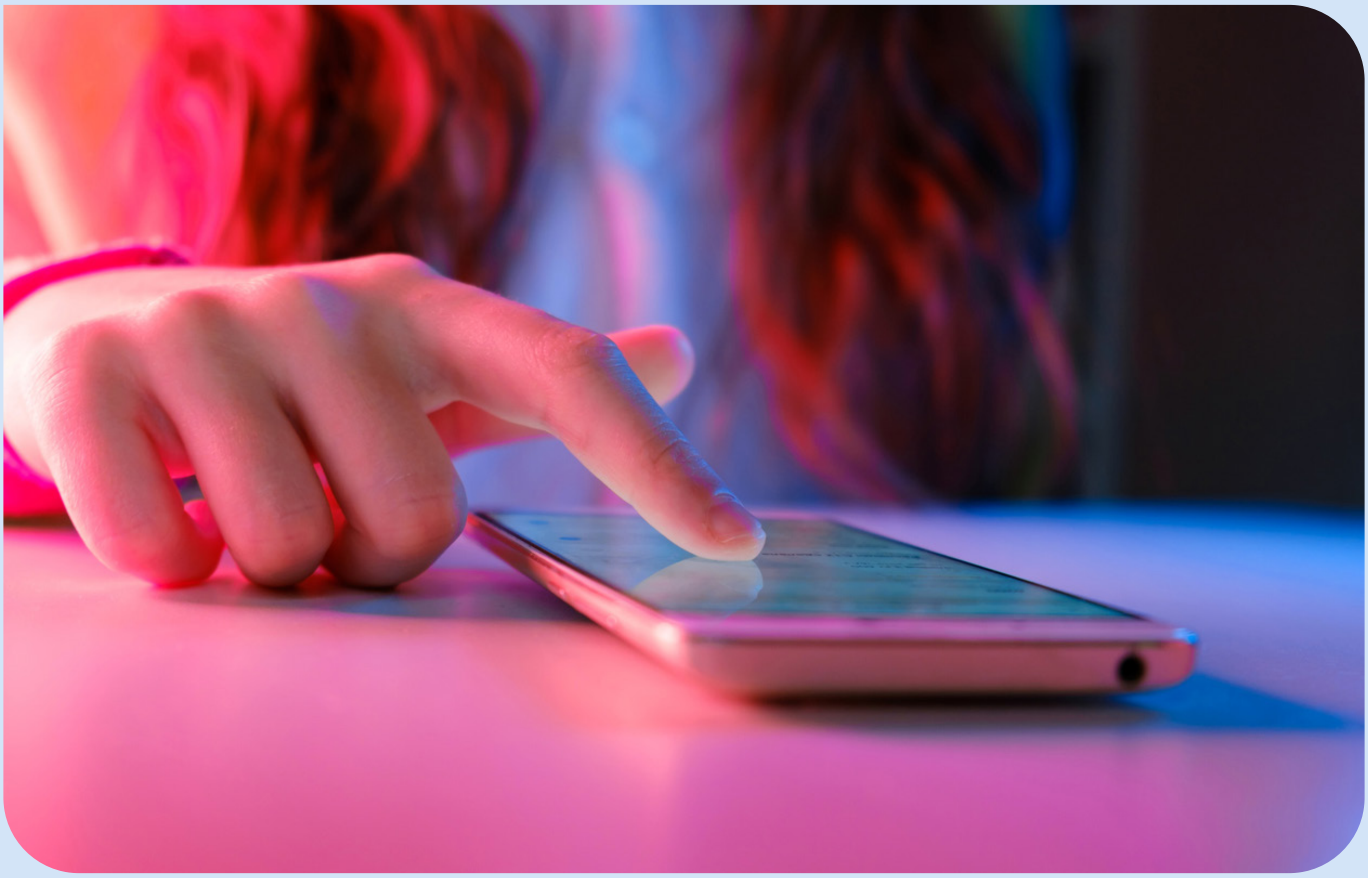
Ensuring the voice of young people is embedded in its work is a core principle at GamCare and therefore all its work is guided by its Youth Advisory Board (YAB), who consult, advise, develop and deliver jointly with GamCare to ensure it creates services young people want and need. In 2023-24, YAB members volunteered 2,827 hours, provided by 124 Youth Advisers, with 167 completions of Bronze, Silver, or Gold DofE Award, with many going on to achieve more than one award with GamCare. The YAB has spoken on GamCare's behalf on 15 occasions, adding a vital youth voice to its external facing work.

Delivering services directly to young people can often be seen as costly, despite the impact it can make. To ensure GamCare uses resources efficiently, it commissioned Cloud Chamber[13] to externally evaluate its programme expenditure. Cloud Chamber found GamCare's youth programme trained 45,000 young people at £29.74 each and 8,700 professionals at £58.39 each, making the programme a cost-effective way to reach a wide audience.

Understanding the efficacy of its work with young people is vital. In 2023, Cloud Chamber's evaluation also found that GamCare was 'achieving significant reach and providing effective messaging' to young people. The evaluation highlighted that it is 'highly likely that young people are building a greater awareness and understanding of gambling harms', while data showed that professionals who received training had a 'greater confidence talking to young people about gaming and gambling'. Over the four-year period (April 2020-March 2024), along with a robust external evaluation, GamCare has collected pre and post-session quantitative data to demonstrate the effectiveness of its Children and Young People Programmes.

"It was interesting and interactive, and educated young people well on a topic that is not talked about very often and is very normalised in today's society."

Young person, 13 years old



13 Cloud Chamber specialises in impact evaluation, research, helping clients improve services, measure their impact, and make data-driven decisions.

Young People

Understanding of gambling harm: **83% → 96%** (4,000+ respondents).

Knowledge of making informed choices: **82% → 94%** (4,000+ respondents).

Professionals

Understanding how a young person could develop a gambling issue: **15% → 88%** (1,700+ respondents).

Understanding gambling-related harm's impact on young people: **35% →96%** (1,700+ respondents).

Young People

- Young people's understanding of how gambling can harm themselves or their friends/peers increased from 83% pre-session to 96% post-session (4,000+ respondents).
- Young people's knowledge on how to make informed choices if they chose to gamble increased from 82% pre-session to 94% post-session (4,000+ respondents).

Professionals

- Professionals' understanding of how a young person could develop an issue with gambling increased from 15% pre-training to 88% post-training (1700+ respondents).
- Professionals' understanding of how gambling-related harm can impact a young person increased from 35% pre-training to 96% post-training (1700+ respondents).

Training and participation play a significant role in reducing harm experienced by young people. GamCare believe it is crucial that young people have access to a tailored support and treatment systems suitable to their unique needs and understanding of the world they live in. In 2023-24, GamCare's Young People's Service (YPS) continued offering a stepped care model of treatment to young people and their families, receiving 136 referrals. 100% of young people who used the YPS would recommend it to a friend and found support sessions helpful.

The YPS not only supports young people who displayed problematic gambling behaviour (59%), but young people impacted by their gaming behaviour (14%), adults affected by a young person's gambling or gaming behaviour (14%), and young affected others (6%).

GamCare also recognise the importance of reaching young people where they are, in a way that is relevant to their lives. In 2023/24, GamCare's BigDeal social channels and website reached over 64,000 people. Furthermore, GamCare successfully collaborated with The Mix[14] to raise awareness about gambling harms among their audience. As a result of this collaboration, a total of 4,827 young people were reached through a variety of methods including articles, discussions, and social media posts.

> "The Mix and the young people we support in the UK are extremely grateful for GamCare and BigDeal UK's support to help improve their knowledge and understanding of gambling, related issues and related risks."

Amy Cowley, Head of Marketing and Communications, The Mix

Women

"It's a privilege to lead such important work in raising awareness and preventing gambling harm. I'm proud of the work my team delivers as they train thousands of professionals to recognise signs of gambling harm. At GamCare, we're continually evolving our support services, particularly for women and those in the criminal justice system. These programmes are shaped by people with lived experience of gambling harm, ensuring we break down the barriers that often prevent individuals from seeking the help they need."

Dominique Webb, Head of Adult Programmes at GamCare

With the Women's Programme in its fifth year of delivery, GamCare recognises that women continue to face unique challenges in both why they gamble and barriers to accessing support. In 2023-24, the programme addressed these challenges by developing a partnership with Refuge[15], as well as delivering awareness-raising training for professionals, developing direct support spaces for women and increasing the visibility of women's stories in GamCare's work.

In 2023/24 alone, GamCare trained 3,813 professionals who work directly with women. More than 90% of professionals reported a better understanding of gambling harms and confidence to identify them in others. 44% of professionals indicated that they would change their practice to include gambling-related harm recommendations following the training. Since the programme's inception in 2019, GamCare has trained over 25,000 professionals nationally and engaged 16,000 different organisations to raise awareness of gambling harms in women.

Shame and stigma are persistent barriers to women being able to access support[16]. Over the last year, GamCare developed a series of animated videos in partnership with women who have personal experience of gambling harm.

"A very interesting and comprehensive course that discusses the challenges and issues faced by women with gambling addictions and the impact it has on their lives."

Professional who attended CPD Accredited Women and Gambling Harm training

The objective was to dispel myths and stereotypes and encourage women to seek support without fear of stigma or judgment. After a two-week targeted communications campaign there were over 2.4 million opportunities to see on screens over the campaign.[17]

GamCare also created a virtual group to support women in a targeted way. The 'Way Forward' provides dedicated support for women who are affected by a someone else's gambling. Over seven weeks, the Way Forward equipped participants with knowledge and tools for improved self-care and a means to connect with others who have shared experiences.

14 The Mix is the UK's leading support service for young people.
15 Refuge is the largest specialist domestic abuse organisation in the UK.
16 Stigma, shame and fear were also identified within the wider literature as significant barriers to seeking help among women impacted by harmful gambling – for example, BetKnowMore. (2021). Building Knowledge of Women's Lived Experience of Gambling and Gambling Harms Across Great Britain: Final Report. Report prepared for GambleAware.
17 Office for Health Improvement and Disparities (OHID). (2023, January 11). *Gambling-related harms evidence review: Summary.* GOV.UK. Retrieved from https://www.gov.uk

Criminal Justice

At present, there exists no reliable data on indicating gambling prevalence within the criminal justice system, despite anecdotal evidence that it is disproportionately high by comparison with the general population.

In 2023-24, GamCare's Criminal Justice Programme began building the evidence base to demonstrate the importance of addressing gambling harms within this sector. GamCare has also started to build the necessary awareness to embed screening tools in assessment and offer onsite support in line with drugs and alcohol.

The programme delivered training to 1096 professionals across the justice sector to aid gambling harm identification. The prevention and self-completion surveys post-training indicated:

- 98% of professionals knew what gambling harms are
- 98% understood how gambling and crime can be related
- 99% understood how someone can develop a gambling problem
- 93% knew what gambling support is available in prisons

The OHID (Office for Health Improvement and Disparities) estimates the cost to the economy of imprisonment resulting from gambling to be £167.3 million per year. To address this, GamCare worked with Staffordshire University and His Majesty's Prison and Probation Service (HMPPS) to undertake a large-scale study which would provide data and insights into the prevalence and nature of gambling within the Criminal Justice System.

GamCare has also worked with HMPPS strategic working groups in England, Wales and the West Midlands to develop gambling harm prevention and treatment pathways. Furthermore, GamCare engaged with a quarter of the 41 Police and Crime Commissioners (PCC's) in England and Wales to produce an internal report with recommendations for future engagement, reflecting the local nature of the PCCs and their preference to engage via Local Authorities.

18 Dymond, S., Dighton, G., & Wood, K. (2021). The United Kingdom Armed Forces Veterans' Health and Gambling Study. Swansea University.

Armed Forces

While financial concerns can affect many people experiencing harms from gambling, there are groups of people who are more likely to be impacted by gambling than others. A recent Swansea University[18] study indicated that veterans are eight times more likely to experience gambling harms compared with the general population.

In 2023-24, GamCare's Armed Forces Pilot was launched to:

- Raise awareness of gambling harms in the Armed Forces sector
- Reduce stigma to encourage those in the Armed Forces to seek support
- Improve pathways to support around gambling harms
- Better understand the relationship between serving personnel and gambling harm

Initial assessments indicate that 36% individuals have come across a member of the Armed Forces who has suffered, or have themselves suffered, from gambling harm during their service.

Given the multifaceted ways in which gambling can impact individuals, families, and communities, GamCare is dedicated to providing tailored information, advice, and support throughout the United Kingdom. Its interventions are strategically designed to address both systemic and individual-level issues. Looking forward to the next year, GamCare will continue to deliver national programmes for children and young people, women, those in the criminal justice system and current and retired Armed Forces personnel; building upon years of expertise to ensure targeted and relevant interventions that drive forward long-term impact for these cohorts.

Initial assessments indicate that 36% individuals have come across a member of the Armed Forces who has suffered, or have themselves suffered, from gambling harm during their service.

Section 8

Partnership working

"The knowledge we have gained from the project has made such a difference to our gambling initiative."

Financial services sector GRFH stakeholder

GamCare is committed to collaborative partnerships and recognises that effective gambling harm prevention requires a united front, and that such harm can affect individuals from all walks of life. Over the past year, GamCare has forged alliances with various national organisations to undertake the following initiatives:

- Communication campaign development: GamCare has worked collaboratively to create and implement targeted communication campaigns designed to raise awareness of gambling-related issues and promote responsible gambling practices.
- Training and capacity building: GamCare has provided training to equip professionals and community members with the knowledge and skills necessary to identify and address gambling harms.
- Research and insights: GamCare has conducted research within programmes and through population polls to gain a deeper understanding of gambling-related behaviours and trends, enabling it to develop evidence-based strategies and recommendations.
- Information dissemination and treatment referral: GamCare has provided information and resources to individuals seeking assistance with gambling-related issues and facilitated referrals to appropriate treatment services.

Through these partnerships, GamCare has been able to reach a wider audience and deliver comprehensive support to those affected by gambling harm.

GamCare's work with different partners and supporters

Financial Services – Gambling-related financial harm is a significant issue for the individuals GamCare supports. In 2023-24, 67% of people disclosed some level of gambling-related debt, whilst 76% of individuals reported financial difficulties.

GamCare's **Gambling Related Financial Harm (GRFH) initiative** is designed to build relationships with the financial services and the debt advice sectors to increase awareness of gambling related financial harm, build stakeholders' confidence and ability to prevent these harms, whilst facilitating referrals into gambling support services and treatment. In 2023-24, over 230 stakeholders from the financial services, debt advice and gambling harms treatment sectors attended GamCare's networking events, including a TalkBanStop event at the House of Lords.

As a direct result of GamCare's work since 2019, 19 UK banks[19] offer gambling blocks[20]. GRFH has provided direct support to banks to ensure they follow GamCare's best practice recommendations. GamCare's GRFH initiative worked closely with leading mobile-first bank, Monzo, to help them improve its own gambling block[21] which prevented £7.5 million worth of gambling transactions in 2023[22].

19 Allied Irish Banks, Bank of Scotland, Barclays, Cashplus Bank, Chase, Danske Bank, First Direct, Halifax, HSBC, Lloyds Bank, Monzo, Natwest, Nationwide, Revolut, Royal Bank of Scotland, Santander, Starling Bank, TSB and Ulster Bank.
20 Gambling blocks allow consumers to block debit card transactions to gambling operators.
21 GamCare. (2023). Impact Evaluation of GamCare's Gambling Related Financial Harm Project. Retrieved from https://d1ygf46rsya1tb.cloudfront.net/prod/uploads/2024/03/J082446-GamCare-GRFH-Report-WEB-002.pdf
22 https://monzo.com/blog/weve-improved-our-gambling-block

In 2023-24, GamCare commissioned Rocket Science[23] to independently evaluate the GRFH initiative. Rocket Science concluded that the initiative:

- Enables real-world change, including the development of referral pathways between organisations that support clients experiencing gambling harms.
- Creates a unique networking space for an open discussion about gambling related financial harms.
- Facilitates shared learning and knowledge by raising awareness about financial harms.
- Supports organisations by helping them to embed the experience of those affected by gambling harms within their policies.

The National Gambling Support Network – co-ordinated by GambleAware and together with its fellow regional providers (Adferiad, Aquarius, ARA, Beacon, Betknowmore, Breakeven, Gordon Moody, NECA, NHS' Primary Care Gambling Service and RCA Trust), GamCare has been able to offer targeted treatment and support to thousands of people across Great Britain.

Ygam – GamCare's long-term partnership with gambling and gaming youth charity Ygam continued for 2023-2024, working together on two programmes for children and young people ensuring seamless information, training and support for children, young people, their parents and the professionals who support them.

Department for Work and Pensions – GamCare delivered training to the department's national network of job coaches, and information on the National Gambling Helpline and Online was added to the department's central (Labour Market System) information access point.

Unison – in response to the cost-of-living crisis, GamCare delivered training to Unison members, one of the UK's largest trades unions, and presented on a panel at the national meeting of welfare officers.

Network Rail – Continuing its relationship with Network Rail, GamCare messaging, reaching up to a 40 million footfall, was displayed at railway stations across the country in the run-up to Christmas 2023.

Lived Experience – GamCare is dedicated to collaborating with individuals who have personal experience with gambling harm. Their insights are invaluable in ensuring that GamCare's services are relevant, accessible, and effective. By involving individuals who have lived through the challenges of gambling harm, be it their own harm or that of someone they love, GamCare can gain a deeper understanding of their needs and tailor approaches accordingly.

GamCare thank those who have generously shared their experiences and supported its efforts to raise awareness of gambling-related issues in the media. Their bravery and contributions have been instrumental in advancing GamCare's mission and making a positive impact on the lives of those affected by gambling harm.

23 Rocket Science specialises in evaluation and social impact measurement, helping organisations design and conduct evaluations to quantify the effectiveness of their programmes.

Section 9

Financial overview

Financial Review and Governance

Year ended 31 March 2024

This year overall income was £18.8m, compared with the previous year's income of £20.1m. We continued to receive the majority of our funding from GambleAware, who, in 2023/24, under a commission agreement funded £9.5m and grants of £3.0m (2022/23: £11.6m grant income) to support our primary activities relating to our National Gambling Helpline and Online and treatment services.

GamCare is currently involved in a dispute regarding approximately £2m provided by GambleAware under a commissioning contract. This dispute involves a purported right to claw back monies mid contract. However, following a review by our external legal advisors, this position is not supported by the terms of the contract. This matter is currently under mediation. Considering the ongoing dispute, we have made the prudent decision to deduct the £2m of income in the financial statements, remove £1m from trade debtors due to an unpaid invoice and include in the balance sheet £1m of deferred income. The result of any mediation will be reflected in the 31 March 2025 financial statements.

In January 2024 GambleAware served a six-month no-fault termination notice for the System Coordinator elements of the commission agreement. Further notices were issued post financial year end by GambleAware against the Gambling Awareness and Prevention Programme and the English Gambling Education Hub grant agreements, ending 30 June 2024 and 30 September 2024 respectively.

We continued to benefit from other income sources such as sales of training services, and donations from other sources.

The overall result was a surplus of £0.87m (2022/23: £1.8m) for the year, comprising an unrestricted funds surplus of £2m (2022/23: £0.5m) and a restricted funds deficit of £1.1m (2022/23: £1.3m surplus).

The reserves balance as of 31 March 2024 comprised unrestricted funds of £4.6m (2023: £2.6m) and restricted funds of £2.1m (2023: £3.2m).

More detail on the purposes of restricted funds can be found in 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. 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 that a responsible cessation of operations can be made.

The Reserves Policy is set by the Board of Trustees with a clear understanding of likely future income streams and the risks faced by GamCare. It is reviewed on an annual basis and the required level of reserves is recalculated at this point.

In line with the Charity Commission's guidance, 'free reserves' is defined as the unrestricted, undesignated fund which is not represented by the charity's fixed assets. On this basis, the required level of free reserves has been calculated at £2.1m (2023: £2.1m). A proportion of GamCare overheads is now recoverable within each agreement in 2023/24 and in future years which has resulted in a decrease in the required level of free reserves.

As of 31 March 2024, free reserves amounted to £4.6m (2023: £2.6m), being significantly above the reserves policy level set by the Board.

GamCare has been able to maintain a healthy level of free reserves by achieving good results from its income generating activities, and by careful management of expenditure. Given the underlying uncertainty at the present time, most notably with the Gambling Act Review, we regularly monitor and re-forecast our future reserves position to ensure we are well-placed to weather any future adverse event.

From the 1 April 2023, GamCare's grant agreements with GambleAware were superseded by new seven-year performance-based contracts with a break clause option in year three or year five, with some grant arrangements continuing with GambleAware. Income from other sources further contribute to a stable position through to March 2024 and beyond.

In light of the reserves position, the Board of Trustees considers 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

GamCare carries out an external remuneration benchmark survey periodically comparing us to similar-sized organisations. The Renumeration Committee reviews salaries in relation to this benchmark.

Risk management

Our trustees and the executive leadership team regularly review the risks to which GamCare is exposed, and they are satisfied that we have systems and controls in place to mitigate these risks. A Risk Register is maintained by the executive leadership team throughout the year and is reviewed at quarterly meetings by each of the four board committees, and ultimately by the entire Board of Trustees. Actions to mitigate risk are monitored by all the Committees.

The major risks to the charity include:

- Outcome of the Gambling Act Review: there is a range of reputational and financial risks associated with different possible outcomes of the Gambling Act Review that may impact upon how we are funded. In mitigation, we engage in scenario planning for a number of potential outcomes as well as engaging with key stakeholders.
- Financial risks: there is a financial sustainability risk associated with the changing funding environment for the sector, such as the implementation of a statutory levy on operators, and any possible changes to existing commissioning structures. In mitigation, we plan to diversify our income streams based upon an updated finance strategy for 2024 onwards, forming relationships with new potential funders and donors, where possible building upon existing relationships with key funders with a view to longer-term funding contracts.
- Digital transformation: there is a risk of not keeping step with technological developments in our areas of charitable service delivery, and we may not possess in-house all the necessary skills to effect the required transformation. In mitigation, we form strong relationships with external digital developers, working to an updated digital strategy for GamCare, thereby ensuring expertise is in place to help use, to best effect, unrestricted funding which has been secured.
- People: there are risks around attraction, retention, competency, and wellbeing of staff that might impact upon our charitable delivery, as well as the compliance risk associated with large staff numbers. In mitigation, we seek to improve our 'employer brand', and thereby ensure we are a desirable place to work and encourage staff retention. Examples of areas covered by this work are: increasing our employee representation in the decision-making process where practicable; mapping training requirements to project plans; reviewing staff benefits where feasible to attract new talent; improving the quality of internal communication and employee engagement platforms which support hybrid and remote-working. All employees receive appropriate training and are supervised to help develop them in their work at GamCare and future careers. We measure employee satisfaction with an annual staff survey.
- Compliance: compliance risks may arise in complex areas such as data protection, systems security, and health and safety for a hybrid-working and remotely based staff. In mitigation, we have a Data Protection Officer and are closely monitoring the methods of data collection and processing, with mandatory staff training at all levels; training staff in matters of cyber-risk and we have achieved Cyber Security Essentials Plus accreditation; disseminating financial knowledge through clear internal guidance on our controls and processes; we engage external expertise on matters of health and safety for both office and home-based staff; we hold ISO9001 accreditation status and call-centre quality mark accreditation. Suitable professional indemnity insurance is in place to cover all GamCare's activities, as well as cyber liability insurance. For our clinical work, specialist risk systems are in place which enable management to actively monitor incidents and proactively mitigate risk. For each of the risks identified, a set of controls and mitigations is developed to ensure that we monitor our progress and protect against adverse impact.

Grant-making policy

Grants are made to beneficiary partner organisations for the purpose of delivering treatment to service users nationwide. 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; and holding sufficiently robust finances to provide continuity of treatment. We provide ongoing grant management of these organisations to ensure effective delivery, reporting, governance, and compliance.

Until March 2023, GamCare made use of a national network of treatment-provider organisations which delivered therapeutic treatment for gambling harms. Grants were made to these organisations, and performance was managed through a grant agreement. From April 2023, a new system of national treatment was put in place, funded under new GambleAware contracts, with GamCare continuing to provide its Helpline and Online services, delivering treatment in five regions within the National Gambling Support Network and serving as the overall Network System Coordinator (as noted above, SysCo ended 30 June 2024) As a result, GamCare distributed significantly less grant funding in 2023/24 than in previous years. During the year however, GamCare continued to make grants for targeted prevention and education programmes, including TalkBanStop, the Young People's Gambling Harm Prevention Programme, Aftercare, the Gambling Awareness and Prevention Programme (ended 30th June 2024), and the English Gambling Education Hub (ended 30th September 2024).

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 in England and Wales (registration number 1060005), and in Scotland (registration number SC050547). The governing document is the Memorandum and Articles of Association, which establishes the objects and powers of the charitable 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 executive leadership, who leads on implementing the strategy and providing a quarterly performance report to the Board. The trustees and executive leadership team comprise the key management personnel of the charity; that team is in charge of directing and operating GamCare on a day-to-day basis.

The Board meets four times each year and is supported by the work of the Audit, Risk and Development Committee, the Clinical Quality and Services Committee, the People, Culture and Remuneration Committee, and the Policy, Communication and Digital Committee which also meet four times each year.

In 2023/24, the organisation had an average of 248 full-time equivalent employees (2022/23: 202). For further information on staffing, see note 8 to the financial statements.

GamCare is accredited as a Disability Confident Committed employer (Level 1) and we are actively working towards achieving Level 2 . This means we recognise the value that disabled colleagues can bring to the workplace. Our recruitment policies ensure all applicants who have a disability, impairment or mental health condition, and who meet the essential criteria for the role, are offered an interview and we pro-actively ask about reasonable adjustments at each stage of the process, not just at interview. Once appointed, EDI is a mandatory part of our staff induction programme; we also have a staff network for colleagues with a disability; and disability related E-Learning Modules including: A Guide to Reasonable Adjustments, Creating a workplace that Embraces Neurodiversity, Disability in the Workplace and Disability Inclusion in Practice. We have also recently launched the Access to Work Mental Health Support Services for all staff.

Fundraising statement

In 2023/24 66.8% of GamCare's income (2022/23: 57.5%) was through charitable activities commissioned by GambleAware.

The remainder of GamCare's income for the year comprised the following: direct donations to GamCare were 27.8% (2022/23: 37.2%), other grants and sources were 1.3% (2022/23: 0.4%) and unrestricted income earned from training and certification services was 4.1% (2022/23: 4.9%).

Whilst we do accept donations from the general public, we do not solicit such donations through third-party fundraising organisations and we have not received any complaints in respect of our fundraising activities in 2023/24. We are compliant with the UK General Data Protection Regulation and all relevant codes of conduct for our fundraising activities.

Public benefit

Our trustees have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to public benefit guidance as published by the Charity Commission for England and Wales, and also the Office of the Scottish Charity Regulator. All the charity's activities are designed to deliver the public benefits described in its charitable objects. The Board regularly reviews our strategy, plans and performance.

Statement of trustees' 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 confirms that at the date of the approval of this Report:

- 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

Our external auditors, Buzzacott LLP, are deemed to be appointed in accordance with Section 487 (2) of the Companies Act 2006. Buzzacott LLP is eligible to act as an auditor in terms of section 1212 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, including the Strategic Report, was approved by the Board of Trustees on 12 December 2024 and was signed on their behalf by:

Dominic Harrison
Trustee, Chair of the Audit, Risk and Development Committee

Independent auditor's report to the members of GamCare

Opinion

We have audited the financial statements of GamCare (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the 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 2024 and of its 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The 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.

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 the directors' report for the purposes of company law, including the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report, which is the directors' report for the purposes of company law, including the strategic report, has been prepared in accordance with applicable legal requirements.

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, including the strategic report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

How the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the Senior Statutory Auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, Gambling Commission compliance, data protection legislation, anti-bribery, safeguarding and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias;

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of trustee meetings;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors where appliable.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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 and to the charity's trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 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

Hugh Swainson (Senior Statutory Auditor)

For and on behalf of Buzzacott LLP,
Statutory Auditor
130 Wood Street
London
EC2V 6DL

16 December 2024

Statement of Financial Activities (including Income and Expenditure Account)

For the year ended 31 March 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Income							
Donations	2a	2,016,976	3,188,466	5,205,442	1,019,224	6,451,332	7,470,556
Charitable activities	2b	9,964,585	3,418,180	13,382,765	457,888	12,138,109	12,595,997
Investment income		94,829	-	94,829	35,072	-	35,072
Other income		118,354	5,708	124,062	-	-	-
Total income		**12,194,744**	**6,612,354**	**18,807,098**	**1,512,184**	**18,589,441**	**20,101,625**
Expenditure							
Charitable activities	3/4/5/6	10,200,981	7,735,487	17,936,468	949,327	17,304,709	18,254,036
Total expenditure		**10,200,981**	**7,735,487**	**17,936,468**	**949,327**	**17,304,709**	**18,254,036**
Net income		**1,993,763**	**(1,123,133)**	**870,630**	**562,857**	**1,284,732**	**1,847,589**
Transfers between funds	14	-	-	-	(767,251)	767,251	-
Net movement in funds for the year		**1,993,763**	**(1,123,133)**	**870,630**	**(204,394)**	**2,051,983**	**1,847,589**
Reconciliation of funds							
Total funds brought forward	14	2,589,940	3,225,400	5,815,340	2,794,334	1,173,417	3,967,751
Total funds carried forward		**4,583,703**	**2,102,267**	**6,685,970**	**2,589,940**	**3,225,400**	**5,815,340**

The Statement of Financial Activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance Sheet

As at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Intangible assets	9	14,073	32,837
Tangible assets	10	2,336	1,396
Total Fixed Assets		**16,409**	**34,233**
Current assets			
Debtors	11	5,262,764	4,557,996
Short term deposits		1,239,863	1,208,414
Cash at bank and in hand		8,120,377	5,824,378
Total Current Assets		**14,623,004**	**11,590,788**
Liabilities			
Creditors: amounts falling due within one year	12	(7,953,443)	(5,809,681)
Net Current Assets		**6,669,561**	**5,781,107**
Net Assets		**6,685,970**	**5,815,340**
The funds of the charity:			
Restricted funds	14	2,102,267	3,225,400
Unrestricted funds	14	4,583,703	2,589,940
Total Charity Funds		**6,685,970**	**5,815,340**

The notes on pages 37 to 49 form part of these financial statements.

Approved by the Board, and authorised for issue, on 12 December 2024 and signed on behalf of the Board by:

Dominic Harrison
Chair of the Audit, Risk and Development Committee

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

Statement of Cash Flows

For the year ended 31 March 2024

	Note	2024 £	2023 £
Cash provided by operating activities	16	**2,235,094**	**(854,894)**
Cashflows from investing activities			
Interest Income		94,829	35,072
Purchase of tangible fixed assets	10	(2,475)	-
Change in short term deposits		(31,449)	(4,930)
Cash used in investing activities		**60,905**	**30,142**
Increase in cash at bank and in hand in the year		**2,295,999**	**(824,752)**
Cash at bank and in hand at the beginning of the year		5,824,378	6,649,130
Cash at bank and in hand at the end of the year		**8,120,377**	**5,824,378**

Cash at bank and in hand excludes short term deposits which are shown on the face of the Balance Sheet.

GamCare does not have any borrowings or finance lease obligations. As such, no reconciliation of net debt has been provided with the charity's 'net debt' consisting only of cash at bank and in hand.

Notes to the Financial Statements

Note 1: Accounting policies

(a) Basis of accounting

These financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (SORP) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Accounting Practice. GamCare is a public benefit entity for the purposes of FRS 102. The financial statements are presented in sterling and are rounded to the nearest pound.

Going concern

The Board of Trustees has assessed whether the use of the going concern basis is appropriate; it has considered possible events or conditions that might cast significant doubt on the ability of GamCare to continue as a going concern. While the Board acknowledges the difficulties with and the current economic environment, it confirms that it does not consider these to be a cause for material uncertainty in respect of GamCare's ability to continue as a going concern. GamCare continues to develop contingency plans which are being implemented successfully, and the Board considers that GamCare has sufficient cash resources to continue for the foreseeable future. The Board has made this assessment for a period of at least one year from the date of approval of the financial statements. In particular, the Board has considered GamCare's forecasts and projections and has taken account of any potential adverse impact on donations and funding income. After making enquiries, the Board has concluded that there is a reasonable expectation that GamCare has adequate resources to continue in operational existence for the foreseeable future. GamCare therefore continues to adopt the going concern basis in preparing its financial statements and 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 funds 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. Income received in advance of the delivery of the service under the commissioning agreement with GambleAware is deferred and recognised as a creditor in the balance sheet.

(d) Support costs

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any Value Added Tax 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 on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly where possible, and the remainder are apportioned on an appropriate basis such as time and usage.

(e) Tangible and intangible fixed assets

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

GamCare 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) Termination and redundancy costs

Termination and redundancy costs are recognised as an expense in the Statement of Financial Activities and are shown as a liability on the Balance Sheet immediately when GamCare is demonstrably committed either: to terminate the employment of an employee before normal retirement date; or to provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. GamCare is considered to be demonstrably committed when it has substantially communicated a plan for the termination without any realistic possibility of withdrawal from the plan.

(i) Debtors

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

(j) Cash at bank and in hand and short term deposits

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. Deposits for more than three months but less than one year have been disclosed as short term deposits.

(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 GamCare anticipates it will pay to settle the debt and are 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.

(m) Taxation

The company is a charity under the Finance Act 2010 (schedule 6, paragraph 1) definition. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains within categories covered by the Corporation Tax Act 2010 (part 11, chapter 3) or the Taxation of Chargeable Gains Act 1992 (section 256), to the extent that such income or gains are applied exclusively to charitable purposes. No tax charge arose in the period.

(n) Critical accounting estimates and areas of judgement

The only judgement made that impacts the amounts recognised in the financial statements is the one relating to the extent to which grant funding, including regulatory settlements, includes performance related conditions for the purposes of recognition of income. No estimates or assumptions have been made that carry a significant risk of material adjustment in the next financial year. However, the estimates made when preparing the financial statements relate to the useful economic lives of assets (to calculate depreciation and amortisation), the provision for dilapidations and the allocation of support costs across charitable activities.

Note 2: Income

2024 income

	Unrestricted £	Restricted £	2024 Total £
2a. Donations			
Public / institutional	2,016,976	3,188,466	5,205,442
Total donations	**2,016,976**	**3,188,466**	**5,205,442**
2b. Charitable activities			
Other income: audit and training	433,088	339,843	772,931
Other income: GambleAware	9,531,497	-	9,531,497
Grants:			
GambleAware	-	3,048,337	3,048,337
Other grants	-	30,000	30,000
Total income from charitable activities	**9,964,585**	**3,418,180**	**13,382,765**
2c. Investment Income	**94,829**	**-**	**94,829**
2d. Other income	**118,354**	**5,708**	**124,062**
Total Income	**12,194,744**	**6,612,354**	**18,807,098**

2023 income

	Unrestricted £	Restricted £	2023 Total £
2a. Donations			
Public / institutional	1,019,224	6,451,332	7,470,556
Total donations	**1,019,224**	**6,451,332**	**7,470,556**
2b. Charitable activities			
Other income: audit and training	457,888	527,374	985,262
Other income	-	-	-
Grants:			
GambleAware	-	11,559,160	11,559,160
Other grants	-	51,575	51,575
Total income from charitable activities	**457,888**	**12,138,109**	**12,595,997**
2c. Investment Income	**35,072**	**-**	**35,072**
Total Income	**1,512,184**	**18,589,441**	**20,101,625**

Note 3: Analysis of expenditure on charitable activities

2024 charitable expenditure

	Activities undertaken directly	Grant funding of activities	Support costs	2024 Total
	£	£	£	£
Activity				
Clinical services	8,982,729	73,611	1,511,038	10,567,378
Outreach services	3,445,135	1,891,310	691,700	6,028,145
Auditing and training	1,182,262	-	158,683	1,340,945
	13,610,126	**1,964,921**	**2,361,421**	**17,936,468**

2023 charitable expenditure

	Activities undertaken directly	Grant funding of activities	Support costs	2023 Total
	£	£	£	£
Activity				
Clinical services	6,493,333	3,587,560	1,208,224	11,289,117
Outreach services	3,429,966	1,663,950	658,715	5,752,631
Auditing and training	1,002,094	66,611	143,583	1,212,288
	10,925,393	**5,318,121**	**2,010,522**	**18,254,036**

Note 4: Analysis of governance and support costs

2024 governance and support costs

	Management	Central administration	Finance	ICT	HR	2024 Total
	£	£	£	£	£	£
Activity						
Clinical services	367,808	38,156	257,741	150,029	697,304	1,511,038
Outreach services	223,581	23,193	156,673	51,038	237,215	691,700
Auditing and training	49,314	5,115	34,557	12,341	57,356	158,683
	640,703	**66,464**	**448,971**	**213,408**	**991,875**	**2,361,421**

2023 governance and support costs

	Management	Central administration	Finance	ICT	HR	2023 Total
	£	£	£	£	£	£
Activity						
Clinical services	163,885	48,714	255,377	415,932	324,316	1,208,224
Outreach services	259,070	13,790	72,293	176,184	137,378	658,715
Auditing and training	7,237	5,966	31,280	55,683	43,418	143,583
	430,192	**68,470**	**358,950**	**647,799**	**505,112**	**2,010,522**

Note 5: Analysis of grants

	2024	2023
	£	£
Treatment provider network organisations		
North	-	1,761,893
Midlands	-	861,566
South	-	1,121,642
Scotland and Wales	-	602,573
Other programme grants		
National Programme Grants	1,964,921	970,447
	1,964,921	**5,318,121**

As of 1 April 2023, due to the transition to performance-based contracts, grants for treatment provider network organisations are no longer distributed under a grant agreement with GambleAware.

Note 6: Trustee expenses

Travel, office and subsitence costs amounting to £4,152 (2022/23: £2,632) were reimbursed to four trustees (2022/23: one).

The Chair of the Board of Trustees received remuneration payments totalling £47,812 (2022/23: £25,000) in accordance with the GamCare's Articles of Association as covered by clauses 11.5 and 15.3.

No other trustees received any remuneration during the year (2022/23: £nil).

Note 7: Net income for year

	2024	2023
Net income is stated after charging:	£	£
Auditor’s remuneration: audit fees		
Current year	20,750	16,740
Prior year	2,900	–
Depreciation	1,535	17,670
Amortisation	18,764	18,764
Leases	247,245	224,280

Note 8: Analysis of staff costs and the cost of key management personnel

	2024	2023
	£	£
Salaries and wages	9,652,511	7,150,916
Social security costs	994,856	756,816
Pension contributions	536,711	441,870
	11,184,078	**8,349,602**

The average number of employees is	254	212
The average FTE employees is	248	202

The number of employees whose total employee benefits excluding pension contributions were in excess of £60,000 were as follows:

	2024	2023
	£	£
£60,000 - £70,000	13	5
£70,001 - £80,000	2	2
£80,001 - £90,000	3*	4
£90,001 - £100,000	1*	-
£110,001 - £120,000	1*	-
£120,001 - £130,000	1*	1
£140,001 - £150,000	1*	-

The total employment benefits of the key management personnel including employer's pension and National Insurance contributions were £984,714 (2022/23: £769,754). The key management personnel comprise the trustees and directors listed on page 3.

*Payments totalling £195,010 (2022/23: £15,923) were made in the year to six employees in respect of termination settlements. Due to these termination payments in the year this has resulted in additional and higher employee benefit ranges. Termination payments are payable when employment is terminated by the charity before the normal retirement date or end of employment contract.

Note 9: Intangible fixed assets

	Computer software
	£
Asset cost	
As at 31st March 2023 & 31 March 2024	**112,034**
Accumulated amortisation	
As at 1 April 2023	79,197
Charge for year	18,764
As at 31 March 2024	**97,961**
Net book value	
As at 1 April 2023	**32,837**
As at 31 March 2024	**14,073**

Note 10: Tangible fixed assets

	Fixtures, fittings and equipment	Computer and ICT equipment	Total
	£	**£**	**£**
Asset cost			
As at 1 April 2023	89,689	33,678	123,367
Additions	-	2,475	2,475
As at 31 March 2024	**89,689**	**36,153**	**125,842**
Accumulated depreciation			
As at 1 April 2023	89,689	32,282	121,971
Charge for year	-	1,535	1,535
As at 31 March 2024	**89,689**	**33,817**	**123,506**
Net book value			
As at 1 April 2023	**-**	**1,396**	**1,396**
As at 31 March 2024	**-**	**2,336**	**2,336**

Note 11: Debtors

	2024	2023
	£	**£**
Trade debtors	4,309,257	4,051,338
Other debtors	2,732	3,526
Prepayments and accrued income	950,775	503,132
	5,262,764	**4,557,996**

Note 12: Creditors

	2024	2023
	£	**£**
Trade creditors	602,831	292,781
Other creditors	75,922	50,045
Accruals	304,505	296,159
Deferred income	6,689,670	4,959,555
Taxation and social security	280,515	211,141
	7,953,443	**5,809,681**

Deferred income of £4,478,069 brought forward from 2022/2023 was recognised during 2023/2024. Deferred income as at 31st March 2024 relates to amounts received in advance of entitlement and £1,030,784 relating to the contract in dispute with GambleAware.

Note 13: Analysis of net assets between funds

2024 Analysis of net assets between funds

	Unrestricted Fund	Restricted Funds	2024 Total Funds
	£	£	£
Intangible fixed assets	9,851	4,222	14,073
Tangible fixed assets	1,635	701	2,336
Net assets	4,572,217	2,097,344	6,669,561
	4,583,703	**2,102,267**	**6,685,970**

2023 Analysis of net assets between funds

	Unrestricted Fund	Restricted Funds	2023 Total Funds
	£	£	£
Intangible fixed assets	22,986	9,851	32,837
Tangible fixed assets	977	419	1,396
Net assets	2,565,977	3,215,130	5,781,107
	2,589,940	**3,225,400**	**5,815,340**

Note 14: Movement in funds

	As at 1 April 2023	Income	Expenditure	Transfer	As at 31 March 2024
	£	£	£	£	£
Restricted funds:					
Clinical services	1,486,056	28,692	1,005,350	-	509,398
Outreach Services	1,648,168	5,710,836	6,028,145	-	1,330,859
Auditing and training	91,176	872,826	701,992	-	262,010
Total restricted funds	**3,225,400**	**6,612,354**	**7,735,487**	**-**	**2,102,267**
		-	-	-	-
Unrestricted funds	2,589,940	12,194,744	10,200,981	-	4,583,703
Total unrestricted funds	**2,589,940**	**12,194,744**	**10,200,981**	**-**	**4,583,703**
		-	-	-	-
Total funds	**5,815,340**	**18,807,098**	**17,936,468**	**-**	**6,685,970**

In the year, there was no requirment for a funds transfer (2022/23 £767,251 represents an amount overhead cost apportioned to a restricted charitable activity which has been met from unrestricted funds).

Purpose of restricted funds

Clinical services

Our clinical services offer support and treatment to people with gambling problems and affected others. We deliver a range of treatment services directly, and also indirectly through a partner network across England, Scotland and Wales. These activities are funded by grant-making bodies and also through donations provided by operators and the general public.

Prevention services

Our prevention services deliver education, prevention and engagement activities to those at risk of gambling harms. These services include a national youth education programme as well as a women's outreach programme. Our activities aim to raise awareness of gambling issues, and also to facilitate access to support.

Auditing and training

The Safer Gambling Standard is a quality mark for gambling operators who adopt specific playing protection measures and safer gambling approaches. Our operator training is aimed at customer interaction to reduce or prevent gambling harms, and to facilitate wider access to support.

Note 15: Commitments under operating leases

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

	2024		2023	
	Land and Buildings	Other	Land and Buildings	Other
	£	£	£	£
Payments due				
Within one year	71,993	13,996	-	7,341
Between 2 and 5 years	-	-	-	1,332
	71,993	**13,996**	**-**	**8,673**

Note 16: Reconciliation of net movement in funds to net cash flow from operating activities

	2024	2023
	£	**£**
Net movement in funds	870,630	1,847,589
Add back depreciation charge	1,535	17,670
Add back amortisation charge	18,764	18,764
Loss on the sale of fixed assets	-	842
Deduct interest income shown in investing activities	(94,829)	(35,072)
(Increase) in debtors	(704,768)	(1,252,194)
Increase (decrease) in creditors	2,143,762	(1,452,493)
Net cash provided by (used in) operating activities	**2,235,094**	**(854,894)**

GamCare

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