



2004/05
GamCare Annual Review

Addressing the social impact of gambling

Chairman's Report

The past twelve months have been a period of preparation for the very clear challenges the Charity faces in meeting the needs of those who become adversely effected by their gambling habits in an expanding gambling environment which will become more available to the player, whilst at the same time ensuring that the services we provide are remain both efficient and cost effective. For its part the gambling industry more generally during the passage of the Gambling Bill prior to Royal Assent has also recognised its responsibilities which were manifested by the creation of RIGT, though we should also remember the financial and moral support we received from some sectors over many years without the pressure of statutory requirements. Now Gamcare is almost entirely dependant on funds provided by RIGT and whilst understandably this requires the Charity to demonstrate cost effectiveness to its donor. We now urgently need stability in our funding and in achieving this we sincerely hope that Gamcare does not become victim to overzealous interference or unnecessary restriction on the growth it's services.

Turning to the Charities Staff and Trustees, I must first record the thanks of all to our CEO Professor Collins whose twelve month part time appointment began in January 2004. His leadership and counsel throughout the whole of his term proved invaluable and without compensation, the time he gave far exceeded his contractual obligations. Peter Cox who was responsible for the day to day management of the Charity has also left us and I would particularly thank him for his dedication

and invaluable contribution to the Charity over several years. We now welcome the appointment of our new CEO Jill Davidson who takes over the responsibilities of both Peter Collins and Peter Cox. Jill was previously Director of the Drug and Alcohol foundation, is very well qualified and has considerable experience in providing assistance to those affected by addiction and abuse. We wish her well in her new post. We also welcome Lady Carolyn Trethowan JP to the Board of Trustees. Lady Carolyn is a past member of the Gaming Board for Great Britain and immediate past Chairman of the North Westminster Betting and Gaming Committee and her experience and the enthusiasm will undoubtedly benefit our Board and the Charity.

I also record my thanks to the Board of Trustees who have supported us throughout the year and in particular my personal thanks to Anthony Jennens, Deputy Chairman who succeeds me as Chairman and who during the past year has given a great deal more of his time to the Charity than could reasonably be expected of any Trustee.

Finally I turn to the staff of Gamcare without whom the world of the problem gambler would be a much worse place. Their commitment and dedication is demonstrated by the successful results they continue year on year to achieve and they have the entire support and grateful and sincere thanks of myself and the Board.

Bill Galston OBE
Chairman

Chief Executive's Report

This was a year of transition.

GamCare has continued to focus more on delivering high-class services to those with gambling problems and less on trying to persuade government to take problem gambling seriously. That battle has been largely won. The new Act, with the strong support of the industry, now places social responsibility at the heart of the licensing process.

The campaigning aspect of GamCare's work now, therefore, concentrates less on establishing sound principles and more on establishing effective practices in all areas involved in minimizing the harm caused by excessive gambling. Consequently, GamCare's top priority, in 2004-5 has been to make the most productive use of the resources which industry and government are committing to it on a sustained basis.

To achieve this we strive to live up to the twin ideals of ensuring:

- That anyone whose life is being damaged by excessive gambling has immediate personal access to expert, professional help, free of charge
- That policy-makers, industry professionals, therapists and educators of public opinion including the media, ensure that the public, in general, and particularly vulnerable sections of them are given every opportunity to make informed choices about their potential gambling behaviours,

In all of this we share the aims and commitments of the Responsibility in Gambling Trust (RIGT) with whom we have worked in 2004-5 closely, candidly and constructively.

Securing the objective of ensuring that anyone with a gambling problem and anyone close to someone with a gambling problem can receive free, expert, and confidential telephonic counselling when they need it was a major priority in 2004-5 and one in which our success exceeded the expectations of our funders and indeed of many of our own staff. Our record for answering calls from problem gamblers personally and timeously is now a great deal better than that of any comparable organization elsewhere in the world. Especial thanks and

congratulations are, therefore, due to all the GamCare staff who were responsible for achieving this highly satisfactory result.

Our next priority has been to ensure that high quality face-to-face counselling is available to those who need it – again at no charge – close to where people with gambling problems live and work. Much of this face-to-face counselling takes place in our London offices. For problem gamblers outside London we have concentrated on extending and improving our “breakeven” partnerships with addiction treatment organizations around the country whose general expertise we seek to supplement with specialist knowledge about gambling problems.

We have also in 2004-5 worked closely with RIGT, Red Cinnamon and Gordon House trying to develop a long-term strategy for making help of various sorts available to problem gamblers on-line. We expect this work to start bearing fruit next year.

The one area where we still need to persuade all stake-holders that more substantial work is needed is in the area of prevention. This mainly means that the industry and government, in partnership with appropriate service providers, make a substantial commitment to ensuring that the public at large - and certainly all those who are exposed to the public advertising of gambling opportunities - are also made aware of the dangers of excessive gambling and how to avoid them.

In some ways the most important way in which 2004-5 was a year of transition for GamCare relates to its organization. GamCare clearly needed a full-time CEO rather than the duumvirate of myself and Peter Cox which the Trustees placed in temporary charge after Paul Bellringer retired. After a very thorough and extensive process of searching and interviewing the trustees have now appointed Jill Davidson, formerly Director of the Drug and Alcohol Foundation to be its new CEO. Jill has qualifications at Master's level in both Psychotherapy and Business Administration as well as extensive experience in the field of helping those with problems of addiction and abuse. It augurs well that she was



selected from a large and strong field. Her appointment allows Peter Cox to go on to higher things and myself to go back to lower ones.

It should be mentioned too that 2004-5 has been a year of transition for many others in the Gambling world. The new Act establishes responsible gamble as a key licensing objective and formally authorises the work of RIGT who have also been appointing a new Director and new independent trustees. It has also mandated the transition from the Gaming Board to the Gambling Commission with a new CEO appointed there as well. To these bodies and their new personnel we extend a warm welcome and our best wishes.

It will, therefore, be for others to take forward the work of minimizing the incidence of and harm caused by problem gambling in the UK. Meanwhile, as well as wishing my successors everything of the best, I should like to conclude this interim CEO's report by expressing my thanks to my Chairman, Deputy Chairman and the rest of the Board of trustees; to the officers and Trustees of RIGT; to the friends of GamCare, especially those in the industry, who give a lot of time and take a lot of care to ensure that the work of GamCare is supported and encouraged morally and intellectually as well as financially; and, above all to all the staff of GamCare, both full-time and part-time, whose enthusiasm, talent and dedication are the engine which drives all GamCare's successes in treatment, prevention and in raising public awareness.

Prof Peter Collins
Part-time Chief Executive

Helpline and Counselling Services

Helpline

Mick Dunn, Helpline and Breakeven Training Officer

The GamCare Helpline is the only resource of its kind in the country; it provides confidential counselling, advice and information for anyone affected by a gambling problem.

By offering telephone counselling alongside advice and information at this first point of contact, the Helpline counsellors are able to prime the caller to engage in the counselling process, possibly for the very first time. The caller will then have made a significant first step and developed insights into their personal circumstances. These can become the focus of any future

counselling work to which they may be referred during the call. This includes both our own Counselling Service and those of the Breakeven Projects.

Training Counsellors

Many of the counsellors on the helpline have personal experience of problem gambling either as former gamblers themselves or as parents, children, partners or friends of gamblers. In addition to their colleagues who share a deep concern for people affected by a gambling problem, they make up a unique team of passionate and committed people determined to provide a high quality counselling, advice and information service.

Telephone Helpline Counsellors

Angie Allan
Chris Baron
Michelle Bearman (from September 2004)
Martina Blake
Thelma Blay (from December 2004)
Russell Brown
Charlie Charalambous
Michelle Cook (from February 2005)
Stephen Cunningham (from April 2004 until November 2004)
Celine Dossou
Mariam Dyfan
Saul Gruniss (from January 2005)
Fiona Hall (from May 2004)
Kim Hartman
Patrice Higgins (from October 2004)
Dave Hollingsworth (from March 2005)
Ian Hunter (from September 2004)
Marjorie Jones (from September 2004)
Liz Karter
Michele Kennedy
Janet Kishna
Len Kleanthous
Peter Koppel
William Low (from August 2004 until March 2005)
Sheila Masaba (from September 2004)
Lee Millam (from August 2004)
Mark Nicholls (from September 2004)
Priyani Peruma (from September 2004 until February 2005)
James Philip (from September 2004)
Andrew Poole (from October 2004)
Gabriele Schlick (from September 2004)
Ian Semel
Phil Silver (February 2005)
Dawn Spiers (From December 2004)
Jake Taylor (from February 2005)
Hai Tran (From December 2004)
Susanne Webber (from September 2004)



This ethos begins with their initial training.

Subjects covered in their initial training include:

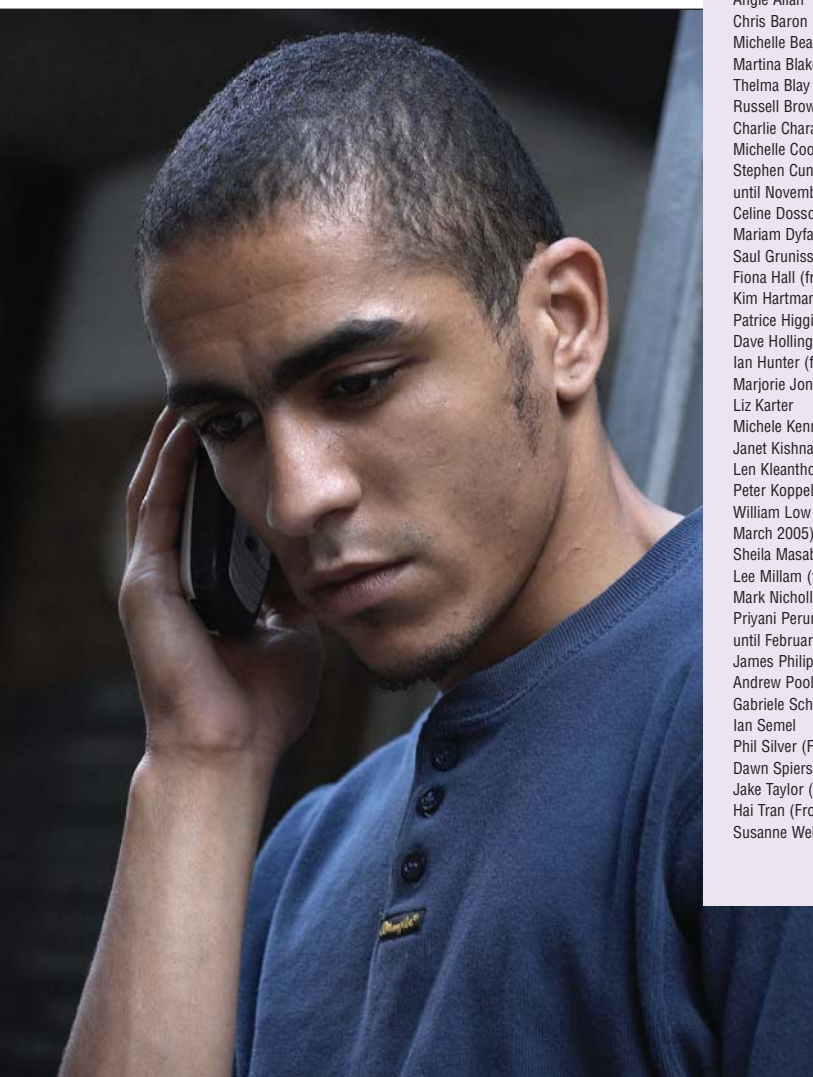
- The Social Context
- Who Gambles
- The Attractions of Gambling
- The Adverse effects
- The Effects on others
- Signs of a gambling dependency
- Strategies
- Referrals

We also cover the specifics of working on the telephone with someone.

How we engage the caller, how we develop the call and how we end the call. What are the respective parties feeling throughout the process, how do we demonstrate that we are listening, how do we enable someone to share their concerns and importantly, how do we avoid getting drawn into a game with the caller? Following a successful training conclusion, counsellors are supervised when they begin taking calls with immediate debriefing and feedback after each call. Once their supervisor and the counsellor feel they are ready, they begin to work without their supervisor listening in.

This year we have run 2 group training sessions consisting of 4 weekends of training. We have recruited over 25 new counsellors. In addition to their induction training the counsellors have benefited from training around remote gambling, the 12 step programme, dealing with suicidal callers, gambling and mental health and a more advanced programme that explored assessment, the problem gambling model and relapse prevention.

Almost all of the callers to the helpline whether they be a gambler or a family member have some sort of problem with how they feel. They have, in fact, a problem with themselves. For the gambler, gambling is the route through which they have chosen to experience this problem



with themselves. The family member experiences their own problem based on the structural relationship they have with the gambler.

The callers can be given self-help strategies to help them abstain from or begin to control their gambling. Partners, parents and children can be given strategies to aid them in the way they relate to the gambler. The kinds of strategies they can hear about include managing access to cash, closing down accounts, filling the void that not gambling leaves, being realistic, being open and above all else being courageous and honest.

This process also requires courage and honesty on the part of the counsellor.

Breakeven Counsellor Training

Len Kleanthous, Counsellor & Co-Trainer GamCare

I joined GamCare in 1999 as a Helpline volunteer and progressed to a face to face counsellor which has been my main role to date. Last year I received a new challenge which was the role as training officer working closely with Mick Dunn in developing and delivering the training programme to breakeven partners and helpline counsellors. Over the year we have trained established partners and worked with new ones like APAS and NORCAS. The training has moved to a new level where the emphasis has been on exploring the similarities as well as the differences between other addictions i.e. alcohol and drugs as well as investigating co-morbidity.

We have examined the cycle of problematic gambling in a person's life as well as the triggers that lead a gambler to gamble initially or to relapse. This has also involved strategies or interventions to break the cycle, how to prevent relapse, how to fill the void gambling leaves in a person's life and the relationship a gambler has with their addiction. These have been explored through personal profiles of existing GamCare



clients and we have encouraged breakeven partners to bring their own examples to sessions.

Problematic gambling affects not only the gambler's life but those close to them. Alcoholism or drug addiction has clear physical signs but with gambling the symptoms are more subtle and harder for family or friends to identify. Working with helpline counsellors and counsellors from breakeven partners we have looked at why problematic gambling is known as the hidden problem.

A similar technique to that used in treating drug and alcohol addiction is required for gambling although it is more complex. The difference for a gambler is that they need to be separated not only from the behaviour to gamble but the tool to gamble with i.e. money. Once this is done with the assistance of a partner, a family member or a friend then the work begins with facing their debts and re-educating them about managing their money. The process of re-education involves learning what the purpose of money is,

how it is used and also exploring their personal relationship with gambling. The training has been to encourage counsellors to look at these aspects to offer solutions to their client's problem whilst remembering the work to change old patterns or to put the solution into action must be with the gambler.

I am looking forward to the coming year to continue developing with Mick these training schemes for GamCare.

Face to Face Counsellors

Michael Dunn
Elizabeth Karter
Len Kleanthous
Ruth Lipman
Sue Ratcliffe
Ruth Tanami

Breakeven Partners

APAS ~ Nottingham
Aquarius ~ Birmingham
CADAS ~ Cumbria
C-I-C ~ Merseyside
IDAP ~ South Wales
NECA ~ North East England
Options ~ Southampton
PAC ~ Belfast, Northern Ireland
RCA ~ Renfrew, Scotland
Sussex Breakeven ~ Brighton

Resources and Services

Andrew Poole, Young Person's Education Officer

Resources

The last year saw us finalise the development of our new video resource for use in schools and youth groups. "Under Starter's Orders" is accompanied by a short workbook offering discussion points as well as facts and figures and responsible gambling messages. With gambling addiction rarely touched upon in the classroom it is important that this easy to use resource reaches as many teachers as possible. At present the video will be made available for purchase through the GamCare website, but it is hoped that during 2005-06 we will be able to find sponsors willing to help us ensure as wide a distribution as possible.

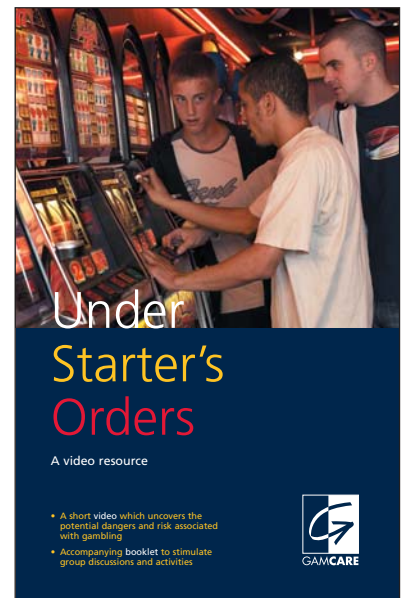
Designed at the same time as the video pack was a set of three A3 posters again aimed at raising awareness amongst a

youth audience. Copies of these, and details of all GamCare resources are held within the growing publications and research section of the GamCare website.

Website

The website itself continues to grow, highlighted by the month on month increase in visitors. By the end of 2004-05 the website was regularly seeing in excess of 22,000 visitors a month and we expect the upward trend to continue through 2005-06 as we begin to develop and implement online treatment services.

One of my strongest observations during the last 12 months has been the increasing preference for visitors to the GamCare site to make contact and provide feedback online. In the last year we have successfully conducted a website



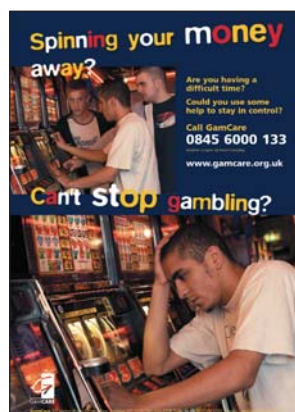
satisfaction survey with over 700 respondents, made available feedback forms attached to news articles, added polls to capture visitor opinion on key issues and modified the homepage layout to allow for 'featured' articles. All of the contact made to GamCare through the website has been invaluable in helping us plan for and shape future development. It is only through our diverse audiences that we can really prepare to respond to changing support needs. Indeed, on this point it has been insightful to see increasing use of our 'help' and 'info' email addresses, made available primarily for those people concerned by their own or somebody else's gambling.

Entering into 2005-06 we need to take a brief step back, look at the website and the varied needs of people using it, before moving forwards to grow again. I hope during the next year to encourage greater ownership for the site amongst visitors and colleagues alike, to further grow our thriving community and to start to make real inroads to opening up this oh-so-obvious channel for accessing immediate and effective support.



Top: 'Under Starter's Orders' video resources for schools and youth groups

Right: Posters aimed at raising awareness amongst a youth audience



Training & Auditing within the Betting and Gaming Industry

Teresa Tunstall, Head of Development & Training

In this last year social responsibility training and auditing of betting and gaming companies has greatly increased and taken much of my time.

I have been asked to train many different areas of betting and gaming staff; Customer Service, Fraud dept., Training Officers and Area Managers, depending on which sector it would be and whoever the company decides to put forward for Social Responsibility training.

GamCare do have training facilities in the London Bridge offices but frequently because of logistics I travel to the company concerned to deliver our training which can result in a considerable amount of my time spent travelling!

How effective our training is, and in the case of large companies how effectively it has been cascaded through the differing department levels, can be judged when the audits take place, the audits are the gage for both GamCare and the Industry. Audits are carried out in each individual company premises that might be a betting shop, bingo club etc., and are based on a visual check and selection of questions;

- 1) Visual: signage ~ posters + leaflets + self-exclusion
- 2) Interview with a member of management
- 3) Interview with a member of staff

Auditing is mostly carried out in three different regions of the UK;

- Scotland
- West Midlands
- South Coast

Because of the enormous area covered in audits, it was decided to request a member of their staff, mostly an area manager familiar with the location, to accompany and drive me to locations often hidden away in obscure shopping parades.

The purpose of audits is that they are random which is not too difficult as many area managers have up to seventy shops under their control and I choose which shops.

In these one day audits timing limits me to visiting between 10-15 shops in an area. I realise that all the shops under jurisdiction of that area manager will be made aware of a potential visit from GamCare which



Above: An issue of 'GamCare News'

also reassures me that every shop under that area manager will undoubtedly be prepared in case they are chosen.

The GamCare training and auditing has been a tremendous success and I can't say strongly enough how encouraged I have been by staff in the betting and gaming industry have who taken social responsibility very seriously and have embraced it whole heartily.

Finally, as editor of GamCare News, I would like to thank everyone especially the gaming industry for their many contributions of articles over the year. I am very proud of GamCare News, our voice to the industry and all others interested in problem gambling and social responsibility!

Training

- Gala Bingo Clubs & Casinos
- BACTA
- Boylesport (Ireland)
- Carlton Clubs (Scotland)
- Paddy Power
- Tote
- Done Bros (Betfred)
- Paddy Power Online (Ireland)

Auditing

- Corals
- Stanleybet
- Tote
- William Hill
- Done Bros (Betfred)



Examples of Correspondence Regularly Received at the GamCare Offices

A Prison Letter and Poem

To whom it may concern

I am a prisoner currently serving 6 years for robbery.

I am 20 years old and could be released in September 2006, the thing is I'm in prison for my gambling addiction. I have been gambling since I was 6 years old. I remember it well; it was a £1 accumulator on the horses. I won and I have been hooked since, the problem is I don't bet the odd pound anymore. The stakes are almost always no limit and I don't joke when I say I gamble on anything and everything.

It all came to a head when I was 18 years of age, I stopped working, nobody would lend me money or bail me out and I ended up on the dole. I realised if I was to carry on gambling the way I always did I'd need to take some drastic action, so I turned to crime.

I only lasted a few months and was put into prison. At first I saw it as a blessing in disguise as I thought I'd be able to stop gambling. How wrong could I be? It got worse not better, I found numerous ways of gambling with other prisoners and ended up getting into debt. This didn't deter me though as the danger of being kicked in actually fuelled my desire to bet even more.

However I have now been moved to a location where it is next to impossible to gamble. During my time in isolation I have had plenty of time to think about my life and problems. I realise the trouble it has caused me, my friends, my family and my ex-partners. I do regret my actions and I have sought help from prison staff and organisation who address my issues. The problem is the prison is under-funded doesn't have any courses or help groups for gamblers.

Luckily for me, probation did make a good effort and found me your organisation. The only thing is I have to do everything by post because I have no access to the internet and my small budget for phone credit is prioritised towards my family. I am willing to help myself stop gambling but I feel I need some professional help from your organisation to help me make progress towards stopping gambling ruling my life.

I hope we can stay in touch until my release date and beyond until I am fully rehabilitated and properly adapted back into society. If possible your organisation maybe able to liaise with my probation officer and sort an action plan. I feel this would be a great help there address is.....

Ok then I've come to the end of my letter, I hope there is some help you can offer me. I await your reply to my requests.

Thank you
Simon



Gamblers Ode

I'm down on my luck again, yeah down on my luck
Where's my chance to win another buck
I need you to love me, yeah I need you to there
If you'll just help me through this, then I'll know you care
I've lost too much trying and I've lost too much crying
I can't keep on losing, I don't want to keep on lying
I don't want your money and I don't want to be lonely
I need to pass this time so I can take gambling off my mind
I've got to stop this lunacy, yeah I've got to stop this idiocy
So I can pay off my debts so you won't pity me
Now it's time to quit the game and give up the chance
Because I feel so ashamed, it's time to give life a chance!

Mari



GamCare is.....

- the national centre for information, advice and practical help in relation to the social impact of gambling in the UK

GamCare is working to....

- improve the understanding of the social impact of gambling
- promote a responsible approach to gambling
- address the needs of those adversely affected by a gambling dependency

GamCare - The National Association for Gambling Care, Educational Resources and Training is a registered charity (no. 1060005) and a company limited by guarantee. (no.3297914)

Organisation of GamCare

Auditors:

McBrides
31 Harley Street
London
S1G 90S

Bankers:

CafCash Ltd
Kings Hill
West Malling
Kent ME 19 4TA

Solicitors:

Suzanne Davies
Jones Day Gouldens
10 Old Bailey
London EC4M 7NG

Appointees

Trustees are appointed with the agreement of the Board to enhance the breadth of skills and experience relative to the work of the charity.

Operational Control

Operation of the charity is the responsibility of the Managing Director and overall control is invested in the Chief Executive, who reports directly to the Board. Regular discussions and meetings are held between the Chief Executive, Managing Director, Treasurer and Chairman.

Reserves

The Charity's policy is not to have any reserves, but it endeavours to maintain a prudent operating balance equivalent to 3-4 months forecast expenditure requirements.

Statement of risks

The principal risk to the Charity is that of having insufficient resources to cover its core and project costs. This situation is kept under constant review by the senior management team. Because the Charity offers advice and counselling to members of the public the potential risks associated with this are covered by professional indemnity insurance.

Trustees

Sir Nevil Macready (Vice President) Former Chairman of the Horseracing Advisory Council, Vice-Chairman of British Horseracing Board 1993-95

Bill Galston OBE (Chairman Board of Trustees) Former Chief Inspector of the Gaming Board of Great Britain. Currently international gaming consultant to the public and private sectors

Anthony Jennens (Deputy Chairman Board of Trustees) Mediator and Counsellor. Member of the Society for the Study of Gambling

Professor Mark Griffiths (Trustee) Chartered Psychologist and Professor of Gambling Studies at Nottingham Trent University

Sir Geoffrey de Deney (Trustee) Former Clerk to the Privy Council

Susanna FitzGerald Q.C. (Trustee) Specialist in Gambling, Liquor and Public Entertainment Licensing Laws

Lady Hilary Burnham (Trustee) British Horseracing Board Member 1998-2003. Trustee of the British Horseracing Training Board. Jockey Club Racecourse Steward

David Banks (Trustee) Previously in international finance. Interests in social welfare. Presently involved in human rights and good governance in Africa

Lord Richard Faulker (Trustee from September 2004) has been an active member of the House of Lords since 1999. Served on the parliamentary joint scrutiny committee on the draft Gambling Bill, and is a vice-chairman of the all-party betting and gaming group.

He was a founder member, secretary, and then deputy chairman of the Football Trust, the national body charged by government to help the game tackle its social problems and rebuild its stadiums after the Hillsborough disaster.

Lady Trethowan J.P. (Trustee)

Became a Trustee of Gamcare in January 2005 after serving as Chairman of the North Westminster Betting and Gaming Licencing Committee for 4 years. Was a Member of the Gaming Board for Great Britain from 1991 to 1997 (and a Member of the Inner London Probation Board and Central Probation Council from 1993 to 1999).

Michael Gee FCA (Trustee and Hon. Treasurer) Chartered accountant in the private sector. Semi-retired, he is Chairman, Ziggurat Ltd., Finance Director, Childcare & Learning Group Chairman, Age Concern, Haringey.

Staff

Angie Allen – Helpline Co-ordinator

Peter Cox – Managing Director
(until January 2005)

Lorna Daly – Care Service Co-ordinator
(from July 2004))

Mick Dunn – Training Officer

Kelly Haines – Care Service Co-ordinator
(until April 2004)

Marjorie Jones – Business Administrator

Janet Krishna – Helpline Administrator

Andrew Poole – Young Persons Education Officer

Adrian Scarfe – Clinical Manager

Michael Smeaton – Remote Gaming Specialist (until March 2005)

Teresa Tunstall – Head of Development & Training

GamCare Acknowledges

GamCare would like to thank the following for their financial support during the last year towards the work of the charity:

All anonymous donors
Action Planning
Amusement Trade Exhibition International (ATE)
BACTA
Betfair
Betforum UK Ltd
Boylesports
British Land
Bryan Bailey
Camelot Group
Carlton Clubs
CasinoRewards Group
Catania Consulting
CryptoLogic
Gambling911.com
Coral
Daily Mail
Done Bros (Betfred)
eCOGRA
Earls Court & Olympia
Gala Group
Global Gaming Exhibition (G2E) USA
MGM Mirage
Million21 Ltd
Mirage Leisure Ltd
Newcastle United
Paddy Power
Peel Holdings
Playtech
Real Time Gaming
Responsibility in Gambling Trust (RIGT)
River City Group
SCS Exhibitions Ltd
Sports on the Internet
Sportsspread.com
Stanleybet
Sixty Plus!
Teddy Clarke Ltd
Tote Bookmakers
Trafalgar Betting & Gaming
VIP Sports
Wager Works
William Hill International
And all other donors

Treasurer's Report – accounts dated 31 March 2005

The accounts which form the basis for this Report reflect an organisation which has substantially expanded its activities in the year under review. This was made possible as a result of increased funding, received primarily from the gambling industry through the medium of Responsibility in Gambling Trust. (R.I.G.T.)

As a result of the £140,000, net increase of the incoming funds, GamCare was able to increase its charitable expenditures by almost 18% to £820,000, thereby reinforcing its position as the prime provider of Helpline and counselling services in the field of problem gambling.

Total expenditure of £951,000, for the year marginally exceeded total income of £942,000, by a nominal 1%.

At the year-end, the organisation had net funds of £210,000, all of which were unrestricted. It is also worth noting that those funds were substantially liquid, some 73% being represented by cash and net debtors, i.e. after deduction of creditors.

To conclude, these financial statements show GamCare to be in good financial health, as it moves forward into the next financial year.

Michael Gee FCA
Hon. Treasurer

Balance Sheet, as at 31 March 2005	2005	2004
	£	£
Fixed Assets	18807	7531
Net Current Assets	<u>191966</u>	<u>211959</u>
	<u>210773</u>	<u>219490</u>
Funds - unrestricted	210773	179980
- restricted	-	<u>39510</u>
	<u>210773</u>	<u>219490</u>
Income & Expenditure, year to 31 March 2005		
<u>Expenditure</u>		
Charitable	819846	611989
Management & Administration	131291	118634
Exceptional	-	<u>11878</u>
	<u>951137</u>	<u>742501</u>
Net surplus/deficit for the year	-8717	60326
Funds as at 1 April 2003	<u>219490</u>	<u>159164</u>
Funds as at 31 March 2004	<u>210773</u>	<u>219490</u>

Abbreviated financial statements for the year under review are set out above.

A copy of the Annual Report and Audited Accounts is available on request to the Company Secretary.



GAMCARE

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Helpline: 0845 6000 133