



OUR IMPACT AND ACHIEVEMENTS

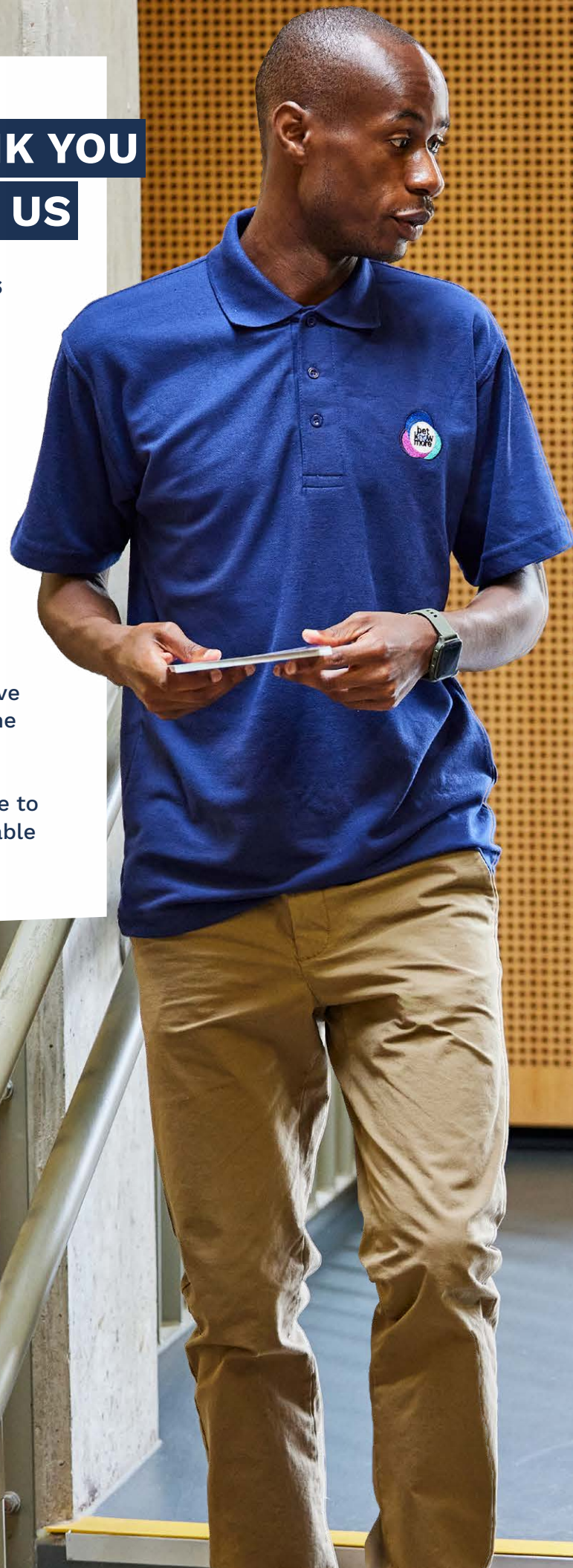
**Trustees' Report and Accounts for our
work in 2021 to prevent and address
gambling harms.**

A HUGE THANK YOU FROM ALL OF US

It was our first year as a registered charity, and despite huge challenges, we remain strongly on mission to reduce and prevent gambling harms in UK communities.

Our mission is best told through narratives from our fantastic team and by those who by personal strength, resilience and motivation have changed their lives to become whole again.

Thank you for taking the time to learn more about our charitable mission.



CONTENTS

Forewords	4
What we've done this year	7
Impact at a glance	9
Our history	10
Unique approach	14
Our work	
Community-focussed pathway	16
Peer support service	18
Addressing gender support deficits	22
Leading sector research	24
How we operate	28
Financial reports	32

Forewords

FOREWORD FROM THE CHAIR

“It is my privilege and pleasure to introduce Betknowmore’s first annual report as a registered charity.”

Gambling-related harm has become recognised as a key public health issue in recent years. Since its inception in 2013, Betknowmore has gone from strength to strength in helping to raise the profile of the issue, while providing expert support to those suffering harm. Its registration as a charity is a testament to the importance of its work and the dedication of the staff under the leadership of our Chief Executive Frankie Graham.

Betknowmore provides support from the unique vantage point of the lived experience of its staff, who bring the empathy, understanding and compassion what come from having walked the same path. It has worked in partnership with other organisations which bring their own specialist expertise, to ensure that there is a joined-up approach to treatment, to maximise the prospect of success for each and every person it serves.

The period of this report precedes my arrival, so I can claim no credit for the outstanding development of the organisation over this period, not only the work involved in establishing the charity and recruiting an able and diverse board of trustees but also in launching new programmes in the fields of suicide, workplace gambling and clinician training. We are particularly proud to have launched

Peer Aid, which exemplifies Betknowmore’s special qualities – empowering and facilitating those with lived experience to help others, while working in partnership with other expert organisations, in this case, GamCare.

At the same time, Betknowmore has participated in research what has augmented national understanding of the needs of particular communities. This has led to our New Beginnings project, which recognises the special but often-neglected needs of women experiencing gambling-related harms. Betknowmore takes it as axiomatic that treatment should be evidence-based to ensure that charitable funding is spent where it can do the most good, and to ensure that its work has a demonstrable public benefit.

As I write this foreword, the UK is transitioning to a new national treatment framework for gambling harms. Betknowmore fully intends to continue on its upward trajectory, so that it can extend its reach, numerically and geographically, so that more people experiencing gambling harms can be identified and helped.



Philip Kolvin

Philip Kolvin KC
Chair

FOREWORD FROM THE CEO

“An exciting year awaits.”

Established as a social enterprise in 2013, Betknowmore UK has since worked tirelessly to help those impacted by disruptive gambling behaviour. We remain dedicated to embracing the ‘lived experience’ of gambling addiction and recovery to inform our work and remain grateful to those donating their insight and knowledge to help others in need.

On 26th April 2021, we launched a new organisation structure. As well as our new charity, we transitioned our social enterprise to a trading entity, specialising in training and consultancy services. We are growing, with our activities increasing in size and scope and income streams becoming more diverse. It was time to introduce enhanced governance and scrutiny, to clearly demonstrate that our work has public benefit, to serve communities, families, and individuals.

Both organisations support each other, the culture and values that give Betknowmore UK its strength and identity, present in both. I am very proud to lead exceptionally dedicated, empathic, and compassionate teams that strive every day to make a difference.

The organisational transition is timely too. In 2023 we hope and expect to work within the National Gambling Treatment Service (NGTS). Our key services such as Peer Aid, New Beginnings and GOALS can add to the portfolio of impactful services already delivered through the NGTS. We are looking forward to building on existing and new collaborations across the network.

The Peer Aid service, launched just as the pandemic exploded, has shown resilience and strength to address challenges and emerge as a shining beacon for what is possible by embracing lived experience and peer support. Independently evaluated and recommended for scaling, we are really excited by what the service does and its future potential. New Beginnings emerged as a much-needed service following an extensive research and an evidence-led approach. A gender-specific support service, designed for and delivered by women. Powerful and impactful work.

Betknowmore UK has led with its community-focused work, launching our first gambling support hub in 2014. GOALS is our current outreach programme which takes on that legacy and we spent time in 2021 reviewing and improving the model and resources. This ‘boots-on-the-ground’ approach is now being recognised as essential to meet the needs of UK communities and build resilience against gambling harms.

The global impact of the pandemic has left a legacy. For those impacted by gambling harms, the changes in our personal and professional lives exacerbated what is already a complex, multi-layered condition. The gap remains between those receiving support and those requiring help. Therefore, we need to reach more individuals, families, and communities to help prevent and address harms in both physical and digital environments.



Frankie Graham

Frankie Graham
Founder & CEO



‘FOR A WORLD WHERE EVERYONE IS EMPOWERED TO LIVE THE LIFE THEY WANT TO LIVE.’

We strive to achieve our vision by providing a range of training and support services that address the societal and personal harms caused by gambling. These are broken down into our day-to-day values:

- We believe in providing support.
- We believe in recognising and understanding diverse communities.
- We believe in creating connections through lived experience.
- We believe in carrying out our activities with honesty and integrity.

WHAT WE’VE DONE THIS YEAR

Our services see beyond an individual’s gambling and put in place a holistic package of support to treat, educate and prevent further gambling harms.

We are leading the way in research and service evaluation to demonstrate and develop best practice within the sector.

Additionally, we have a long history of providing specialist training to the gambling industry on customer care and improving their operations. We are proud of this preventative work and are committed to continuing to develop services that complement a public health approach to tackling gambling harms.

- ✓ We became registered as a charity
- ✓ We formed a new trustee board
- ✓ We retained our social enterprise to host sector-leading training
- ✓ We launched an ambitious three year strategy
- ✓ We invested in the digitalisation of services in response to COVID-19 to improve accessibility
- ✓ We’ve expanded our existing service offering alongside a number of new initiatives

Impact at a glance

17 PEER SUPPORTERS

trained in the pilot of our group support programme Peer Aid, with a **further 4 now employed** by us.

1,500 USERS

accessed our brand-new **digital support and advice service** launched in June 2021, representing almost a third of our digital audience.

50% HARM REDUCTION

based on **14 point reduction in PGSI** (out of a total of 27 available points)

2,394 PEOPLE

have been trained by our corporate training team on **safer gambling, suicide prevention and health and wellbeing**.

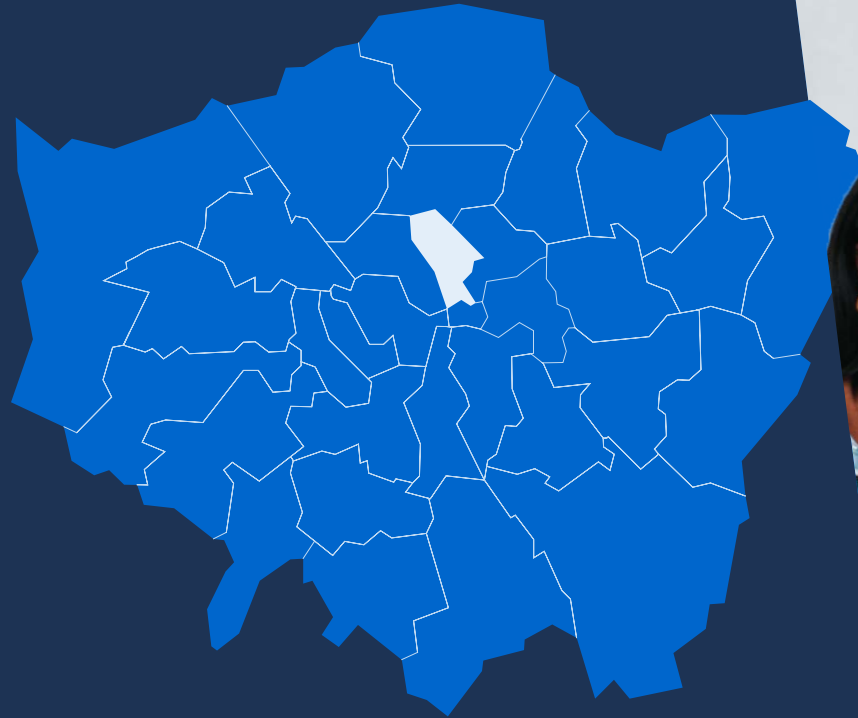
£335K RAISED

to help us provide our free gambling **support and advice service** to those who need it most

50+ ORGANISATIONS

are now part of our **specialist support, training and advisory network**.

Our proud history



Betknowmore UK has a proud history of work since we were established in Islington, London in 2013.

Since then, we have sought to innovate and provide services that are co-produced by combining the donation of lived experience with evidence-based therapeutic approaches. We have sought to develop activities where gaps in service provision have been perceived.

[Read more](#) ➔



2014

First gambling support community hub

Addressing gambling-related harm and complex comorbidities; included accredited outreach support and mentoring programme.

2016

London representative as winner of Big Lottery's People's Postcode Lottery

2017

'Don't Gamble with Health' project

First rapid-support service to licensed betting shop customers. Winner of Royal Society of Public Health 'Health on the High Street' Award 2018.

2020

Multiple training programmes launched

Addressing suicide first aid, workplace gambling and clinician training.

Peer Aid launched

The first peer support service to integrate with the National Gambling Treatment Service.

Gambling and public health

Gambling harm is increasingly recognised as a public health concern. As such, it requires a similar approach to preventing and treating the impact it has on individuals and society.

An effective public health approach to addressing gambling harms doesn't just focus on individual level support but also looks at how to prevent future harms from occurring and addresses inequalities. It also looks to pilot and develop new interventions.

We are delighted to support the current review of the 2005 Gambling Act. Whilst recognising that it is a journey, we are confident that it is an opportunity to adopt a public-health orientated, population-level approach to tackling gambling harms.

WHERE WE SUPPORT THIS APPROACH

- A joined-up approach, aligning the strategies and targets of Government, the Gambling Commission, Gamble Aware, health and treatment providers, local authorities and the gambling sector will develop an integrated systematic response to keeping people safe from gambling harms.
- Acknowledgement of the chronic and holistic inequalities caused by gambling harms, with increased focus on prevention and early intervention
- Help to ensure individuals receive the help and support they need quickly, and that it is bespoke to their needs
- Provide local communities with the information and resources they need to build resilience to gambling harms
- Address service gaps in essential sectors, the criminal justice sector is an obvious one
- Ensure that information and education are freely available and that those wishing to gamble are already aware of associated risks
- The lived experience voice is integrated and valued for its insight, knowledge, and innovation.



HOW WE'RE RESPONDING

2021 was a year that caused reflection and change in many parts of our lives. We expect the impact of COVID-19 to remain for the foreseeable future, which in turn presents both unique challenges and opportunities for tackling gambling harms.

Whilst developing our Strategic Objectives, we also need to consider the wider context and environments in which our work will operate.

- ✓ Work with policymakers and other stakeholders to recognise that gambling harms are a public health concern in the UK
- ✓ Widen our network of friends and collaborators in lived experience community and gambling spaces
- ✓ Strengthen the health and wellbeing agenda through industry-leading research and training
- ✓ Further our digital transformation of personal, social and community connections
- ✓ Investing internally to sustain homeworking, geographically dispersed workforces and isolated working
- ✓ Develop our trading entity hosting training and consultancy programmes to meet our mission in other environments, generating a sustainable income for the charity

Unique approach

There has been a surge in the recognition and integration of gambling lived experience across the National Gambling Treatment Service and other sector spaces.

This has been followed by the launch of many new initiatives, from support services to research themes to peer networks. Individuals with lived experience have brought energy and innovation to the sector.


This brings together the broad church of experiences, knowledge, and ideas. It is brilliant that the ‘voice’ of lived experience is receiving recognition for the unique value it brings. Our own services are designed via strategies based on co-production and listening to those on the front line, based on the key principle of person-centred recovery.

THE POWER OF LIVED EXPERIENCE

We fully respect each individual’s ‘journey’, understanding that it is unique to them. That is why we refer to the ‘donation’ of lived experience. We have the utmost respect for anyone wanting to use their most devastating and traumatic life experiences to help others.

Betknowmore UK will continue to champion and support lived experienced individuals, groups, and communities where we can.

We believe this support should translate to real and tangible benefits, and we are extremely proud that many Betknowmore UK employees have transitioned from being supported to becoming the supporter.



“The team at Betknowmore understand what I am going through. Their patience and support has given me back my self-worth. I now know change is not only possible, but will happen.”

Community based support

“When I first started working with the GOALS team, I was desperate for support to help stop the internal haemorrhaging. I needed to stay alive and put full faith into the support I was being given.”

I think you should all realise how you are helping to change people's lives. You are a special charity.”

Charlie, who was struggling with their gambling addiction, worked with Support Worker Kirsten to put an action plan together.

In 2014, we developed an innovative outreach strategy to provide services within local communities, enabling an engaging and integrated approach to reach gamblers, affected others and other groups impacted negatively by gambling.

Later that year, we launched our first Gambling Outreach and Living Support (GOALS) Hub in Islington, London, alongside hosting our first outreach programme supporting gamblers, called ACT. Accredited by the Approved Provider Standard, the service design focused on three crucial elements that have become core elements by our GOALS service of:

- Co-designed through consultation and learning from those with gambling lived experience.
- A pro-active, grassroots approach, working closely with statutory and voluntary sector organisations, looking to upskill or enhance learning to existing 'gatekeepers' within targeted communities.
- Pre-screening individuals referred for support to be in crisis and treating the referral as a '999' call. Therefore, aiming to provide first contact or support within a 24-hour window.

OUR RESPONSE TO COVID-19

Like many organisations reacting to the pandemic, our community-focused work was paused. To continue development of the service, we invested time to assess and review the GOALS model and re-focused on working within the London boroughs of Islington and Camden.

As a result, we have redesigned GOALS with a new model, the GOALS Integrative Approach, bank of resources and support pathway.

[Read more](#) ➔

Peer support service

Following a successful pilot launch in September 2020, our peer support service for people affected by gambling harms, Peer Aid, has gone from strength to strength this year.

Peer Aid is delivered through a partnership between GamCare and Betknowmore UK and is the first peer support service to be fully integrated into the National Gambling Treatment Service (NGTS).

Its mission is to utilise the insight, knowledge and skills provided by lived experience individuals to prevent and address problematic issues caused by gambling.

To highlight the value and insight lived experience offers, the service has been co-designed and is managed by former gamblers and affected others.

BENEFITS FOR OUR PEERS

- On average our **Peers have seen a 14-point reduction in their PGSI scores.**
- Average **wellbeing** scores have seen an **18% improvement***.

* Average wellbeing scores were 3.78 at Health and Wellbeing Group start and 4.66 at group end, an 18% improvement.

- One-to-one support has led to a **5-point drop in Core-10 scores**, from 'mild psychological distress' to 'low level problems'.
- **Relationships** with partners, children, other family members, work colleagues and friends have **improved**.
- Peers are transitioning to become Peer Supporters.
- Peers are more widely **spearheading campaigns** about gambling harms and mental health.

SUPPORTING OUR VOLUNTEERS

As part of the programme, a Level 2 Award in Gambling Peer Support was designed and is accredited by NCFE. It consists of role and subject matter learning sessions, one-to-one and group support, and ongoing assessment and supervision. Once qualified, Peer Supporters work with service users (known as Peers) who are travelling the GamCare treatment pathway. The initial pilot phase has focused on individuals engaging with the London treatment service.

Peer Supporters also help facilitate weekly Health and Wellbeing Groups. The Health and Wellbeing Groups can be attended by Peers based anywhere within GamCare's geographical coverage as these groups are provided online.

- All qualified Peer Supporters volunteer for Peer Aid.
- Peer Supporters have safer and deeper recoveries.

- Communication and other skills have improved.
- Support networks are stronger and wider.
- Confidence and self-respect have increased through helping others.
- Negative past experiences have become beneficial to others.
- Legacy harms such as guilt have been reduced.
- New careers have begun, such as counselling.
- Peer Supporters have become advocates for mental health and gambling harms in the workplace, on social media and in other arenas.
- Peer Supporters feel that their training prepares them to work with challenging problems.

[Read more](#) ➔

Problem Gambling Scoring Index (PGSI)

The PGSI was specifically developed for use among the general population rather than within a clinical context by Ferris and Wynne (2001). A PGSI score of eight or more represents a problem gambler. Scores between three and seven represent 'moderate risk' gambling (gamblers who experience a moderate level of problems leading to some negative consequences) and a score of one or two represents 'low risk' gambling (gamblers who experience a low level of problems with few or no identified negative consequences).



“Helping one person might not change the world, but it might change the world for that one person.”

MEET MATT

“Before starting my recovery back on 17th June 2018, I worked in the gambling industry for 16 years, latterly experiencing multiple gambling harms.

At the time of starting my recovery I felt hopeless, lonely, and fearful, but after meeting Frankie Graham and learning about his journey and receiving peer support, all those feelings started to subside.

I felt understood without being judged and I could share honestly how I felt. Crucially, I began to have hope that recovery was possible. Over 4 years on from that day I have built a career within the gambling support sector. I started as a volunteer for Betknowmore UK, then joined the community outreach team, before moving to the role I currently do, Service Manager for Peer Aid.

I am greatly passionate about my work and lead an amazing team with pride! The service sums up my own recovery journey and demonstrates that if we can provide opportunity for individuals with lived experience, the sector will reap the rewards of the knowledge and insights that those individuals can ‘donate’.”

Matt Blanks is the Service Manager for our peer support programme, Peer Aid.

Addressing support gaps

Our newest support service, New Beginnings, designed specifically for women seeking gambling support, is an example of the co-production and shared learning we encourage.

Over the past five years, the number of women reporting a gambling problem has risen at more than twice the rate of men, from 2,303 in 2014-15 to 3,109 in 2019 (GamCare, 2019), and this number is thought to be significantly underestimated. This rise has been attributed to the ease with which women can now gamble online using their smartphones.

It is also believed that women's problems with gambling develop more quickly than men's because they tend to choose quick, high-stakes games such as online slots and bingo that they can play continuously.

HOW WE'RE RESPONDING

To understand how women make decisions about where to go for support and treatment, Betknowmore is launching a project that will explore how approachable, accessible and effective women find existing support and treatment services.

A result of one of our groundbreaking pieces of research conducted by our Research Lead, Dr Liz Riley, uncovered the need for gender-specific gambling support whilst researching the current provision for women.

This was coupled with the ambition and motivation of one of our own GOALS Supporters, Lisa Walker, to launch a women-only support group to address a deficit she has witnessed on her road to recovery.

[Learn more](#) ➔

“

My hopes are that New Beginnings grows as the service to help women who have been affected by Gambling harms.

To give them hope and comfort that they are not alone and with the right support can achieve anything they want.

”

Lisa is one of our GOALS Support Workers, utilising her own lived experience to help others.

Leading in sector research

In 2021, we were a partner in a number of innovative research projects, as well as implementing our own research.

We believe that there are many under-researched themes within gambling harms research. These includes data on minority groups, intergenerational gambling and those impacted by gambling-related domestic abuse.

TREATMENT AND SUPPORT SERVICES FOR WOMEN EXPERIENCING GAMBLING HARMS

Completed in 2021, this qualitative research project was designed and implemented by Betknowmore UK, with funding from Microgaming. It explored women's experiences of gambling support services and how women want those services to change to better meet their needs. The lessons and recommendations from the research were widely disseminated and the project report was well received.

This project involves a feasibility study and randomised pilot trial of a group-based intervention to reduce gambling involvement among male football fans. Partners include academics from Scotland, Beacon Counselling Trust and the London School of Tropical Hygiene and Medicine.

EXPLORING THE LIVED EXPERIENCE OF ETHNIC MINORITY COMMUNITIES, CRIME AND GAMBLING-RELATED HARMS

In partnership with a team of academic researchers led by Dr Geraldine Brown from Coventry University and commissioned by the Howard League, this project aims to highlight the complex interplay between minority ethnicity, crime and gambling harm through in-depth qualitative research on lived experiences. As a peer research project, people from minority ethnic backgrounds with lived experience of gambling harm and crime are involved not only as research participants but also as researchers, helping shape and implement the entire research project.

EXPLORING THE LIVED EXPERIENCE OF WOMEN, CRIME AND GAMBLING-RELATED HARMS

Led by Dr Julie Trebilcock from Middlesex University and commissioned by the Howard League, this project seeks to focus on and amplify the voices of women directly affected by both gambling harms and

crime. Using in-depth peer research on lived experiences, the goal of the project is to develop a knowledge base within the criminal justice system that recognises women's experiences of gambling harms and their needs, helping to lower the need for criminal justice interventions in the future.

DEVELOPING A QUESTION TO IDENTIFY GAMBLING-RELATED HARM IN ADULT SOCIAL SERVICES

Funded by the National Institute of Health Research (NIHR), this three-year project aims to test a gambling harms screening question in the adult social services departments of three local authorities. The project is led by Caroline Norrie and Professor Jill Manthorpe at King's College London. Betknowmore UK is hosting the project's Lived Experience Steering Group.

THE EVIDENCE BASE FOR PEER SUPPORT

As part of our Peer Aid programme, in 2021 we conducted desk research to review the current literature on peer support, most of which relates to the field of mental health. The literature review examines the benefits and reservations surrounding peer support, amalgamating the evidence from numerous peer support projects and programmes.

[Read more](#) ➔

MEET LIZ

“I started my career working in the voluntary sector abroad, first in a small charity that promoted rural income generation and then in an international non-profit that sought out and shared lessons from innovative community projects. I later spent time voluntarily supporting my local branch of Mind and more recently spent two years as a prison worker for Shannon Trust, training young male prisoners to teach their peers to read. Finally, I also volunteered for Cumbria Alcohol and Drug Advisory Service, undertaking support worker training and helping with fundraising.

Since working at Betknowmore, I have implemented research on women and gambling and on peer support. Likewise, I have led the charity’s research partnerships with Kings College and the Howard League, developing Betknowmore’s research programme. My role also involves undertaking monitoring and evaluation of Peer Aid, GOALS and the work of the charity’s training arm, setting outcomes indicators and collecting data. In both my research and evaluation work, I strive to magnify the voices of people with lived experience of gambling harms. Looking forward to 2022 and beyond, my goals are to expand Betknowmore’s research programme and capture the positive impacts of the charity’s work.”

Dr Liz Riley is the Research and Evaluation Manager for both Betknowmore UK and its trading subsidiary.

“A belief in social justice has always underpinned my career, across both my research and policy roles.”

How we operate

TRUSTEE MANAGEMENT BOARD

Betknowmore UK charity trustees are responsible for the general control and management of the charity. They give their time freely and do not receive remuneration or financial benefits. The trustees meet four times a year, plus one strategy day, but may hold additional meetings if required. For example, to vote on a specific issue. Trustees have also set up subcommittees to help manage and oversee areas of importance to the charity, including financial management, governance, and service development.

Recruitment and appointment of trustees

The trustee board was formally formed in April 2021 following the launch of the new organisational structure. The process was overseen by charity support service NCVO and Russell Cooke Solicitors. Following a board audit to assess knowledge, skills, and experience, additional recruitment rounds using trustee recruitment services, as well as networking, were organised. It was crucial to ensure the representation of lived experience and diversity on the board.

Potential trustees were interviewed and asked to demonstrate their understanding of the work of Betknowmore UK and our mission to address gambling harms. Another key criterion was they did not have financial income or employment dependent on the gambling sector.

Induction and training of trustees

Candidates successful at interview were invited to become trustees, subject to reference clearance. An onboarding/ induction was provided by CEO Frankie

Graham and members of the Senior Management Team. Information regarding charity regulation, compliance and role management was provided, as was access to the charity services. A database on SharePoint was set up to host documents and other resources.

Trustees have been provided with safeguarding training and access to NCVO courses. The charity is currently working towards achieving the Trusted Charity quality mark, overseen by a steering group consisting of trustees, the CEO and senior management team members.

Risk and Safeguarding Management

Risk management and safeguarding protocols form an integral part of all Betknowmore UK work. As a charity, we understand we are supporting and engaging with vulnerable adults. The charity has a comprehensive Risk Register and issues related to risk have reporting systems in place, such as the CEO report, subcommittees, or through regular senior management team check-ins. Review and assessment of risk and safeguarding is an ongoing process and we also contract external agencies such as SAFE CIC and HR consultants to stress-test systems, policies and working practices, aiming to achieve best practice in these crucial areas.

STRIVING FOR BEST PRACTICE

Much of our first few months as a charity have been spent developing our governance and improving our day-to-day systems.

Ensuring that as a newly formed charity, we have a high performing board and governance structure

- Recruited new Trustees to an expanded Board with the skills needed to lead Betknowmore UK to ever greater impact.
- Created specialist subcommittees to ensure focus on those areas critical to Betknowmore UK's development.
- Reviewed all our key governance documents and policies to ensure that they were appropriate for our new structures as a CIO and trading subsidiary.
- Started process for achieving the Trusted Charity quality mark.

Securing the health and wellbeing of each employee

- Providing employees with a bespoke health and wellbeing plan.
- Providing employees with training and development support.
- Setting up regular Health and Wellbeing Groups for all staff.
- Setting up regular social online 'coffee mornings'.
- Achieving the Wellbeing Quality Mark accreditation. To build on this we've recruited external HR expertise from Red Feather with the aim of ensuring Betknowmore remains one of the best charities to work for and is publicly

recognised as such.

Systems stress-tested to ensure they meet service delivery demands

- Re-examining, refining and documenting our system and processes. This is particularly important as we grow over the next year we intend to work further on this, with the aim of achieving ISO 9001 accreditation.

Providing services remotely via digital channels

- Ensuring that our digital infrastructure works to Cyber Essentials standards. Over the next year we intend to develop this to Cyber Essentials Plus.
- Each employee is provided with IT hardware and software that has been rigorously pre-assessed.

Reputational risk deriving from income from the Research, Education, Treatment (RET)

- Creating a 'Building Together' programme that focuses on maintaining impactful, risk-averse engagement with industry
- Assessing donations for point of origin and potential impact
- Achieving accreditation from the Fundraising Regulator



A. Niemczewska
Anna Niemczewska
Director of Operations

INVESTMENT IN DIGITAL

Throughout 2022, we are committed to investing in and growing our digital content and services. The periods of lockdown during the pandemic uncovered unique challenges and opportunities on how we can improve beneficiary accessibility: extending our reach and supporting people in different ways, whilst still retaining our impact.

As part of our digital expansion, we launched the Betknowmore podcast in Autumn 2021 with broadcaster Mark Saggers to improve accessibility to our services and tackle the public stigma surrounding gambling harms. Topics have included women and gambling and elite sport. With our audience growing, we have the unique opportunity to reach new audiences and sections of society who until now may not have accessed any form of support.

2021 has been a year for us to start mapping out our plans for utilising the digital space to carry our message, as well as increasing our presence at events engaging with other sector stakeholders about the work they are doing and collaborating with other organisations who work in this space.



MSmith

Matt Smith
Head of External Affairs

FUNDING OUR WORK

Over the past 12 months, our charity fundraising efforts have been focused on ensuring our community services remained sustainable during and after the pandemic. We required funding to not only sustain our services but to bounce back from the lasting effects of the pandemic. The fundraising environment as we knew it changed rapidly and our focus was to secure funding to support and reach people impacted by gambling harms in new ways.

Our charity services saw an increased demand for support and our fundraising approach was informed by this, as well as continuing to highlight the importance of lived experience in our work, alongside the ever-changing gambling sector landscape. We responded well to the Coronavirus pandemic and strengthened our internal capacity during challenging times. We aimed to develop relationships with key stakeholders and influence decision makers, offering bespoke opportunities to donate to fund vital services. Our aim for 2021 was to develop mutually beneficial partnerships, strengthen our capacity and increase the awareness of gambling harms amongst the wider public. This year Betknowmore UK was officially registered with the Fundraising Regulator, enabling us to review the fundraising landscape and tackle income and resource challenges, allowing us to focus on three key areas.

Building Together

We developed a brand-new resource titled 'Building Together' aimed at developing mutually beneficial partnerships with reputable gambling operators. This approach allowed open discussions about our charity services and areas where we required funding, through the Gambling Commissions' Research, Education and Treatment (RET) levy. Building Together aimed to provide bespoke opportunities to fund our community and research projects. By involving people engaging in

Lived Experience sessions we saw improved collaboration in the sector, explaining the damaging effects gambling harms can have on a person's life.

Grant Fundraising

Grant providers across the country have seen a huge increase in demand during 2021, having received high volumes of applicants and continue to be heavily oversubscribed. We've relied on our existing partnerships with grant funders, who continue to support our work and understand our resource and capacity challenges based on the changing landscape. We are thankful to have their ongoing support and have sustained our services during a challenging year. Going forward we will be taking a strategic approach in seeking opportunities with grant providers, aligned with our charity vision and objectives. We aim to develop impactful multi-year partnerships that enable us to fund our community projects and those opportunities to propel research and pilot projects into nationally recognised services.

Digital fundraising & engagement

2021 saw the implementation of digital donation tools on our website via CAF Donate. Individuals wishing to give a donation have the option to make one-off donations and set up regular monthly giving to help fund our services. Digital fundraising and its ability to reach new audiences and communities is essential to our growth, allowing for new networks to establish and the ability to reach more people outside of traditional means. Our ambition to invest in technology and digital campaigns will enhance fundraising potential, create digital journeys and grow our supporter base. It is estimated that charities lose out on £1.5bn in donations annually due to lack of digital effectiveness.

Online donations are growing year-on-year and we understand the importance of

improving Betknowmore UK's digital reach, not only to support our service users but to improve prevention, education and access to support nationally. In 2021, we have made improvements to our 'Support Us' section on the website, created an automated journey for online donations and grown our social media presence, through sharing our charity services and the impact of our work with the public.



SCampbell

Shaun Campbell
Head of Fundraising and Partnerships

RET STATEMENT

We are registered on the Gambling Commission's published LCCP list of approved charities to which licensed operators can direct their annual contributions for Research, Prevention and Treatment. To be on this list, organisations must demonstrate their impact and independence and contribute to the National Strategy to Reduce Gambling Harms.

Financial statements

Betknowmore UK

ADMINISTRATIVE DETAILS

Registered office address

200A Pentonville Road
Islington
London, N1 9JP

Charity registration number

1190760
(Registered on 6th August 2020 as a
Charitable Incorporated Organisation)

Company registration number

CE023375

BOARD OF TRUSTEES

Philip Kolvin, Chair

Appointed 1st November 2021

Neil Tyson

Appointed 6th August 2020

Simon Whitlock

Appointed 6th August 2020

Laura Underwood

Appointed 22nd September 2021

Catherine Sayers

Appointed 22nd September 2021

Andrew Gray

Appointed 22nd September 2021

Dr Sione Marshall

Appointed 22nd September 2021

Joe Seet

Appointed 20th May 2022

BANKERS & PROFESSIONAL ADVISERS

Bankers

Metrobank
One Southampton Row
London WC1B 5HA

Independent Examiner

Livingstones Accountants Limited
Livingstone House
309 Harrow Road
Wembley HA9 6BD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity trustees are responsible for preparing an annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)
- Make judgments and estimates that are reasonable and fair, state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of

the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- There is no relevant information of which the charity's Independent Examiner is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

Approved by the Board of Trustees of Betknowmore UK on 30th September 2022 and was signed on their behalf by:



Philip Kolvin KC
Chair

PUBLIC BENEFIT STATEMENT

We continue to provide relief to those who are in need as a result of an addiction to or a misuse of gambling. We do this by the provision of education, support and mentoring services. This support can be given by providing relief to individuals, families and communities affected by health, social and other problems arising from or related to gambling addiction or misuse of gambling. We also champion the advancement of education by raising public awareness regarding the nature and issues surrounding gambling, gambling-related harm and misuse of gambling.

FINANCIAL REVIEW & RESERVES

The first accounting period of the Charity started with the formal creation of the charity on 6th August 2020 and ended on 31st December 2021. At the end of the first accounting period, the fund balance to be carried forward was £60,780, of which £24,916 were restricted funds. The balance of £35,864 represents the general fund and are unrestricted reserves. There are no funds in deficit.

Regarding reserves, the Trustees' aim is to move towards a target of a minimum of three months' operating costs of £150,000

as unrestricted liquid reserves. All cash is currently held in a UK bank account as liquid funds.

We are grateful to all those who fund our activities, as without them we could not help mitigate the effect of gambling harms. We are pleased to have some key funders to whom we extend our thanks. Gamble Aware continue to grant fund the Peer Aid programme. In addition, donations have been received via Research, Education, Treatment (RET) funding.

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Betknowmore UK for the reporting period ended 31st December 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination

giving me cause to believe that in any material respect:

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

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

Anuj Shah
Livingstones Accountants Ltd

STATEMENT OF FINANCIAL ACTIVITIES

For the reporting period 6 August 2020 to 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	2020 £
Income and endowments from					
Charitable activities		396,661	247,642	644,303	0
Total	2	396,661	247,642	644,303	0
Expenditure on					
Raising funds		34,524		34,524	
Charitable activities		326,273	222,726	548,999	0
Total	3	360,797	222,726	583,523	0
Net income		35,864	24,916	60,780	0
Transfer between funds		0	0	0	0
Net movement in funds		35,864	24,916	60,780	0
Fund balance brought forward at 6 August 2020		0	0	0	0
Fund balance brought forward at 31 December 2021	10	35,864	24,916	60,780	0

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of recognised gains and losses has not been prepared.

All the above results arise from continuing activities.

The notes on pages page 38 to page 43 form part of these financial statements.

BALANCE SHEET

As at 31 December 2021

	Notes	2021 £	2021 £	2020 £
Fixed Assets				0
Tangible fixed assets			5,358	0
Total fixed assets	6		5,358	0
Current Assets				
Debtors	7	110,807		0
Cash at bank and in hand		91,491		0
Total current assets		202,298		0
Liabilities				
Creditors: amounts falling due within one year	8	(146,876)		0
Total liabilities		(146,876)		
Net current assets			55,422	0
Total assets less current liabilities			60,780	0
The funds of the charity				
Restricted income funds			24,916	0
Unrestricted funds			35,864	0
Total charity funds	9		60,780	0

These financial statements were approved by the members of the Trustee Board on 30th September 2022 and signed on their behalf by:



Philip Kolvin KC
Chair

Charity registration no: 1190760

Company registration no (England and Wales): CE023375

The notes on pages page 38 to page 43 form part of these financial statements.

STATEMENT OF CASH FLOWS

For the reporting period ending 31 December 2021

	2021 £	2020 £
Net income for the year	60,780	0
Adjustments for:		
Depreciation	2,679	0
Decrease / (Increase) in debtors	(110,807)	0
Increase / (Decrease) in creditors	146,876	0
Net cash provided by operating activities	99,528	
Cash flow used in investing activities	0	0
Purchase of fixed assets	(8,037)	0
Net cash used in investing activities	(8,037)	0
Net increase in cash and cash equivalents	91,491	0
Cash and cash equivalents at beginning of the reporting period	0	0
Cash and cash equivalents at beginning of the reporting period	91,491	0

ANALYSIS OF CHANGES IN NET DEBT

	At start of reporting period £	Cashflows £	At end of reporting period £
Cash	0	91,491	91,491
	0	91,491	91,491

The notes on pages page 38 to page 43 form part of these financial statements.

ACCOUNTING POLICIES

Charity information

Betknowmore UK is a charity registered with the Charity Commission (number 1190760).

The registered office address is 200A Pentonville Road, London N1 9JP.

Basis of preparation of the financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS102) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, and UK Generally Accepted Practice as it applies from 1 January 2015.

Betknowmore UK meets the definition of a public benefit entity under FRS 102.

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

The financial statements have been prepared in pounds sterling, which is the functional currency of the organisation.

Going concern

We consider the going concern basis of accounting to be appropriate following careful consideration of possible events or conditions that might cast significant doubt on the ability of the organisation to continue as a going concern. The Trustees have also considered forecasts and projections and conclude the organisation has adequate resources to continue in operational existence for the foreseeable future.

Incoming resources

All income is accounted for when the charity has entitlement, there is probability of receipt and the amount is measurable.

Donations have been accounted for when received.

Grants receivable are credited to income as these become receivable, except in situations where they are related to performance, in which case these are accrued as the charity earns the right through performance.

Resources expended

All expenditure is accounted for on an accruals basis and includes irrecoverable VAT where applicable.

Costs related to a particular activity are allocated directly.

Support costs not directly attributable to particular activities are apportioned on the basis of management estimates.

They include central services costs, governance, information technology, human resources, finance and office management.

Costs of raising funds include salaries, direct costs and an appropriate allocation of support costs.

Governance costs are those costs associated with meeting the constitutional aims of the charity and include audit costs.

Fixed assets

Depreciation is applied at rates calculated to write off the cost or valuation of fixed assets, less residual value, over the expected useful life on the following basis:

- Office equipment: 33% on cost
- Computer equipment: 33% on cost
- Plant and machinery: 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 CHARITABLE ACTIVITIES INCOME

	Reporting period to 31 December 2021	2020
	£	£
Donations	335,476	0
Grants	308,827	
Total	644,303	0

Grants received included in the above are as follows

GamCare (Peer Aid)	247,642	0
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3 CHARITABLE ACTIVITIES COSTS

For the reporting period ending 31 December 2021

	Support Costs	Direct Costs	Governance Costs	Total
	£	£	£	£
Salaries and wages	247,096	231,280	7,328	485,704
Other costs	53,137	36,872	7,810	97,819
Total	300,233	268,152	15,138	583,523

	Reporting period to 31 December 2021	2020
	£	£

Expenditure incurred included in the above are as follows

GamCare (Peer Aid)	222,726	0
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4 STAFF COSTS

	Reporting period to 31 December 2021	2020
	£	£
Wages and salaries	438,356	0
Social security costs	37,603	0
Pension contributions	9,744	0
Total	485,703	0

The average number of employees during the reporting period was (9).

The average number of full-time equivalent employees during the reporting period was (7).

During the reporting period, (1) employee received emoluments of more than £60,000.

No remuneration was paid to the Trustees.

5 SUPPORT COSTS

	Reporting period to 31 December 2021	2020
	£	£
Accommodation – Staff	233	0
Audit & Accountancy fees	3,600	0
Bank Fees	340	0
Cleaning	144	0
Communications – Business	1,110	0
Consultancy Charge	1,450	0
Content Development	442	0
DBS	23	0
Depreciation Expense	2,679	0
Design – Generic	11,301	0
Design – Print	431	0
Employers National Insurance	21,008	0
Entertainment – 0%	785	0
Financial – Software	132	0
Financial administration	3,036	0
General Expenses	1,415	0
Human Resources	31	0
Insurance	914	0
IT Software and Consumables	3,170	0
Legal Expenses	12,840	0
Meetings	256	0
Membership	348	0
Pensions Costs	4,788	0
Postage, Freight & Courier	386	0
Printing & Stationery	110	0
Recruitment Expenses	3,648	0
Rent	888	0
Salaries	228,628	0
Service payment	288	0
Subscriptions	24	0
Training Clients	626	0
Training – Staff	2,060	0
Travel – Staff – National	1,192	0
Venue Hire	983	0
Volunteer Expenses	706	0
Website – Design	4,563	0
Website – Host	796	0
Total	315,371	0

6 TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment
	£
Cost or valuation	
At the beginning of the reporting period	0
Additions	8,037
At the end of the reporting period	8,037
Depreciation and impairments	
At the beginning of the reporting period	0
Depreciation	2,679
At the end of the reporting period	2,679
Net book value at the beginning of the reporting period	0
Net book value at the end of the reporting period	5,358

7 DEBTORS

	Reporting period to 31 December 2021	2020
	£	£
Trade debtors	110,350	0
Prepayments	457	0
Total	110,807	0

8 CREDITORS

Due within one year

	Reporting period to 31 December 2021	2020
	£	£
Funds held on behalf of the training company (BKM Training and Consultancy Ltd)	124,668	0
Accruals	22,208	0
Total	146,876	0

9 FUNDS

	At 6 August 2020	Incoming funds	Outgoing funds	Reporting period to 31 December 2021	2020
	£	£	£	£	£
General funds	0	396,661	360,797	35,864	0
Restricted funds (GamCare – Peer Aid)	0	247,642	222,726	24,916	0
Total	0	644,303	583,523	60,780	0

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	Reporting period to 31 December 2021	2020
	£	£	£	£
Tangible fixed assets		5,358	5,358	0
Net assets	35,864	19,558	55,422	0
Total	35,864	24,916	60,780	0

11 SUBSIDIARY UNDERTAKINGS

The charity has a wholly-owned subsidiary, BKM Training and Consultancy Ltd (trading as Evolve) with company registration no. 08822099.

Where distributable profits allow, a gift aid donation is made from the subsidiary to the charity.

For the reporting period ending 31 December 2021, an amount of £10,500 was received by the charity. (2020: £0). Included at note 2 as a donation.

The Board of BKM Training and Consultancy Ltd have confirmed they continue trading as a going concern.

12 PENSIONS

The charity contributes towards a defined contribution scheme, and the cost of this scheme is charged to the SOFA.

This amounted to £9,179. (2020: £0). The scheme did not give rise to any provision.



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