



Annual Review & Accounts 2016/17

Young Gamblers Education Trust

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YGAM™ is the trading name of Young Gamblers Education Trust and registered Trademark: UK00003114184.

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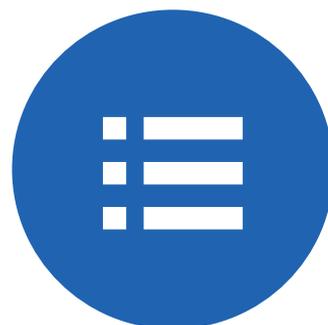
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Introducing YGAM

Objectives and Activities

The charity's social purpose is 'to inform, educate and safeguard young people against problematic gambling or social gaming'.

YGAM approaches this social purpose in three ways:

Firstly, YGAM aims to enhance the UK's understanding of gambling and gambling-related harm specifically amongst young people.

Secondly, YGAM helps young people make informed choices through better understanding of gambling and its potential risks.

Thirdly, YGAM increases awareness of youth gambling as a public health issue with policy-makers, educators and key influencers.

YGAM delivers its social purpose and derives social benefit for the UK through the delivery of the following three YGAM products:

Train the Trainer workshops

YGAM delivers accredited and quality-assured training to teachers, youth workers, community mental health colleagues, prison and probation colleagues and community volunteers to enable them to deliver the YGAM gambling-related harm prevention programme. The YGAM gambling-

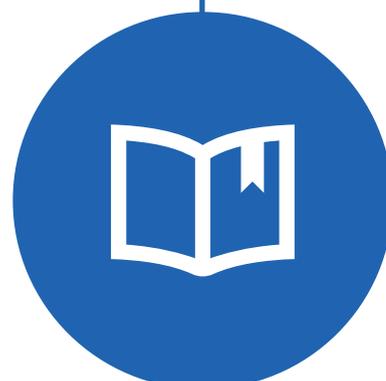
related harm prevention programme and its resources have been accredited by Ofqual provider ASDAN, the PSHE Association and are being quality-assured by Pearson. The programme seeks to increase digital resilience and financial literacy among young people and promote e-safety as part of a PSHE curriculum.

Peer Education projects

YGAM works with partner universities to train second and third year Psychology students to become accredited YGAM Peer Mentors. Trained peer mentors are then employed part-time to deliver a range of gambling-related harm prevention programmes and awareness campaigns within their university and local community.

Research

Through the delivery of the above two products, a research programme will be created by establishing a global research network specifically targeting teenagers and young adults. It will focus on the attitudes, thinking and behaviours of young people in relation to gambling and social gaming. Additionally, YGAM will work with our research partners to undertake both qualitative and quantitative research into the effectiveness and impact of the YGAM products.



YGAM Timeline

YGAM is celebrating its third anniversary in 2016/17. Here are some of our milestones



Youth Gambling in the UK

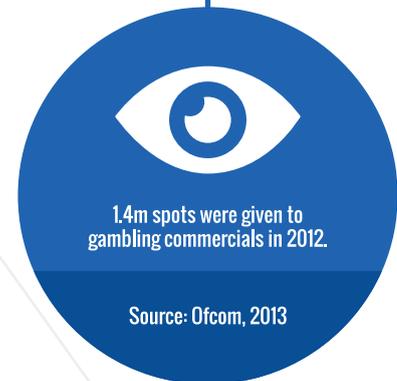
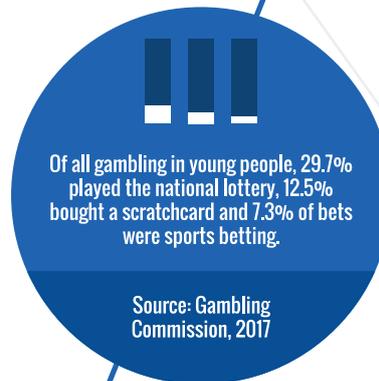
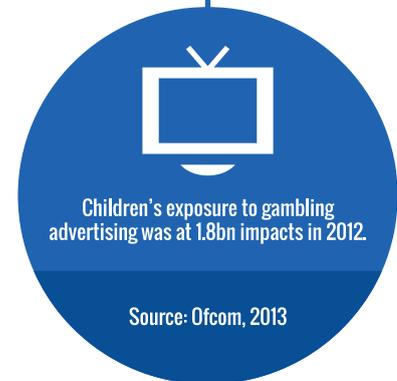
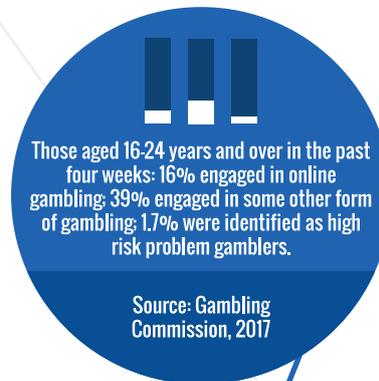
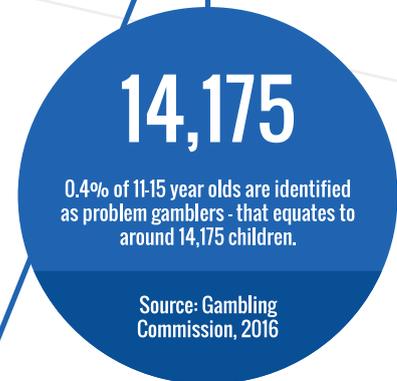
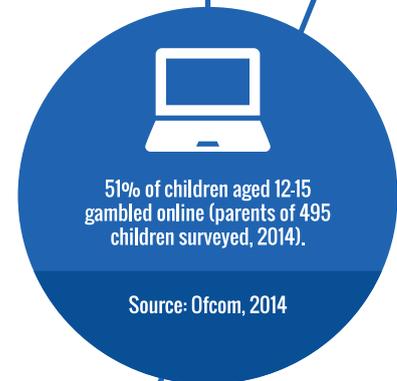
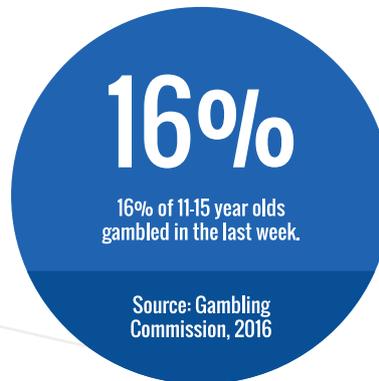
Young people are particularly vulnerable to gambling-related harm, both in terms of developing gambling problems or being impacted by problem gambling in the family. Despite this, resources for the prevention and treatment of problem gambling amongst young people are relatively scarce.

Research studies have shown that children and young adults are the age groups most likely to screen positively for problem gambling. Indeed, around one-in-four young men (aged 16 to 24) may be a 'problem' or 'at-risk' gambler.

Problem gambling amongst children is associated with truancy, under-performance at school, alcohol and drug abuse, anti-social behaviour, family problems, mental health issues and – in extreme cases – suicide ideation.

In 2001, the Gambling Review Body advocated the creation of a programme to educate children on the risks of gambling. This recommendation was echoed by Forrest & McHale in their 2012 review of the prevalence of gambling and problem gambling in Great Britain; and it has been identified as one of the Responsible Gambling Strategy Board's strategic priorities.

Youth gambling in Great Britain remains a relatively under-researched area.







Chairman's Report

Over the course of the last year, YGAM has continued its progress. The team has worked hard very hard in delivering training on youth gambling-related harm – to teachers, community workers, police officers and university students. In turn, those we have engaged with have connections with children to promote awareness of the risks posed by gambling to health and happiness.

We have achieved a number of successes and we have learned some important lessons. We are acutely aware that activity is no guarantee of impact, and that while a number of global studies have highlighted the potential for youth education, the evidence of effectiveness (as with many aspects of harm minimisation) is limited. This year, we commenced an evaluation programme and are extremely grateful for the time, care and attention provided by Dr Margaret Carran of City, University of London for leading this study.

What is absolutely clear from our engagement with schools and other organisations responsible for the well-being of children is that there is a very clear need for the services that we provide. From what we have observed, there is mounting concern regarding the vulnerability of children and young adults to harm from gambling and other similar activities, such as 'social gaming'.

The Board of Trustees will continue to seek to understand the influence of YGAM's activities on gambling behaviour, following the protocol established by the Responsible Gambling Strategy Board that assessments should be independent, credible, transparent and proportionate.

Gambling is an area which attracts a wide range of views concerning harm, criminality, fairness and morality.

The present climate appears to be particularly contentious – there are no fewer than three official reviews being carried out in 2016 by the Department for Culture, Media and Sport, the Competition and Markets Authority and the Information Commissioner's Office. These factors can make it a challenging area for a charity to work within. At YGAM, we have received some criticism from gambling concern groups in relation to two key areas which warrant examination. The first of these is that we have not taken an active position within the public policy debate on gambling; and the second, that part of our funding requirements are met by direct contributions from the gambling industry.

The Board of Trustees has discussed both of these matters at length. On the question of whether YGAM should actively comment on gambling policy; we have decided that this is not an area where we believe our limited resources are best expended; nor do we believe that we necessarily have the expertise to opine on regulatory matters.

On the second question, it is one of our strategic aims (in the interests of sustainability) to develop a diversified funding base. We are grateful to all of our donors, none of whom exercises any influence over the nature of the charity's activities. The board is satisfied that our funding programme does not present any actual conflicts of interest.

At the same time, we recognize that perception is important, particularly in an area as contested as gambling. For this reason, the Trustees have taken the decision to no longer include gambling industry representatives on our Board, therefore at the AGM in August 2017, Mr D Rough and Mr S Try stood down as trustees. On behalf of the rest of the board, I would like to thank them for the support and guidance that they have offered over the last two years.

On a personal note, I have been extremely proud to have been involved with YGAM during its first two years as a charity, a period in which we have progressed from a small group of concerned individuals to become a pioneer in the gambling harm prevention sphere. Towards the end of this year, I will also step down as Chairman in the knowledge that YGAM is moving forward in the right direction.

On behalf of all the Trustees, I would like to thank all those who have helped YGAM make a difference this year and especially the staff team.

Dan Waugh
August 2017



Chief Executive's Report

I am incredibly proud to share with you the Annual Report and Accounts for YGAM for the financial year: 1st July 2016 – 30th June 2017. Minimising gambling or gaming-related harm among young people is a social purpose that everyone connected to YGAM shares. Working in strong collaboration with a large number of partners and stakeholders, we are ending 2016/17 in a strong position.

The YGAM financial year runs from 1st July 2016 to 30th June 2017 and during the year YGAM has secured £292,101 (£116,042 secured in 2015/16) income for the charity, which has enabled us to work with 348 organisations (60 organisations in 2015/16). With this investment, we were able to train staff working directly with young people at each organisation, with the primary focus on how to embed our preventative education programme directly into their work. In addition, we have launched three university peer education projects (one in 2015/16), employing four Psychology students in part-time jobs. We believe our reach for 2016/17 was approximately 28,648 young people, students, teachers and practitioners.

In 2016/17 YGAM were delighted to be awarded a three-year investment grant from the Rank Foundation and I am thrilled to be part of the Rank Social Leaders Programme, learning from other successful social entrepreneurs from within the social and third sectors. We have also been able to secure just under £91,000 of pro-bono advice and resources for YGAM in 2016/17 (£87,000 in 2015/16), which has enabled us to maximise our income in delivering YGAM's social purpose.

We also renewed many of our corporate partnerships and secured new ones during 2016/17. These partnerships bring further investment in to YGAM and enable their employees to undertake pro-bono work on behalf

of the charity. YGAM does not seek to influence the way that gambling is regulated in Great Britain, however we seek partnerships with organisations who share our social purpose.

We have been fortunate to be working with City, University of London where Dr Margaret Carran has started the first phase of her pro-bono, independent evaluation into the effectiveness of the YGAM preventative education programme, as mentioned in our work with organisations. Dr Carran, at the YGAM Symposium in September 2017, will deliver a presentation in which she will discuss the results of this phase of the evaluation. We have continued to work with the Ofqual approved awarding body Pearson, as we strive to achieve their Pearson Assured quality-mark and become an approved Pearson Customised Accreditation Centre.

YGAM has invested time, energy and resources in order to achieve various quality standards over the past two-years. It has been important for our Board of Trustees and staff team to benefit from the considerable insight that these professional educational organisations offer and this gives confidence to our stakeholders of the educational rigour of our resources and training. Towards the end of 2016/17, YGAM appointed, a part-time consultant as Head of Quality Assurance to underline our commitment to develop exemplary quality assured educational resources and drive quality and evidence of social impact within YGAM.

Looking forward to 2017/18 (i.e. 1st July 2017 – 30th June 2018), we intend to replicate our performance as outlined above by raising £400,000. We also intend to launch our trading subsidiary, YGAM Innovation Limited (where 100% of the profits are donated to the charity); expand our work in the North of England creating at least five new

jobs; work with 600 organisations to embed our programme; partner with four further universities and commence phase two of our evaluation. We are seeking to reach up to 100,000 young people, students, teachers and practitioners in 2017/18.

To finish, none of this impact would be possible without the huge number of supporters who have taken YGAM to their heart. I am immensely proud to be working with you; colleagues from the education, mental health, gambling, gaming and third sectors and incredibly grateful to you all for your support, counsel and commitment to YGAM. Finally, our Board of Trustees, staff team, and volunteers are amazing and I applaud all your hard work and commitment.

Lee Willows
August 2017



What we have done



Incorporated a new trading arm



Worked towards the Pearson Assured quality standard



Worked with 348 educational organisations



Gained five new corporate partnerships



Evaluate the effectiveness of the YGAM programme



Reached 28,648 young people

£91K

Secured £91K of pro-bono / in kind support

£291,101

Secured £291,101 of income

Strategic priorities for 2017/18



Secure £500K via YGAM Innovation



Achieve Investors in People accreditation



Work with up to 600 educational organisations



Gain five new corporate partnerships



Deliver six University Peer Education projects and create 12 jobs



Reach up to 100,000 young people

£100K

Secure £100k of pro-bono / in-kind support

£400K

Secure £400K income

What our customers thought

"The changing nature of gambling – particularly the rise of online gambling – means it is more important than ever to ensure that children are aware of the dangers of gambling addiction. With problem gambling on the rise amongst young people, there is a clear need for them to have access to good advice, which can be provided by preventative education.

The work carried out by the Young Gamblers' Education Trust (YGAM) is a vital and positive step towards that goal, and their work with local government demonstrates the constructive role that local authorities can play in supporting preventative education for responsible gambling."

**Rt Hon Dame Rosie Winterton DBE
MP for Doncaster Central**



"YGAM have created a fantastic range of resources for schools and a superb and a refreshingly professional training day for teachers. I am sure any students and teachers using their resources would not just be more resilient towards problematic gambling and empathetic towards those who might become addicted, but also better able to approach and understand financial risk taking in a variety of settings. The training day itself, like the resources, benefited greatly from the unusual variety of participants – former gamblers, industry insiders and those working with young people who each brought invaluable practical insight to a very complex subject – certainly not a typical INSET day. Their resources reflect the diversity of the expertise that has gone into creating them too, not just providing resources for form time and PSHE lessons, but numerous opportunities to embed work on problem gaming and gambling into academic subjects as well."

**Kevin Olding
Deputy Head of Student Wellbeing,
Dulwich College**



"YGAM have offered several of our students excellent opportunities for both volunteering and for paid employment; providing these individuals with invaluable experience, and raising the profiles of this important new charity and our own institution. Our student population has also benefited from talks and training that YGAM have delivered for us; learning more about the risks associated with gambling and gaming, and the importance of gambling education. As such, our students are more aware of how to reduce their own risks, support their peers and have been empowered by knowing how to seek support if they are themselves experiencing harm."

**Dr John Turner
School of Psychology,
University of East London**



"The train the trainer workshop was really comprehensive and useful. The team at Barnardos learnt a lot about how gambling and gaming can affect young people and how we can work to implement some of YGAM's resources to minimise harm to the range of young people we work with. I would thoroughly recommend this training for any professionals or organisations working with young people."

**John Fisher
Volunteer Coordinator,
Barnardo's**



What our customers thought

"YGAM have produced some wonderfully usable resources that can be used across the curriculum, not just in PSHE lessons. I am certain that schools, colleges and universities will appreciate the activities and lesson plans that skilfully weave real, interesting issues into the existing, full curriculum. Personally, I am worried about addiction to gambling and gaming in our young people and it is great to see a charity doing something about it."

Peter Woodroffe
Deputy Chief Executive,
Independent Schools Association



"When I set off on the journey all those months ago on a fishing exercise to see what YGAM had to offer, I did not realise the extent, the compassion and commitment that went behind the PSHE accredited resource and workshop. As you have guessed by now I speak my mind, get things done and expect the same of those that work around me."

You all have exceeded in what I was expecting from that first training session and then to see it being delivered to my own colleagues and partners. I know the feedback will be exceptional. You are filling a gap that has been growing slowly over the last 18 months for us. My team are buzzing about it and I have already put it on our next team meeting to discuss how we can keep this moving and raise it even higher on our agenda within the education world."

Liz Stanton
MBE Lead Youth Engagement Officer,
Cheshire Police



"YGAM delivered a really interesting and thought provoking workshop. Everyone agreed that we would like to move forward with this in the Autumn term and include it as part of our overall wellbeing awareness for students."

Sue Shillibeer
Bromley College of Further & Higher Education



"We have built a relationship with YGAM for over two-years and I was thrilled when I heard the charity had secured the funding to open a peer education project at Milton Keynes College. Raising awareness among our students of the potential risks of gambling and education around personal budgeting and good mental health is really important. Having worked with YGAM for such a long time, I am looking forward to supporting their progress across our campuses and to giving our students meaningful work placements"

Alexander Balicki
Business Engagement Manager,
Milton Keynes College



"Since attending the workshop, I have been singing YGAM's praises to my colleagues, and there seems to be a significant appetite for the charity to come to the Youth Offending Service and deliver something similar."

David Simmons
South Wales Police



Stakeholder engagement

"I am pleased that my Trustees approved a three-year grant investment to YGAM, to help provide core support during this important period of development. We are delighted with the progress made and look forward to helping the charity to increase operational impact and effectiveness, in this challenging and much neglected field."

David Sanderson
MBE DL, Chief Executive,
Rank Foundation Charitable Trust



"Ladbrokes Coral are now entering its second year of support to YGAM. Our colleagues from our Player Protection team have particularly enjoyed working with the charity and meeting many of the professionals whom YGAM have trained by participating in their various workshops. The protection of young and vulnerable people is critical and we believe preventative education is one way to minimise harm. We are very much looking forward to developing our partnership with YGAM during 2017/18."

Jim Mullen
Chief Executive,
Ladbrokes Coral plc



"We are very proud to be YGAM's first corporate partner and over the past three years we have undertaken a lot of work together. The YGAM team's dynamic approach to delivery, the quality of their educational resources and the momentum they are now getting is impressive to see. Kindred has supported YGAM since 2016 to help them develop further their educational resources and pilot new ways of working with educational professionals in the United Kingdom. I know there is a lot of interest in the work of YGAM both in the United Kingdom and overseas; we look forward to continuing to support the charity to increase its geographical reach."

Maris Bonello
Integrity Analytics Manager,
Kindred Plc



"We are delighted to welcome both YGAM and our distinguished thought leaders who will be presenting at the 2017 World Regulatory Briefing (WrB) event at the Ox Tower in London. Responsible Gaming is in the DNA of all progressive organisations that are active in the gambling space. YGAM is a UK-registered charity whose vision and purpose is to inform, educate and safeguard young people against problematic gambling and I am pleased WrB is able to provide a platform to promote the invaluable work it does as the UK's first accredited and quality assured gambling awareness education provider. Clarion Gaming have been a supporter of YGAM now for over two-years and we are struck by the dedication of the staff team and the impact YGAM continues to make as a start-up charity and leader in preventative education."

Sadie Walters
Clarion Gaming



Stakeholder engagement

"BetVictor was able to support a trip for the YGAM team to come and work in the schools, college and youth service in Gibraltar during 2016. Following the success of that visit, we were delighted that there was appetite for the team to return again in 2017. We are looking forward to welcoming them back in the autumn 2017 to facilitate that follow-up work and to also share their journey as a charity with our head office teams."

Sarah Wood
Head of Compliance,
BetVictor



"YGAM is starting to make good progress and we are delighted to support the charity to achieve a greater social impact. YGAM are hugely professional, passionate and committed to their social cause. We hope to build upon our work in 2016/17 by engaging more of our employees to participate in pro-bono volunteering for YGAM."

Tom Tuxworth
Head of Public Affairs (UK & Ireland),
Paddy Power Betfair plc



"bet365 are proud to be supporting YGAM for a second year. We are encouraged, but not surprised, by the popularity and the traction the program has gained in 2016/2017. The wealth of experience within the YGAM team on a social, educational and personal level puts them in a great position to be raising the awareness of how gambling can impact lives and how to identify when it is causing harm. Lee Willow, CEO of YGAM, and Anne Evans, Trustee, are truly inspirational for turning their personal negative experiences into a positive cause by sharing their stories to achieve greater awareness, specifically amongst young people. We look forward to working with them in 2017/2018."

Sheila Preston
Chief Regulatory Officer,
bet 365



"The Worshipful Company of Makers of Playing Cards is one of the early Trade Guilds in the City of London. The Company was founded as the "Mistry (trade, art, or occupation) of Makers of Playing Cards of the City of London" by a Charter granted by King Charles I on 22nd October 1628. Some 164 years later, on 27th November 1792 the Court of Aldermen of the City of London granted the Company its Livery."

We were delighted to be able to support the work of YGAM with a donation to develop their educational resources and our members have enjoyed seeing the charities progress."

Mavis Warner
Assistant Almoner



Public Benefit

Understanding the Potential Harm

Official survey data shows that children and young adults have the highest rates of problem gambling in Great Britain. In 2015, 1.8% of children between the ages of 11 and 15 years were classified as 'problem' or 'at risk' gamblers.

Such statistics don't really tell the story of the harm that may be experienced by those experiencing problems, their friends and their family. Problem gambling amongst children is associated with poor performance at school, truancy, drug and alcohol abuse, depression, anxiety and in some cases suicide ideation.

Given the vulnerability of young people and evidence that early exposure to gambling can be a predictor of future harm, this is an important – but poorly understood – public health issue.

Estimates vary in relation to the societal costs of youth problem gambling but to those experiencing harm (and families, friends and other affected parties), the impact can be significant.

At YGAM we believe that education to raise awareness of the risks of gambling has a part to play alongside regulatory controls, within an effective approach to harm minimization. This view is supported by research from a range of international jurisdictions.

Ours is a three-pronged approach.

1. Research – to enhance understanding of the issue and so inform effective intervention.

2. Education – to make children and young people more aware of the risks of gambling; and to raise awareness and understanding of the issue amongst those who work with children (e.g. teachers and youth workers).

3. Awareness raising – to raise the profile of youth gambling as a public health issue.

This approach has been used successfully in helping to protect young people in other public health areas, such as alcohol consumption, drug abuse and sex.

Our Relationship With The Gambling Industry

YGAM does not seek to influence the way that gambling is regulated in Great Britain; we believe that is a function of the regulator, the UK Gambling Commission. As an official charity, registered with the UK Charity Commission, YGAM relies on voluntary funding in order to fulfil its social purpose. We actively seek funding from parties who share our concerns and our ambitions, including charitable trusts & foundations, the gambling industry and private individuals. YGAM also secures income from the selling of delegate places on our education workshops, which are marketed principally to the education, third and health sectors, Local Authorities and Central Government.



Policy Debate

YGAM's programmes contribute to the policy debate

In June 2016, GambleAware published the Children and Young People's gambling review by Professor Gill Valentine. This review confirmed there is relatively little public information about, or awareness of, the potential risks associated with underage gambling in relation to other risk taking behaviours such as alcohol or drugs and the review called for greater emphasis needs to be put on raising teachers' awareness of gambling in teacher education training and the establishment of prevention programmes.

In April 2016, the Responsible Gambling Strategy Board (RGSB) published the UK's new National Responsible Gambling Strategy 2016 – 2019. A Priority Action within this strategy of relevance to the work of YGAM is Priority Action 8: Education to prevent gambling-related harm. This action calls for better understanding of the steps that could be taken through education to minimise the risk of gambling-related harm.

“

“To our knowledge it is not part of the standard school curriculum to advise children of the dangers of gambling, unlike the situation with regard to tobacco, drugs, alcohol and irresponsible sex. This is significant both because evidence suggests that adolescents have a higher incidence of problem gamblers than adults, and that, in general, the younger a person starts gambling the more likely he is to become a problem gambler.”

(Gambling Review Report, 2001)

“

“Age initiation is low for gambling and the issues should be addressed in health education programmes at or before the start of secondary school.”

(Forrest & McHale, 2012)

“

“Educational institutions have the potential to strongly influence the health of our youth and represent an ideal setting in which to implement health promotion and problem gambling prevention strategies.”

(Derevensky et al, 2004)

“

“Too little is still known about the potential role of education in preventing or mitigating gambling-related harm, particularly in relation to children and young persons for whom damaging life-time patterns of behaviour can become established.”

(Responsible Gambling Strategy Board, 2016)

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Spotlight YGAM's Train the Trainer Courses

Train the Trainer One-day Workshop

YGAM delivers accredited training and provides licenses to colleagues to enable them to deliver the YGAM gambling-related harm prevention programme.

The one-day workshop includes:

- Background information on youth gambling in the UK to increase your subject knowledge.
- Introduction and familiarisation with the accredited YGAM curriculum.
- Reviewing existing and creating tailored lesson plans or schemes of work for your organisation that can be taken away and used immediately.
- Practical tips on delivering the YGAM programme as part of PSHE in the curriculum.
- Reviewing of adopted baseline testing and measuring young people's progression for your organisation.

- Reviewing of the extensive resource material available on the YGAM Cloud.
- Understanding how you can offer young people ASDAN certificates to those who participate in learning.

Why chose to train with YGAM?

YGAM delivers the UK's first accredited & quality assured gambling awareness education programme. Our educational resources have been developed hand-in-glove with the PSHE Association and have been awarded their quality-mark. To strengthen our resources further, they have also been accredited and quality-assured by ASDAN, the Ofqual-approved awarding body.

All the YGAM resources have been created by teachers, youth workers, young people, gambling industry leaders, health professionals and former gambling addicts. Ultimately the YGAM programme has been designed to build digital resilience among young

people and raise awareness of the potential mental health and financial impacts of problem gambling & social gaming.

Facilitation will be provided by the YGAM Director of Education, Adrian Sladdin, a former teacher, who has worked in education his entire career and YGAM Chief Executive, Lee Willows, a former gambling addict who has also worked in education and youth development for over 25 years.

What next?

After you have completed the one-day training and delivered ten hours of workshops or lessons to young people, you then have the option to become an official YGAM certificated practitioner.

"The Senet Group is an independent body set up to promote responsible gambling standards and ensure that the marketing of gambling is socially responsible. We are thrilled to be supporting the work of YGAM and their harm-prevention work, which we feel compliments the strategic aims of the Senet Group. We look forward to seeing YGAM grow its relevance and support in this area."

**Wanda Goldwag,
Independent Standards Commissioner.**



Spotlight YGAM's Peer Education Projects

What are the benefits of Peer Education?

Peer Education has proven to be a highly effective engagement model when supporting vulnerable young people and often changes young people's attitudes, thinking and behaviour. It is for this reason that we would adopt such a model, to run alongside our formal engagement model. This would allow YGAM, through the training of those who have influence over young people's behaviours, to raise awareness of the potential harms that gambling can gauge in an appropriate and professional manner. Additionally, by facilitating two slightly different models, this would allow YGAM the opportunity to undertake research down the line to understand which model is most effective in engaging young people in this specialist area. It may be, as is often the case, our two models suit the intended audience perfectly and through our work we demonstrate and show that such an approach is needed.

Who Qualifies for YGAM's Peer Education Projects?

Given the age range of practitioners whom YGAM are seeking to work with and the professional nature in which we intend to deliver the programme, we are looking to recruit second or third year Psychology (or similar) students. Psychology students need experience of working with practitioners who support NEET young people and experience of professional work within the sector. YGAM needs to have confidence in the calibre of our Peer Mentors, assurance they are supported by their host university, to know that Peer Mentors are age appropriate and assurance of their professional undertaking.

Delivery Models for Peer Education Projects

There are three proposed components to our delivery model (listed in order of importance):

1. The YGAM Chief Executive & Director of Education will deliver Train the Trainer workshops to practitioners who support NEET young people. These workshops will be broadly similar to our formal workshops with teachers; slightly adapted for an older age range (16 yrs and above). The Peer Mentor will lead on the task of filling each scheduled workshop and will provide assistance in teaching. The YGAM Chief Executive & Director of Education will attend all workshops and we envisage that the Peer Mentor will take more of a leadership role in delivery of workshops over a period of several months.
2. The Peer Mentor, supported by the YGAM Chief Executive will attend a number of local community and university mental health and well-being events and will set up a stand with the specific aim to recruit practitioners who support NEET young people. Other YGAM awareness-raising events can be also organised with the university student union. Each Peer Mentor will be asked to produce an annual calendar of events they would like to attend, which will be shared with the YGAM Board to ensure, in part, that they are relevant to our target audience.
3. The Peer Mentor, supported by the YGAM Chief Executive (and partner organisation – local GamCare provider?) and the University Student Union will establish an informal, monthly support group for students who may be experiencing gambling-related harm. The support group will be facilitated by our partner organisation, with a signposting service for students to enrol with the local GamCare provider. The group will be supported by the Peer Mentor, but leadership will be provided by our partner.

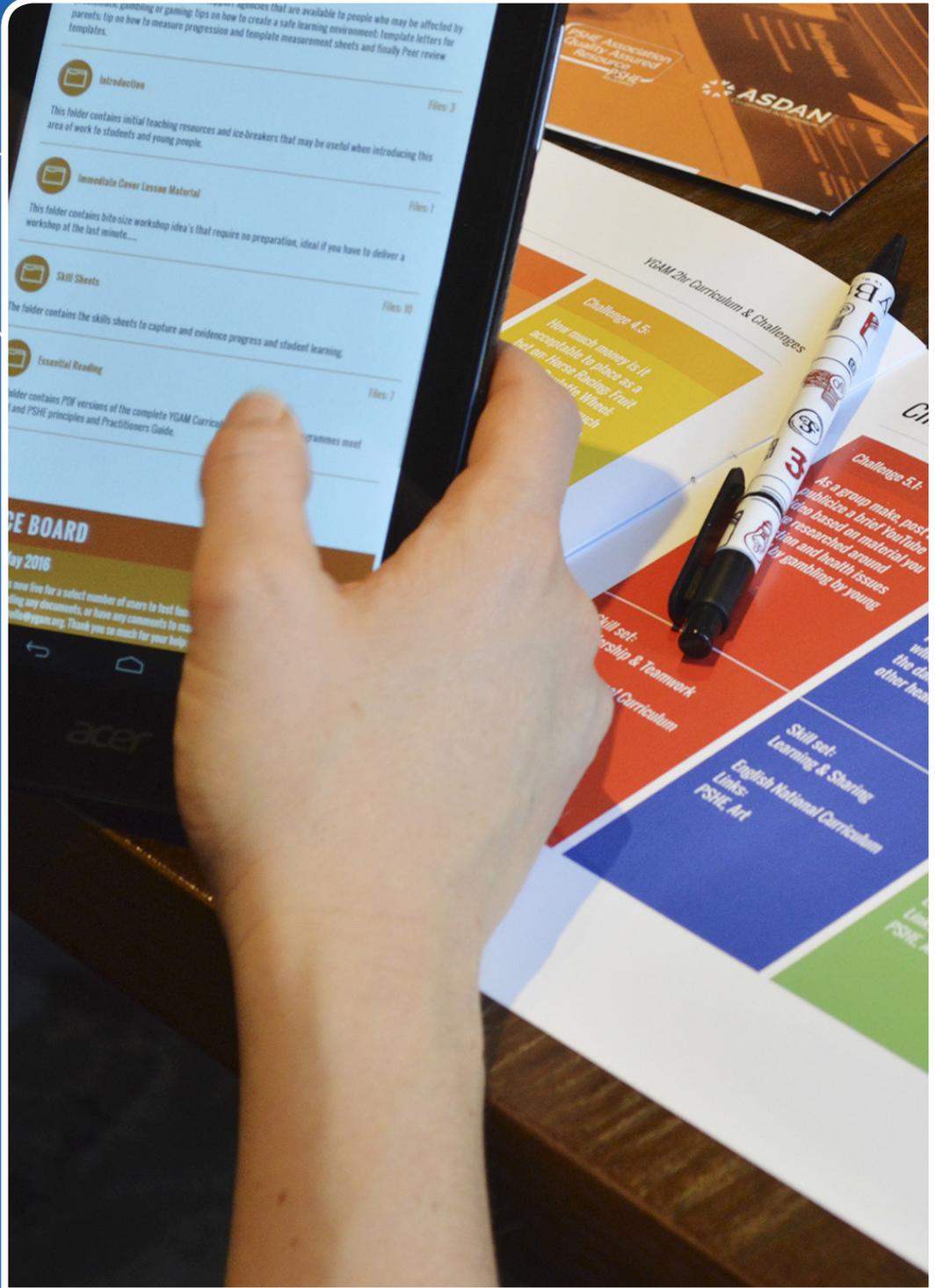
The YGAM Peer Mentors will be employed by YGAM in a part-time role (up to five hours per week) and be paid the Living Wage. The university at which the students are studying must be fully on board to support the programme and the student's participation.

“Caesars Entertainment EMEA is delighted to be able to support YGAM and the rollout of their university Peer Education programme.”

**Mike Rothwell,
Managing Director.**







FINANCIAL STATEMENTS

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2017 FOR YOUNG GAMBLERS EDUCATION
TRUST (A COMPANY LIMITED BY GUARANTEE)

REGISTERED COMPANY NUMBER: 09189998 (England and Wales)

REGISTERED CHARITY NUMBER: 1162425

Accountant: Stephen Hill Mid Kent Limited, 31-33 Albion Place, Sittingbourne Road, Maidstone, Kent, ME14 5DZ

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Report of the Trustees

Report of the trustees for the year ended 30 June 2017

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 June 2017. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Structure, Governance and Management

Governing document: The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Reference and Administrative Details

Registered Company number: 09189998 (England and Wales)

Registered Charity number

1162425

Registered office

71-75 Shelton Street, Covent Garden, London, WC2H 9JQ

Trustees

S Hurley	- resigned 23.8.16
G O Parnavelas	- resigned 23.8.16
D J Rough	
A R D Small	
S D Try	
D Waugh	
K Evans	- appointed 16.8.16
A Evans	- appointed 16.8.16

Company Secretary

L Willows

Independent examiner

F Earl ACA
Institute of Chartered Accountants in England & Wales
3 Harvey Drive
Sittingbourne
Kent
ME10 4UR

Approved by order of the Board of Trustees on 29 August 2017 and signed on its behalf by:



.....
D Waugh - Trustee, Chairman

Independent Examiner's Report

Independent examiner's report to the trustees of Young Gamblers Education Trust

I report on the accounts for the year ended 30 June 2017 set out on pages 22 to 30.

Respective responsibilities of trustees and examiner

The charity's Trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Institute of Chartered Accountants in England & Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of Sections 394 and 395 of the Companies Act 2006 and with the methods and principles of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



F Earl ACA
Institute of Chartered Accountants in England & Wales

Date: 25 August 2017

Financial Activities

Statement of financial activities for the year ended 30 June 2017

				Year Ended 30.6.17	Period 1.9.15 to 30.6.16
	Notes	Unrestricted fund £	Restricted fund £	Total funds £	Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		70,270	221,831	292,101	116,042
Total		70,270	221,831	292,101	116,042
EXPENDITURE ON					
Charitable activities					
Workshop consultancy		-	-	-	14,550
Other		62,945	162,492	225,437	51,511
Total		62,945	162,492	225,437	66,061
NET INCOME		7,325	59,339	66,664	49,981
RECONCILIATION OF FUNDS					
Total funds brought forward		213	49,506	49,719	(262)
TOTAL FUNDS CARRIED FORWARD		7,538	108,845	116,383	49,719
CONTINUING OPERATIONS					
All income and expenditure has arisen from continuing activities.					

Balance Sheet

Balance sheet at 30 June 2017

		Unrestricted fund		Restricted fund	30.6.17 Total funds	30.6.16 Total funds
	Notes	£	£	£	£	£
FIXED ASSETS						
Tangible assets	6	450	2,320	2,770	1,608	
CURRENT ASSETS						
Debtors	7	19	-	19	-	
Cash at bank		7,068	110,757	117,825	49,072	
		7,087	110,757	117,844	49,072	
CREDITORS						
Amounts falling due within one year	8	1	(4,232)	(4,231)	(961)	
NET CURRENT ASSETS		7,088	106,525	113,613	48,111	
TOTAL ASSETS LESS CURRENT LIABILITIES		7,538	108,845	116,383	49,719	
NET ASSETS		7,538	108,845	116,383	49,719	
FUNDS						
Unrestricted funds	9			7,538	213	
Restricted funds				108,845	49,506	
TOTAL FUNDS				116,383	49,719	

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2017.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 June 2017 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 29 August 2017 and were signed on its behalf by:



.....
D Waugh -Trustee

Financial Statements

Notes to the financial statements for the year ended 30 June 2017

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' EFA, the and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 25% on reducing balance

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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	Year Ended	Period
	30.6.17	1.9.15 to 30.6.16
	£	£
Depreciation - owned assets	922	536

Financial Statements

Notes to the financial statements for the year ended 30 June 2017

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 June 2017 nor for the period ended 30 June 2016.

Trustees' expenses

The total amount of expenditure for Trustees is £2,861.80. This amount related to travel and subsistence for 2 Trustees for the financial year ended 30 June 2017. There were no Trustees expenditure for the period ended 30 June 2016.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	Year Ended 30.6.17	Period 1.9.15 to 30.6.16
Employees	5	-

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	655	115,387	116,042
Total	655	115,387	116,042
EXPENDITURE ON			
Charitable activities			
Workshop consultancy	-	14,550	14,550
Other	180	51,331	51,511
Total	180	65,881	66,061
NET INCOME	475	49,506	49,981
RECONCILIATION OF FUNDS			
Total funds brought forward	(262)	-	(262)
TOTAL FUNDS CARRIED FORWARD	213	49,506	49,719

Financial Statements

Notes to the financial statements for the year ended 30 June 2017

6. TANGIBLE FIXED ASSETS

Computer equipment		£
COST		
At 1 July 2016		2,709
Additions		2,084
At 30 June 2017		4,793
DEPRECIATION		
At 1 July 2016		1,101
Charge for year		922
At 30 June 2017		2,023
NET BOOK VALUE		
At 30 June 2017		2,770
At 30 June 2016		1,608

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.17	30.6.16
	£	£
Prepayments	19	-

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.17	30.6.16
	£	£
Trade creditors	(1)	1
Social security and other taxes	3,172	-
Accrued expenses	1,060	960
	4,231	961

Financial Statements

Notes to the financial statements for the year ended 30 June 2017

9. MOVEMENT IN FUNDS

	At 1.7.16	Net movement in funds	At 30.6.17
	£	£	£
Unrestricted funds			
Unrestricted Fund	213	7,325	7,538
Restricted funds			
Restricted Fund	49,506	59,339	108,845
TOTAL FUNDS	49,719	66,664	116,383

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Unrestricted Fund	70,270	(62,945)	7,325
Restricted funds			
Restricted funds	221,831	(162,492)	59,339
TOTAL FUNDS	292,101	(225,437)	66,664

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 June 2017.

Income and Expenditure

Reconciliation of income and expenditure for the year ended 1 September 2015 to 30 June 2016

		UK GAAP	Effect of transition to FRS 102	FRS 102
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM				
Donations and legacies		116,042	-	116,042
EXPENDITURE ON				
Charitable activities		14,550	-	14,550
OBSOLETE Governance costs		1,073	(1,073)	-
Other		50,438	1,073	51,511
Total		66,061	-	66,061
NET INCOME		49,981	-	49,981

Reconciliation of Funds

Reconciliation of funds at 1 September 2015 (date of transition to FRS 102)

		UK GAAP	Effect of transition to FRS 102	FRS 102
	Notes	£	£	£
		-	-	-
TOTAL ASSETS LESS CURRENT LIABILITIES		-	-	-
		-	-	-
FUNDS				
TOTAL FUNDS		-	-	-

Reconciliation of Funds

Reconciliation of funds at 30 June 2016

	Notes	UK GAAP £	Effect of transition to FRS 102 £	FRS 102 £
FIXED ASSETS				
Tangible assets		1,608	-	1,608
CURRENT ASSETS				
Cash at bank		49,072	-	49,072
CREDITORS				
Amounts falling due within one year		(961)	-	(961)
NET CURRENT ASSETS				
		48,111	-	48,111
TOTAL ASSETS LESS CURRENT LIABILITIES				
		49,719	-	49,719
NET ASSETS				
		49,719	-	49,719
FUNDS				
Unrestricted funds		213	-	213
Restricted funds		49,506	-	49,506
TOTAL FUNDS				
		49,719	-	49,719

Detailed statement of financial activities for the year ended 30 June 2017

	Year Ended 30.6.17	Period 1.9.15 to 30.6.16
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	1	(2)
Donations	292,100	116,044
	292,101	116,042
Total incoming resources	292,101	116,042
EXPENDITURE		
Charitable activities		
Workshop consultancy	-	14,550
Other		
Employee salaries	74,864	-
Social security	978	-
Bank interest	-	77
	75,842	77
Support costs		
Finance		
Bank charges	174	114
Other		
Insurance	636	370
Light and heat	-	783
Resource design	17,670	6,558
Accreditation	1,510	3,034
Sundries	372	526
Donations	220	180
Admin expenses	854	50
Telephone	3,376	1,020
Postage and stationery	5,649	2,223
Advertising	-	181
Subscriptions	235	393
Web hosting	659	432
Freelance staff	86,415	26,229
Travelling	14,576	7,732
Clothing costs	498	-
Hotels and substance	4,453	-
Computer software	881	-
Training costs	190	-
Refreshments	2,162	-
Marketing materials	5,699	-
Computer equipment	921	536
	146,976	50,247
Governance costs		
Accountancy and legal fees	2,445	1,073
Total resources expended	225,437	66,061
Net income	66,664	49,981

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Young Gamblers Education Trust, 71 – 75 Shelton Street, Covent Garden, London, WC2H 9JQ

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Company no: 09189998 | Registered Charity no: 1162425

YGAM™ is the trading name of Young Gamblers Education Trust and registered Trademark: UK00003114184.

YGAM™ is registered with the Fundraising Regulator: Unique Registration number: FR.ID-142782.

YGAM™ is an official Ofqual approved, ASDAN Customised Accreditation: Centre No: 35981.

YGAM™ educational resources are quality-assured by the UK PSHE Association 2016.

YGAM™ is working towards Pearson Customised Accreditation and Approved Qualification Centre status.

YGAM™ is registered with the UK Register of Learning Providers (UKRLP) database. Provider Reference Number (UKPRN) is : 10064362.

YGAM is registered with and members of the Association of Employment and Learning Providers (AELP): membership number 2757.

