



Annual Review & Accounts 2017/18

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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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 the delivery of its social purpose through three distinct activities, each designed to meet our objectives and contribute to the delivery of the National Strategy to reduce gambling harms. In particular our activities contribute to (i) Priority Action 1: Research to inform action; (ii) Priority Action 2: Prevention; (iii) Priority Action 4: Evaluation of the National Strategy.

YGAM approaches the delivery of its social purpose through three distinct products:



Prevention: Practitioner Workshops

YGAM's accredited practitioner workshops are about training and formally Pearson-certifying teachers, youth workers, community mental health colleagues, prison & probation colleagues and community volunteers to deliver the YGAM programme to young or vulnerable people in their care. The YGAM programme complements all subjects within the National Curriculum, PSHE education, student enrichment programmes and the latest Ofsted framework around creating confident, self-assured learners.



Prevention: Peer Education

YGAM's accredited peer education programme is all about giving year two and year three university students a part-time, meaningful living wage job.

Students are trained and given the skills and knowledge to become a certified Peer Mentor. Once certified, students then deliver the YGAM programme and various awareness campaigns to fellow students within their university and to local community groups.



Research to Inform Action and Evaluation

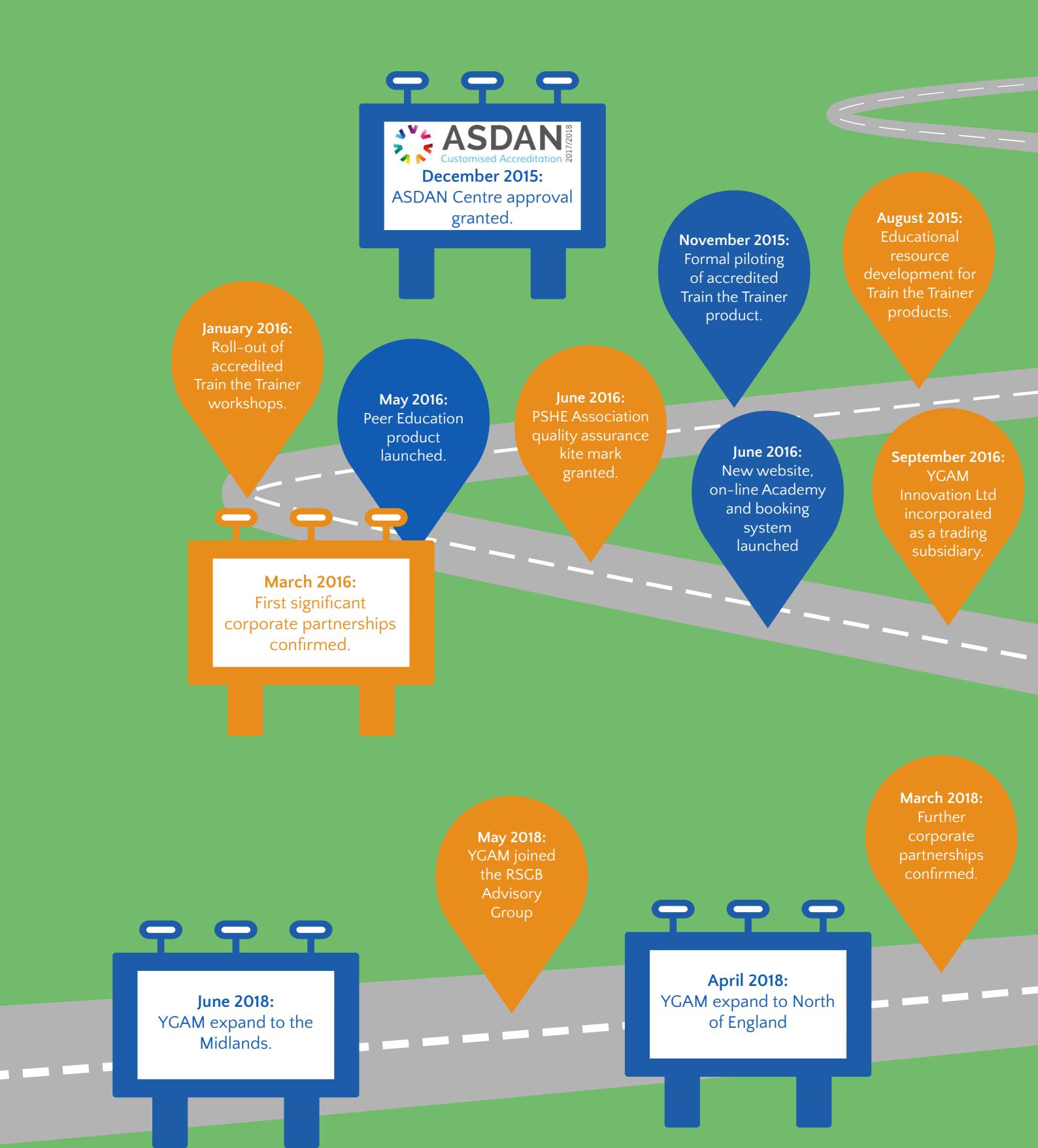
Through the delivery of the above two products, a research programme will be created by establishing a global research network specifically targeting young or vulnerable people. It will focus on the attitudes, thinking and behaviours of young people in relation to gambling and social gaming. Additionally,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

The YGAM programme and our education resources have been accredited and quality-assured by the Ofqual approved Awarding Body Pearson & ASDAN and are quality-assured by the PSHE Association. In addition, we have achieved the prestigious Pearson Assured quality-standard for the content and educational rigour of our education resources. YGAM's programmes have been evaluated by City, University of London & University of East London and we are proudly an accredited Investors in People employer. Finally, YGAM is regulated by the UK Charity Commission and the UK Fundraising Regulator.





The YGAM Journey



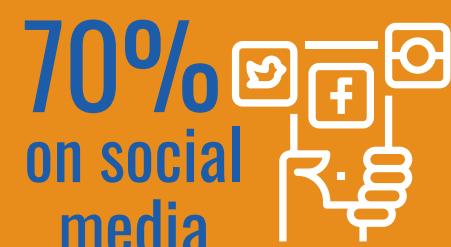
Founded in 2014, the team at YGAM have lived and breathed the journey to establish a national charity. As with any start-up, the road has not been straight forward. We have had our share of setbacks along the journey, however through determined hard word, absolute focus and with a good dose of luck we continue to deliver our social purpose, build on our strong track record and move towards realising our vision of a truly national education programme.



Youth Gambling in the UK 2017-18

Gambling Commission surveys estimate that around 0.9 per cent of children aged 11 to 15 are problem gamblers¹. 0.9 per cent equates to around 31,000 children aged 11 to 15². A further 1.3 per cent of this age group are 'at-risk' of problem gambling, equating to an additional 45,000 children. Problem gambling rates among children have remained relatively stable but this should not be grounds for complacency. Any problem gambling by children ought to be a matter of concern. Problem gambling rates among 16 to 17 year-olds are unknown, though data from the Health Surveys of England and Scotland estimated

SEEN GAMBLING ADVERTISING



REASONS FOR GAMBLING

- 41% "I thought it would be exciting"
- 40% "To make money"
- 33% "I thought it would be entertaining"



MOST COMMON GAMBLING ACTIVITIES IN THE PAST WEEK



that 1.1 per cent of 16 to 24 year-olds were problem gamblers – a rate higher than the national average of 0.8 per cent. We do not yet know enough about the extent and impact of gambling-related harms amongst children and young people. Because young people nowadays have greater exposure to gambling than previous generations, there may be an as-yet-unknown impact on them later in life.

¹Trends in children's gambling, Wardle, 2018

²Based on Office for National Statistics 2016 mid-population estimate of 3,459,660 11–15 year-olds in Great Britain.



Source: Gambling Commission, 2017



3% spend their own money on online gambling at least once a year

7% have used a parent's account to gamble online

ONLINE GAMBLING

- of which 88% did so with permission
- of which 22% did so without permission

GAMBLING PARTICIPATION

c.370,000
11 - 16 year olds

12%

have spent their own money on gambling in the past week

15% of boys

7% of girls

Evidence



25% of under-16s played an online gambling-style game in the last 7 days.

7 6 , 000

...the number of 11 – 16 year olds who are problem gamblers, or 'at risk'.



A third of all calls to the National Problem Gambling helpline are from those under the age of 24yrs.



Only 46% of 11-16 year olds speak to someone about potential problems that gambling can lead to.

Only 3% of 11-16 year olds

3%

have heard of GamCare and the services they provide.



Great Britain is the only Western democracy that allows children of any age to bet on limited stake (Category D) fruit machines.

Professional colleagues from schools, colleges and community organisations are recruited to participate and be trained.

Specialist YGAM education consultants support the school, college or community organisation to embed the YGAM programme, evidencing delivery and impact.

Young people, aged 7 – 25 years, participate in an accredited and quality-assured programme to understand the potential risks from gambling or social gaming.

Data is captured from teaching professionals to understand the perceived effectiveness of the YGAM programme on raising awareness of gambling and gaming related issues; the perceived effectiveness of the programme of increasing resilience to the potential 'normalisation' effects of gambling. YGAM also captures feedback on the rigour and methodology of the YGAM educational resources.

Social Issue

Young people are potentially at risk of becoming drawn in to problematic gambling or social gaming, given the availability and access to such activities. There is very limited awareness education of this risk in schools, colleges and community organisations, compared with alcohol, drugs and safe sex education.

Enabling Factors

Specialist education consultants are recruited and trained by YGAM. These colleagues then support schools, colleges and community organisations to embed a professional programme around the potential risks of gambling and gaming in to their PHSE (or similar) curriculum.

Target

Teaching and other professionals who have influence over young peoples' personal and social development, with a focus on those who support young people aged 7 – 25 years initially.

Outputs / Outcomes



YGAM aims to train at least 9,220 practitioners by 2021, reaching up to 822,000 young people.



YGAM aims to be partnered with 55 Universities and reach 270,000 students by 2021.



Young people are made aware of the potential risks to enable them to make informed decisions around gambling and gaming.



Young people know the triggers to problem gambling and gaming and where to get help.



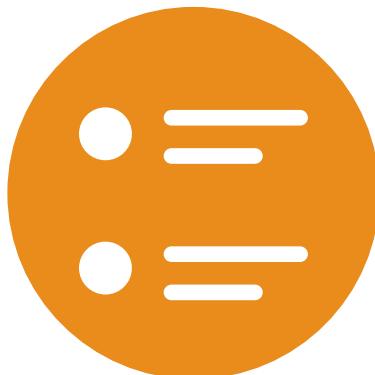
Young peoples' financial capability and digital resilience are improved.

Theory of Change

A Theory of Change is a specific type of methodology for planning, participation, and evaluation that is extensively used in the not-for-profit and government sectors to promote social change. A Theory of Change model defines long-term goals and then maps backward to identify necessary preconditions.

Ultimate Goal

Professionals are confident to deliver a programme around the potential risks of gambling and social gaming as part of a PSHE programme within their school, college or community organisation. In addition, young people are informed of the potential risks and are able to make informed decisions around gambling and social gaming.



Quality Assurance Cycle

The YGAM Quality Assurance Cycle is a flow chart that shows the steps our charity takes to plan, deliver, gain feedback and evaluate our quality assurance arrangements. This continuous evaluation is rigorously applied within YGAM to help shape our learning and ensure the YGAM Curriculum and resources are relevant for both practitioners, young and vulnerable people and principle stakeholders.

Assess & Define Education Need

Activity

Board of Trustees Meetings (bimonthly)
Recruitment

Outcome

Minutes & Strategic Plans
Job descriptions and Induction packs
Workplans – revised monthly
Policies & Practices reviewed and agreed

Planning

Activity

Design / update robust curricula and programmes with specified outcomes
Document Life Cycle and Review Process
Web Site Change Control Process (TBA)

Outcome

Delegate packs and teaching resources
QA meetings (8 weekly)
Document Inventory & change control spreadsheet
Website Change Control spreadsheet

Delivery

Activity

Carry out training venue assessment
Deliver courses and carry out training activities
Registration & Certification Process

Outcome

Venue Risk Assessment Form (TBA)
Delegate attendance sheets
AO certification portal and candidate registration printouts

Feedback

Activity

Team Meetings – Peer University programmes (6 weekly) & QA
Collation of delegate and trainer views from workshop and external sources
IV Certification Process (TBA)

Outcome

Minutes of meetings
Pre & Post workshop delegate forms
Complaints, Comments and Compliments policy
QA checks once every 4 months (sampling plan & IV feedback form (TBA))

Evaluate

Activity

Independent evaluation carried out by Dr Carran – City University Law School
SLT team meetings (Dir Ed, CEO, Ops Manager, QA Manager)

Outcome

Independent report & recommendations
Minutes of meetings, recommendations

YGAM Values

YGAM is a very special and highly impactful start-up charity, our brand values are our DNA. We will always be:

"I am very privileged to be working for such an impactful charity as YGAM, not many students have the opportunity to possess such a meaningful role and work with such a diverse and talented team. Watching the charity expand has been such a special experience, however, what makes it all so much more meaningful is waking up knowing you're in a job that will make a difference."

Charles Sladdin
Data & Impact Officer

Practical



"We, as founder patrons, are delighted to see the continuing enthusiasm and progress made by each and everyone at YGAM in bringing responsible gambling education to thousands of young people and also to the gambling/gaming industry. The scale of effort and achievement made by all concerned is quite amazing, and we give our praise and gratitude to all who contribute their skills and time."

Anne & Keith Evans
Founder Patrons

Authentic



"Tantentia sperum, sim qui nos earum volupturit, officiani volum eiunt od ullaborrum re, tota adis repudis es ipsandu cillibus earum, sum, et, commis et pa nonsequid maximos asimusdam que eost, aut eruntis enim aliae verum etur, occae nis nimusam eatumquia volore consed most mi, qui qui audantiae non rehenihitio quas et harum, sedipidit, exceptat omnietur?"

Ayub Khan
Trustee

Courageous



"At YGAM we had the unique opportunity to create something new when we started; new workshops, new curriculum, new resources and to enjoy doing this. Essentially that has been our positive mantra. Do stuff and do it well!"

Adrian Sladdin
Education Advisor

Agile



undeterred by danger or pain; brave

able to move quickly and easily

Personable



(of a person) having a pleasant appearance and manner

Chairman's Report

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Ad ut labo. Itatem remoloribus nihilibus.

Mike Wojcik
August 2018



Mike Wojcik
Chair of the Board



I am incredibly proud to share with you the annual report and accounts for YGAM for the financial year 01 July 2017 – 30 June 2018. Enabling safer and more informed participation in gambling and gaming among young and vulnerable people is a social purpose that everyone connected to YGAM shares. Working in strong collaboration with many partners and stakeholders, we are ending 2017/18 in a more informed position having spent the last twelve months with a clear focus on the delivery of the charity's principle products.

The YGAM financial year runs from 1 July 2017 to 30 June 2018 and during the year YGAM has secured £673,132 (£292,101 secured in 2016/17 and £116,042 secured 2015/16) income for the charity, which has enabled us to work with 350 organisations (348 organisation in 2016/17 and 60 organisations in 2015/16). With this investment, we were able to train staff working directly with young or vulnerable people at each organisation, with the primary focus on how to embed our preventative education programme directly into their work. In addition, we have continued to deliver our three university peer education projects (one in 2015/16), employing six psychology students in part-time Living Wage jobs in the year. Our reach for 2016/17 had almost doubled to 55,950 (28,648 in 2016/17) young people, students, teachers and practitioners given the way we now track practitioner follow-up.

We have also been able to secure £121,000 (£91,000 in 2016/17 and £87,000 in 2015/16) of pro-bono advice, evaluation, training venue and facilities hire, through our corporate partnerships and employees giving time to YGAM.

Our board of trustees made a strategic decision to work in collaboration with the gambling industry specifically three-years ago. Our approach to working with this industry specifically is one of purposeful, positive and impactful engagement and no different to the

clear majority of national charities who work with corporate partners. Of course, like every charity, YGAM absolutely needs income, but by taking the proven approach we do, such as incorporating employee volunteering or looking at ways to off-set some of our core costs, we feel we can achieve an even greater social impact through this approach. It's really encouraging that almost all operators from different sectors are willing to help and support us in the delivery of our social purpose. 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 regulated gambling or unregulated gaming sector.

2017/18 has been a year of absolute focus where we have sought to further strengthen our product quality and impact and thanks to new strategic collaborations we have been able to extend our reach in to the North of England and the Midlands though the appointment of two full-time Education Managers. In September 2017 we concluded our work with City, University of London where Dr Margaret Carran published the first phase of her pro-bono, independent evaluation into the effectiveness of the YGAM preventative education programme at the Symposium in September 2017. These were three major milestones for YGAM and significant achievements, of which I was very proud. I was also particularly pleased that YGAM secured further quality-kite marks this year, including the prestigious Pearson Assured quality mark for the robustness of our education programme and the Investors in People accreditation.



Lee Willows
Chief Executive



Looking forward to 2018/19 (i.e. 01 July 2018 – 30 June 2019), we intend to publish a new national three-year strategy for safer gambling and gaming education in the United Kingdom by setting out a national programme to build digital and financial resilience among young and vulnerable people. We have set ambitious fundraising and delivery targets against this strategy which are set out within this document. We have also set out how we intend to continuously learn from and evaluate what we are delivering. YGAM has a proven track record now of quality delivery and product evaluation and over the next three years we will maintain our focus absolutely around preventative education.

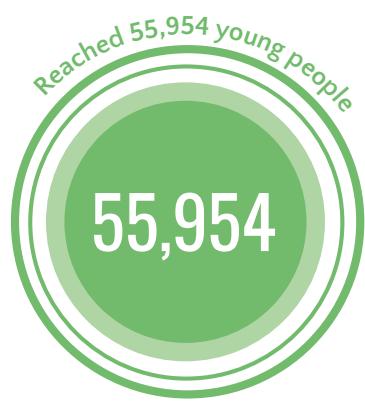
None of this impact would be possible without the huge number of supporters who have taken YGAM to their heart. I am immensely proud to be working with you; colleagues from the education, mental health, gambling, gaming and third sectors and incredibly grateful to you all for your support, counsel and 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 2018

Chief Executive's Report

What have we done





Review of the YGAM Education Programme



Recommendation

1

Recommendation	What YGAM did by June 2018	What we will do by December 2018
Offer more clarity of the intended aims of the workshop and the targeted audience	Delegate packs have been redesigned and updated and specific practitioner learning outcomes are now explicit in the opening presentation.	Consider developing a parents and carers area of the YGAM website, where resources are made available.
Development of sub-workshop to clearly differentiate between workshop for teachers / educators and to professionals working in other industries	The booking page on the YGAM website has also been redesigned and practitioner learning outcomes have also been added.	YGAM offers a universal programme, which we market to all professionals who have 'influence over young people's learning'. However, we will continue to offer specific sub-workshops to specific audiences, which we do on an almost monthly basis.
Add additional content on interventions, where to seek help, signposting, trigger points and symptom spotting	We have now specific signpost information, structured regionally.	Keep all workshop audiences under review and if there is a demand from a particular audience, we will consider developing a sub-section as we have with our parents and carers offer.
Add hands-on exercises on games that are attractive to young people to aid understanding.	All our education materials carry the GamCare logo and telephone number of the National Problem Gambling Helpline.	YGAM are at the beta testing stage of a mobile app which allows users to log time and money spent on gambling / gaming. We envisage the app will be completed by December 2018 and will be available to freely download from the App Store and PlayStore on to any mobile device.
	We have incorporated two advisory groups, the first one will be made up of students and young people and the second of former problem gamblers and affected others. These advisory groups will provide insight for the development of all future resources.	We will have by December 2018 a full hands-on digital suite of resources aimed at young and vulnerable people for practitioners to use. This suite of resources will cover all six modules of the YGAM Curriculum and will be piloted and externally evaluated before a major roll-out.

In 2017, over a six-month period, YGAM was fortunate to be supported by Dr Margaret Carran who facilitated a pro-bono review of the YGAM education programme. The findings from her review were presented at a City, University of London and YGAM Symposium in the autumn of 2017. Dr Carran made a number of insightful recommendations and here is what YGAM did next:

Recommendation 2

Recommendation	What YGAM did by June 2018	What we will do by December 2018
Expand portfolio of resources to cater for one-to-one delivery and counselling.	We have a range of resources now for practitioners to use in a one-to-one setting.	Completed.
Add challenges where pupils/students can frankly and honestly discuss not only the negative side of gambling but also the positive side of enjoyment and pleasure.	Our resources have been updated to take account of these points and the experiential learning nature of the YGAM Curriculum is reinforced.	Completed.

Recommendation 3

Recommendation	What YGAM did by June 2018	What we will do by December 2018
Introduce systematic internal evaluation of the materials to ensure up-to-date correctness and accuracy of the resources	YGAM has developed and now implemented a Quality Assurance Cycle, which is a fundamental quality progress required by Pearson as part of their Pearson Assured Quality-Mark. This Quality-Mark is renewed annual with Pearson and evidenced systematic evaluation is a mandatory requirement.	Completed.
Avoid abstract component or superfluous examples	The YGAM programme has been updated to reflect this.	Completed.
Avoid 'fearmongering'	The YGAM programme has been updated to reflect this.	Completed.

Recommendation 4

Recommendation	What YGAM did by June 2018	What we will do by December 2018
Offer more clarity of the intended aims of the workshop and the targeted audience	Delegate packs have been and updated and specific practitioner learning outcomes are now explicit in the opening presentation. The booking page on the YGAM website has also been redesigned and practitioner learning outcomes have also been added.	Completed.
Development of sub-workshop to clearly differentiate between workshop for teachers / educators and to professionals working in other industries	YGAM offers a universal programme, which we market to all professionals who have 'influence over young people's learning'. We continue to offer specific workshops to specific audiences.	Completed.
Add additional content on interventions, where to seek help, signposting, trigger points, symptoms spotting		Completed.
Add hand-on exercises on games that are attractive to young people to aid understanding.		Completed.



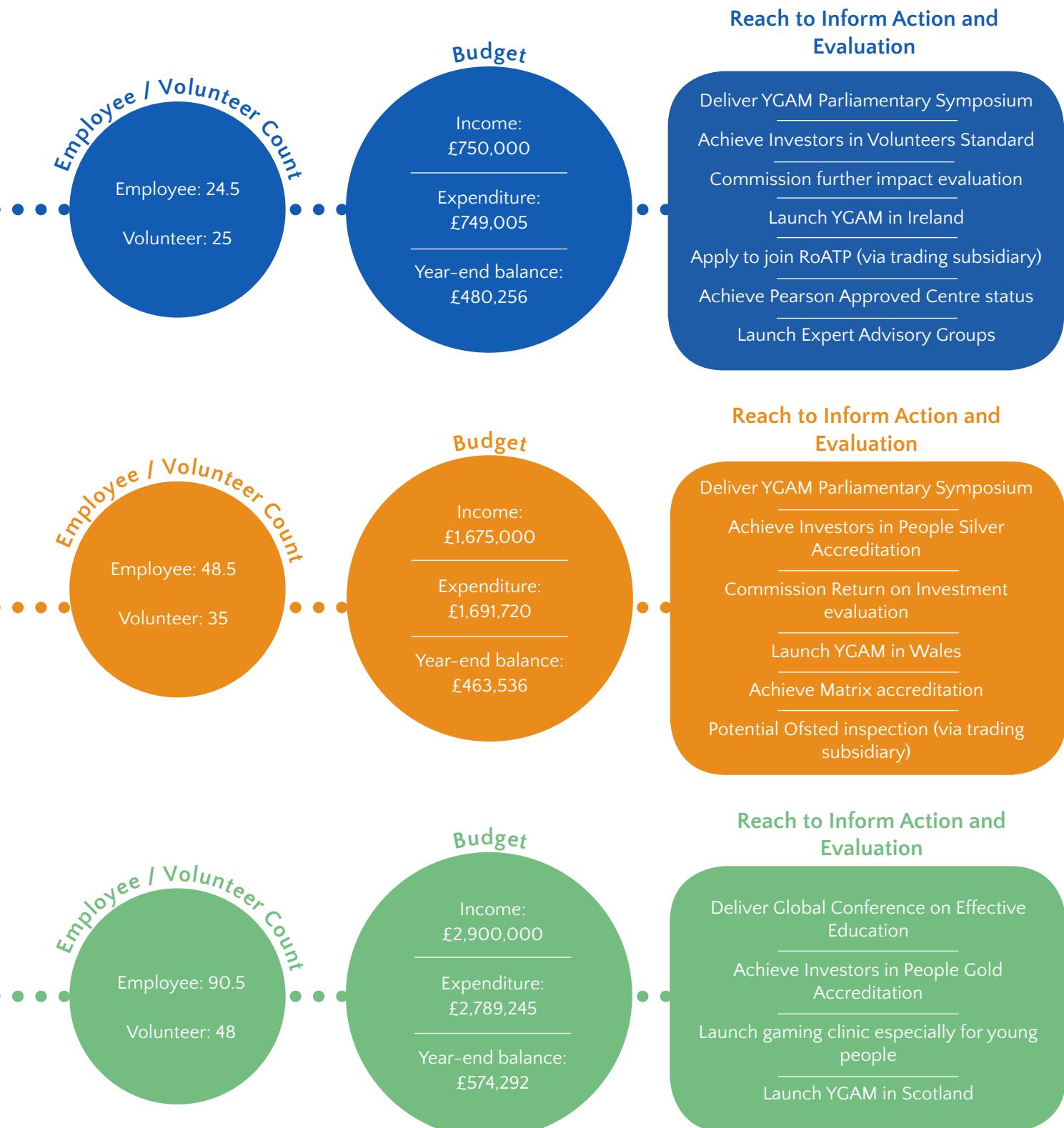


Strategic Priorities

2018 - 2021



The next six pages set out the summary three-year strategy which builds upon the social impact we have achieved to date. Our strategy is focused around delivering a national strategy / reach (i.e. England and Wales) for preventative education. We have attempted to outline this strategy mindful of all public documents available from principle stakeholders and in particular the principles of the recently published RGSB 'Gambling and children and young people: A case for action.'



Taking a three-year strategic approach: YGAM's strategic vision

Introduction

'The third licensing objective in the Gambling Act 2005 specifically singles out children as a vulnerable group who should be protected from being harmed or exploited by gambling. It follows that application of the precautionary principle should be regarded in their case as particularly important. Actions that might potentially be harmful to children and young people, now or in the future, should be avoided unless there is evidence that proves they are not harmful.'

Children and young people are different to adults because of their stage of physiological and psychological development, their inexperience and their position in society. They are more vulnerable to gambling-related harms; and the harms they experience are likely to have a large impact, both now and in the future. It is important therefore to identify the conditions,

01 | Commercial gambling should be regarded Principle | primarily as an activity for adults.

YGAM agrees that it is undesirable for children and young people to be involved with a commercial activity with potential to impact their wellbeing negatively, either now or in the future. However the simple reality is children and young people are allowed to gamble in the United Kingdom on low-stake Category D machines which are located in seaside arcades, children and young people are exposed to gambling advertising and many young people participate in (unregulated) gaming on their devices, which often have gambling themes inbuilt. Understanding the potential risks and taking an evidence lead approach to raising awareness and the delivery of harm-prevention programmes is critical.

The recommended actions, and how YGAM will approach them, are as follows:

Recommended action	2018 / 19	2019 / 20	2020 / 21
Better understanding of the harms experienced by children and young people. The Responsible Gambling Strategy Board research programme proposes a longitudinal study of gambling behaviour to help measure gambling-related harms and understand its longer-term effects. Attention should be paid in the design of this project – the results of which may take some time to bear fruit – to longer-term impacts of gambling by under-18s.	Contribute to the Measuring Gambling Related Harms – a Framework for Action strategy by participating in expert groups and supporting the RGSB with young people for listening groups.	Publish the findings from our qualitative Research programme.	Launch a Global Research programme & publish the findings from our quantitative Research programme
Operators of Category D machines – particularly fruit machines – should be conscious however that even with the relatively small stakes and prizes involved, they still need to ensure consumers are not harmed. Bacta, the trade body that represents the venues that provide the majority of these products, has an important role in assisting operators to develop and implement appropriate measures – including appropriate supervision and staff training. Poor conduct by operators in relation to preventing risks to children should be treated severely, as grounds for licence removal	Through YGAM's trading subsidiary, we will work with the trade body Bacta to build upon their member organisations Continuous Professional Development (CPD) to include a formal Pearson qualification for front-line workers in Arcades and Adult Gaming Centres.		

Guided by the recommendations of the Responsible Gambling Strategic Board 'Gambling and children and young people: A case for action' paper which was published on 26 June 2018, YGAM propose to deliver a national education strategy for young and vulnerable people which will compliment four of the nine RGSB principals which are clearly aligned with our social purpose.

and to reduce the hazards, that might impair childrens' ability to grow up safely¹.

Keeping children safe requires action by a range of organisations and YGAM is keen to work in collaboration to realise this RGSB plan. In particular YGAM will contribute to **four specific principles** which are most closely aligned with the charity's social purpose. YGAM will deliver against the recommended actions within the plan through thought leadership, actual delivery and evaluation of the following principles:

¹ Gambling and Children and Young People: A Case for Action



04 Principle | Priority should be given to protecting children and young people from the rapidly developing risks of online gambling.

Many professionals who attend our YGAM Practitioner workshops have direct anecdotal experience where students' time spent gambling is directly affecting their academic performance and mental health. Over the past three years in particular, as the online environment continues to evolve, new challenges are being posed to professionals for example the rise and popularity of (social) gaming. This is an unregulated activity in an unregulated market, yet game design seems to contain gambling features. These include, but not limited to skins for weapons to advance in games; loot boxes which can be purchased, which may or may not contain items to help the players advancement in the game or a simulated roulette wheel to potentially gain items to advance in the game. These very features may encourage risky behaviour, exposure to gambling content and contribute to peer pressure, among friendship groups who are playing particular games.

Of the recommended actions, YGAM will specifically:

Recommended action	2018 / 19	2019 / 20	2020 / 21
Government, schools and other agencies are already acting to protect children and young people from online risks such as cyberbullying, pornography and extremism. They should give a similarly high profile to issues related to gambling.	YGAM will continue to deliver its programme and scale.		
Parents may need support to become more aware of what their children are doing online, to take steps to prevent under-age gambling and to have conversations about features which are, or share similarities with, gambling.	YGAM will develop parents facing Delivery of parent facing materials.	Delivery of parent facing materials.	

07 | Children and young people have a right to information about the risks of gambling.

Schools, colleges, universities and community groups have often been the bedrock of preventative education around social issues among young people.

Of the recommended actions, YGAM will specifically:

Recommended action	2018 / 19	2019 / 20	2020 / 21
Approaches to preventive education on gambling-related risks that integrate it within personal, social and health education (PSHE) and other relevant subjects, such as maths, should be explored. Combining gambling issues with topics like money management may make sense on grounds of practicality, though it would increase the difficulty of measuring impact.	YGAM will continue to deliver and scales its programme.		
All professionals who work with young people should be informed about gambling issues and enabled to educate and support young people. More consideration should be given to ways that preventive education can be targeted at more vulnerable groups, learning from experience elsewhere. Children and young people should be involved in the design and development of education interventions.	YGAM will continue to deliver and scales its programme		

08 | Parents and families can and should play a significant positive role in reducing the risks of gambling-related harms affecting children and young people.

Over the past two years in particular, schools, colleges and universities have been asking if YGAM can produce information for parents and more specifically host parents' evenings to deliver presentations and offer advice around practical tools parents can use to help keep gambling and gaming safe for their children. YGAM will continue to build upon this piece of work and develop a specific educational product for parents and carers. YGAM will continue to promote GamCare and the begambleaware website in these workshops and especially where parents or carers are affected personally by gambling-related harm.

Of the recommended actions, YGAM will specifically:

Recommended action	2018 / 19	2019 / 20	2020 / 21
Parents and families need to be aware of the risks presented by gambling to children and young people and of the harms they can inadvertently cause by their own actions. They need to be supported to have sensible and informed conversations about these risks. Work is required to understand what this will mean in practice. A range of public health agencies should consider how it can be achieved. Support should also be available to other family members, such as grandparents.	YGAM will continue to deliver and scales its programme.		

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 calls for greater emphasis to be put on raising teachers' awareness of gambling in teacher education training and the establishment of prevention programmes.

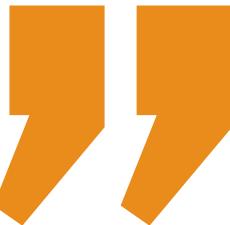
In April 2016, the Responsible Gambling Strategy Board (RGSB) published the UK's new National Responsible Gambling Strategy 2016 – 2019. A Priority Action within this strategy of relevance to the work of YGAM is Priority Action 8: Education to prevent gambling-related harm. This action calls for better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

"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)



"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)

"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)



Introducing YGAM

We approach our social purposes in three ways:

- Enhance the UK's understanding of gambling and gambling-related harm specifically amongst young people
- Help young people make informed choices through better understanding of gambling and its potential risks
- Increase awareness of youth gambling as a public health issue with policy-makers, educators and key influencers

YGAM delivers its social purpose and derive social benefit for the UK through the delivery of:

Train the Trainer workshop / Peer Educator / Research

Additionally YGAM Innovation Limited, our trading subsidiary

- Will incorporate a Trailblazer Apprenticeship Group to develop an apprenticeship standard and end-point assessment.
- Deliver nationally recognised Pearson Customised Qualifications.
- 100% profits fund YGAM's charitable purpose.

If you are interested about the amount of time or money that one or more of you have to spend gambling, we can call the National Gambling Helpline on 0808 802 1113 (overseas, +44 1992 468 000).



YGAM



delivery have been further
arson & ASDAN, two leading
our education resources and
iversity of London. Finally, YGAM
and are a recognised investors

a Pearson or ASDAN certificate

s available

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Event Date

03/06/2018

Event Time

09:00 - 17:00

Location

London

Organiser

Young People's

Academy

YPA

Practitioner Feedback

In May 2018 YGAM's Director of Education was invited to deliver a twilight training session to a number of concerned parents at Kew House School in London.

I was delighted by the training and the attending parents were not only interested and engaged but promised to reach out to every parent in the school around the issues of young people and problem social gaming and gambling, with especial concern around students in years 7 and 8 who may be spending too much time on mobile devices and laptops. Many of the parents were surprised by the information they received, particularly with regard to the types of games which young people were playing as well as the amount of money they were spending.

Emma Oldham
Head of PSHE
Kew House School



At the beginning of the Autumn term at Ballard School, Adrian Sladdin, Director of Education at the Young Gamblers' Education Trust, joined almost 80 of our teaching staff to deliver a half day INSET on the issues of young people and problem gambling and social gaming.

There was an enthusiastic response from all the teachers during the three hour training session, with lively debate around some of the major issues within the PSHE context. Adrian was also able to spend time with our Head of PSHE, Andy Marshall, to look at how YGAM can support the school further during the next 12 months as part of its on-going social mission, as well as trial their new Primary Resources. His presentation was extremely well received by staff and by parents – thank you Adrian and YGAM!

Alistair Ballard
Headmaster
Ballard School



Back at the beginning of the year we invited YGAM to be part of our PSHE drop-down day, the first of its kind at the school. The overall focus was on years 10 – 13 in this instance, with a carousel of different PSHE specialists working with each year group in turn.

Each year group got its very own YGAM session and brought different ideas to bear, whether on attitudes towards gaming or gambling or in the more creative sessions around building and running a successful social media campaign around a specific gaming or gambling issue.

Feedback from the groups was very positive and the teachers also learned a lot more about gaming than they had known previously, with many understanding that Fortnite is a social game, not a stretch of two weeks. Roll on PSHE day 2019!

Jackie Butler-Smith
PSHE Co-ordinator
Halliford School



Halliford School
SHEPPERTON

In January we invited Adrian Sladdin, the YGAM Director of Education, to attend and give two presentations at our “Leading Our Children Together to Happiness and Success in School and Life” event to parents on the issues around gambling and, more pertinently, social gaming.

Both sessions were well-attended and there was much interest in the room as well as lots of pressing questions.

The talks were very interesting and proved popular and I know that more parents would have liked to join the sessions. To that end, we hope to work more with Adrian and YGAM and plan a carousel for the young people and a twilight session for the parents when he returns in December.

Claire Robinson
Headteacher
Holme Grange School



We were delighted to invite YGAM to offer further training to staff and students this year to the London and South-East College Group across different campuses. In the last twelve months YGAM has trained two groups of support staff from student services at both Bromley and Greenwich sites, as well as run student training and a focus group at the Bromley site. The young people were able to take part in a workshop aimed at Responsible Gambling in both casinos and at bingo, deciding whether the industry message was appropriate and comprehensible, as well as offering some creative alternatives. At Greenwich most recently, 20 members of staff attended the specific gambling and gaming awareness training day as part of their on-going training week. Feedback was A-star from the delegates who attended, with many recommending that their colleagues attend the next session.

Sue Shillibeer

Learning Coach – Care Professions
London South East Colleges



Prior to attending the workshop, I wasn't sure how beneficial it would be to my role in school – my main reason for booking was that it was free to attend. However, I can now say it was one of the best and most useful CPD sessions I have ever attended. Gambling, and more significantly Social Gaming, is a major safeguarding concern for children and young people, and we need to do our bit in school to support them. Exploring people's vulnerabilities (with personal case studies), discussing how companies exploit these and then sharing an accredited curriculum we can use in school – the YGAM Train the Trainer workshop is well worth your time.

Callum Wetherill
Pastoral Welfare Leader
Joseph Norton Academy





I attended the YGAM training course to consolidate and refresh my understanding of how children and young people (especially those that are vulnerable) are using and being affected by gambling and social gaming. I have since taken the valuable learnings from this course and cascaded them to the broader team within the business.

Engagement with knowledgeable training organisation's such as YGAM is just one of the ways that we, as a business, ensure that our monitoring service and behaviour analysts are kept up to date with the language and terminology that children and young people employ, in the context of safeguarding risk

The delivery of the training session was outstanding and I would highly recommend it to all practitioners working with children and young people.

Client Relationship Manager
eSafe Global Ltd.



The workshop was a highly informative and enjoyable experience. Adrian was an excellent speaker who fully engaged the room. I went away feeling full of knowledge about gambling and gaming – and full of enthusiasm for making changes to ensure that knowledge reaches all educators!

The exercise where we designed PSHE lessons in groups was particularly helpful for exploring how best the knowledge could be communicated, especially when we considered how lessons could be adapted for classes with special educational needs. I enjoyed being able to contribute to some of the ideas for the YGAM PSHE curriculum. It was wonderful to witness its flexibility and acceptability to a diverse range of schools, educators and students!

Oliva Mohtady
Psychology Graduate
Bath University

Gambling Operator Feedback

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BET VICTOR

Focus on: YGAM's Practitioner Workshops



YGAM runs accredited practitioner workshops for teachers, youth workers, community mental health colleagues, prison & probation colleagues and community volunteers to deliver the YGAM programme to young or vulnerable people in their care. This training is formally certificated by Pearson. The YGAM programme complements many subjects within the National Curriculum, PSHE education, student enrichment programmes and the latest Ofsted framework around creating confident, self-assured learners. The aim of these workshops is to equip professionals with skills, knowledge and educational resources to enable them to deliver the YGAM programme to young or vulnerable people in their care.

The one-day workshop includes:

- Background information on youth gambling and gaming in the UK.
- Introduction to 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 or as part of student or young people enrichment programmes.
- Reviewing of adopted baseline testing and measuring progression for your organisation.
- Reviewing of the extensive paper, digital and film resources within the YGAM Academy

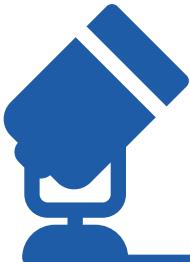
Why practitioners choose to train with YGAM?

YGAM delivers the UK's first accredited, quality-assured and Pearson-certified gambling and gaming 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 training offer further, this is also accredited by ASDAN, the Ofqual-approved awarding body. Finally, YGAM has achieved the Pearson Assured quality standard for the planning, delivery and continuous evaluation of our programme.

All the YGAM resources have been created in collaboration with 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.

YGAM Curriculum

 Why People Gamble?	 Money & Debt
 Probability & Luck	 Addiction & Mental Health
 The Gambling Industry	 Social Gaming



Focus on: Peer Education

YGAM's accredited peer education programme is all about giving year two and year three university students a part-time, meaningful Living Wage job. Students are trained and given the skills and knowledge to become a certified Peer Mentor. Once certified, students then deliver the YGAM programme and various awareness campaigns to fellow students within their university and to local community groups.

The YGAM delivery model includes

- Building partnerships with Higher and Further education providers and their students' unions and wellbeing teams
- Recruit and develop student leaders at each partner university to ensure on the ground delivery
- Deliver regular events at partner universities to engage with students
- Develop links with student societies and volunteering, where appropriate, to deliver sustainable ongoing engagement with young people
- Continuing to grow and develop accredited training and campaign toolkits; to support our staff and volunteers

Why students and universities choose to partner with YGAM?

Awareness stalls on university campus, in the local community and at Festivals

These are events at which the students will be supported to set up a stall in a communal space and talk to students or attend local community events. This would be to either raise awareness, highlight support tools such as the YGAM app or recruit volunteers.

University Lecture "shout outs"

Lecture shout outs are where students will deliver a presentation at the start of a lecture talking about safer gambling and then leave some flyers/business cards for contact and follow up.

Debates and sessions

A speaker event is a higher profile, more in-depth exploration of the issues with either guest speaker(s), videos or a full presentation. Normally we will record the event, so it can be edited down and used as a follow up social media campaign (see above).

Societies

University Societies are a great way to engage students and further develop student led activities. We aim to create a societies at each university in which we work.

Social media campaign

Social media campaigns are a mix of call to action campaigns and awareness raising around safer gambling.

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 could face those experiencing problems, their friends and their families. 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.





Our Curriculum in Action

Milton Keynes College

How did you implement the YGAM curriculum into your education establishment? (Did you fit into allocated PSHE sessions?) Q

We don't have PSHE classes as such and the students would not want to devote six weeks to one topic, so I created two lessons to be run on consecutive weeks. A

Which elements of the YGAM curriculum did you use in particular? (Any specific sections and/or challenges?) Q

The first lesson questioned the students about their knowledge of gambling and then provided information about the gaming industry. They had to practise their note-taking skills (an area for development) to record what they considered significant facts. I tried to get them to think about how businesses are constantly seeking to grow their customer base and why teenagers might be targeted as the next generation of gamblers. The second week we looked at the nature of addiction (this is relevant to their vocational courses). We looked at video testimonies of people who had become addicted and the stats behind this. The students then had to produce posters or leaflets of a high standard aimed at informing their peer group about gambling. These were then judged and the winner received a £25 shopping voucher.

How successful would you say your implementation of the YGAM curriculum has been? Is there anything in particular you felt went well? Q

My cohort of students is about 250, aged between 16-19, all of whom took part in some shape or form in the lessons I created. They enjoyed the creative activities and still talk about the work they produced that we put up on display. A

What has been the impact of the YGAM curriculum amongst the students/young people you used it with? Q

The students created posters based on what they had learned and what they considered the most salient points. I would say that it made an impression on all of them; they sometimes refer to what we learnt months later. A

What has been your overall view of the YGAM curriculum, and the charity as a whole? Q

I thought the training was engaging and thought provoking. The curriculum was useful and detailed but I needed to adapt it quite a bit, but there was room to do that! I am a Learning Coach in the Care Professions School. I have quite a broad-ranging remit that includes supporting students with their academic work as well as providing information to support their personal development. A



"I thought the training was engaging and thought provoking."

Northampton Borough Council

Q How did you implement the YGAM curriculum into your education establishment? (Did you fit into allocated PSHE sessions?)

A Back in 2016 a local organisation came to speak to Northampton Borough council's Youth Forum about drugs, alcohol and gambling issues and inspired the group to take action. The forum's adult co-chairs, Cllr Anna King and Morcea Walker and NBC officer Aimee Luck attended YGAM's train the trainer sessions and brought back information for the young people. In Spring 2017 the forum met to discuss how they wanted to take the project forward and to choose sections of the curriculum to focus on. Using the YGAM Curriculum booklet they chose to create a survey to measure awareness and attitudes towards gambling in Northampton. The forum drafted the questions throughout the session, thinking about what they wanted to find and what information would be important to record.

Q Which elements of the YGAM curriculum did you use in particular? (Any specific sections and/or challenges?)

A A draft survey was taken to the Community Action for Responsible Gambling meeting where it was reviewed by representatives from a number of organisations. A couple of suggestions were carried forward, reviewed by the youth forum and changes made. The forum was supported by the council officer to produce a sheet on ethics that the public could read to learn more about how their information was being used.

Q How successful would you say your implementation of the YGAM curriculum has been? Is there anything in particular you felt went well?

A The Youth Forum attended many local events including National Play Day, Carnival and their own event for International Youth Day. They spoke with members of the public about the project and asked them to complete their survey. Then in September 2017 the Youth Forum were lucky enough to be invited to present their work to YGAM's Symposium, explaining what had been done so far and plans for the project going forward.

Q What has been the impact of the YGAM curriculum amongst the students/young people you used it with?

A The Youth forum are currently planning this year's International Youth Day event and will be putting together a display board to showcase all their work on the gambling project to date and will be signposting young people to relevant services, who are invited to have a stall on the day, for advice and support.

Q What has been your overall view of the YGAM curriculum, and the charity as a whole?

A The YGAM curriculum has been a fantastic resource to get the young people of the forum talking about gambling and the positive and negative impacts. It has encouraged some healthy debate and conversation and allowed members to express their concerns about the information young people receive about gambling and what is available to support them if they experience gambling related problems. Overall Northampton's Youth Forum have enjoyed working through sections of the curriculum and found the resources and YGAM staff to be knowledgeable, relevant and supportive.

"The Youth Forum have enjoyed working through the curriculum and found the YGAM staff to be knowledgeable, relevant and supportive."



Aimee Luck
Community Safety &
Engagement Project
Officer

Northampton
Borough Council

Thriftwood College

How did you implement the YGAM curriculum into your education establishment? (Did you fit into allocated PSHE sessions?) Q

Each year group 10-13 has a timetabled one hour PSHCEe lesson a week so I have included YGAM resources as part of my online/addiction work (depending on the scheme of work for the different year groups) A

Which elements of the YGAM curriculum did you use in particular? (Any specific sections and/or challenges?) Q

We have looked at the film the 'secret addiction', had very interesting and lively discussions about gaming and gambling and how they can be a good thing or not depending on the individuals involved – a lot of them could see how habits encouraged in games etc could encourage vulnerable people to become a regular habit and especially as many of our young people are autistic the dangers of becoming reliant on gambling/gaming as a daily need. A

How successful would you say your implementation of the YGAM curriculum has been? Is there anything in particular you felt went well? Q

I will be expanding my use of your resources and plans in the new academic year as I will have more opportunity to introduce them over a whole academic year - I only went on the course during the spring term this year. A

What has been the impact of the YGAM curriculum amongst the students/young people you used it with? Q

Many students could relate the information to their own lives and with many students and especially ours who have SEND this is vital. They came up with their worries about their family members who gamble regularly and could understand the dangers. A

What has been your overall view of the YGAM curriculum, and the charity as a whole? Q

I have found the training and the resources very valuable, having contact with people outside of teaching was excellent especially those who work in the gambling industry. Adrian was a great presenter who showed enthusiasm and a passion for educating people about this growing sector and its potential threats. The inclusion of gaming allows this to be relevant for a greater age range and can educate younger people to look out for worrying signs of dependency. A

Perhaps the NHS interest in gambling addiction will bring this area to the forefront of public concern! A



Mary Booker
Class Tutor &
PSHCEe Lead

Thriftwood College

"I have found the training and the resources very valuable, having contact with people outside of teaching was excellent especially those who work in the gambling industry."

Queen Mary's Grammar School

Q How did you implement the YGAM curriculum into your education establishment? (Did you fit into allocated PSHE sessions?)

A So far, I have not been able to implement as much of the YGAM curriculum as I would wish into my school. I fully intend to increase the amount of time given over to the YGAM curriculum next year, but this year, circumstances prevented me, as another topic overran and I had to miss many lessons this year due to another project, which will not happen next year. However, I was very grateful to two members of YGAM for coming into school in February to deliver a presentation on gambling and social gaming to all of our Key Stage 3 pupils as part of our Mental Health Awareness Week, free of charge.

Q Which elements of the YGAM curriculum did you use in particular? (Any specific sections and/or challenges?)

A I created a carousel of 'debating tables' during my Y9 lesson on gambling, where pupils had a specific question to discuss during a set period of time, based on questions we discussed during my day's training back in November 2017 in London with YGAM. Before this, the pupils completed a quiz, also taken from the same day's training. This lesson was delivered as part of a module on money management. Next year, I fully intend to focus on social gaming also, as part of the e-safety topic, as of course, this is a big hobby for many of our pupils.

Q How successful would you say your implementation of the YGAM curriculum has been? Is there anything in particular you felt went well?

A I think I need at least another year to incorporate the curriculum as fully as I would like. What I am indebted to YGAM for, however, is how the training day in London vastly increased my awareness of gambling and social gaming as an issue, and I have since completed additional research from news websites to supplement my understanding.

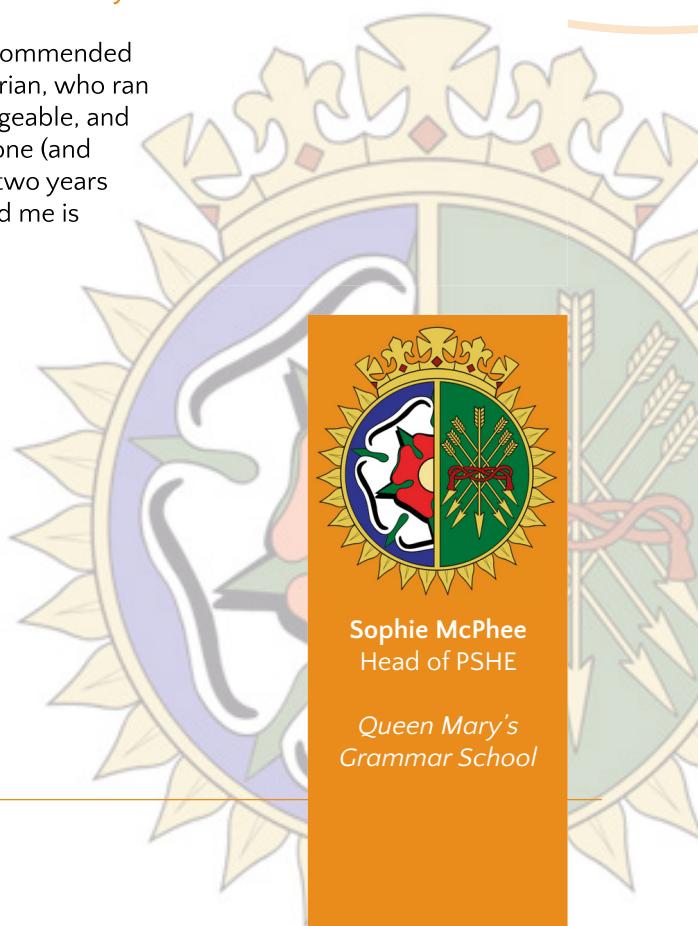
Q What has been the impact of the YGAM curriculum amongst the students/young people you used it with?

A I am not aware of gambling being a specific issue for any of our pupils or, indeed their families, hence the desire to include social gaming as a major focus next year

Q What has been your overall view of the YGAM curriculum, and the charity as a whole?

A I have an overwhelmingly positive view of YGAM, and have recommended the charity on a Facebook group for PSHE teachers. Lee and Adrian, who ran the day's training, were so friendly, approachable and knowledgeable, and I can honestly say it was one of the best training courses I've done (and I've been lucky enough to do many since becoming PSHE lead two years ago). The curriculum is brilliant; the only thing that has restricted me is time, but isn't that always the problem?

*"I have an
overwhelmingly positive
view of YGAM, and have
recommended
the charity on a
Facebook group for PSHE
teachers."*



Sophie McPhee
Head of PSHE

Queen Mary's
Grammar School

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 2018

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 2018. 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).

Strategic Report: 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

D J Rough	resigned 21.9.17
Ms A R D Small	
S D Try	resigned 12.1.18
D Waugh	resigned 24.10.17
K Evans	resigned 10.4.18
Mrs A Evans	resigned 10.4.18
M Wojcik	appointed 21.9.17
A Khan	appointed 20.10.17
Ms R Jones	appointed 20.10.17
Ms G Tamas	appointed 12.12.17

Company Secretary

L Willows

Independent examiner

Moore Stephens LLP Chartered Accountants
150 Aldersgate Street
London
EC1A 4AB

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on and signed on the board's behalf by:

.....
M Wojcik – Trustee

Independent Examiner's Report

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

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 June 2018.

Respective and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountants which is one of the listed bodies

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Moore Stephens LLP
Chartered Accountants Stephen Hill Mid Kent Limited

Date: 25 August 2017

Financial Activities

Statement of financial activities for the year ended 30 June 2018

				30.6.18	30.6.17
	Notes	Unrestricted fund £	Restricted fund £	Total funds £	Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	491,974	259,809	751,783	292,101
Total		491,974	259,809	751,783	292,101
EXPENDITURE ON					
Raising funds	3	-	22,041	22,041	-
Charitable activities	4	88,176	264,513	352,689	-
Charitable activities					
Other		8,115	2,183	10,298	225,437
Total		96,291	288,737	385,028	225,437
NET INCOME		395,683	(28,928)	366,755	66,664
RECONCILIATION OF FUNDS					
Total funds brought forward		213	49,506	49,719	(262)
TOTAL FUNDS CARRIED FORWARD		403,221	79,917	483,138	116,383

Balance Sheet

Balance sheet at 30 June 2018

		Unrestricted fund	Restricted fund	Total funds	30.6.18	30.6.17
	Notes	£	£	£	£	Total funds
FIXED ASSETS						
Tangible assets	10	4,313	3,267	7,580	2,770	
CURRENT ASSETS						
Debtors	11	20	-	20	19	
Prepayments and accrued income		2,544	-	2,544	-	
Cash at bank		397,926	81,336	479,262	117,844	
CREDITORS						
Amounts falling due within one year	12	(1,582)	(4,686)	(6,269)	(4,231)	
NET CURRENT ASSETS		398,908	76,650	475,558	113,613	
TOTAL ASSETS LESS CURRENT LIABILITIES		403,221	79,917	483,138	116,383	
NET ASSETS		403,221	79,917	483,138	116,383	
FUNDS	13					
Unrestricted funds				403,221	7,538	
Restricted funds				79,917	108,845	
TOTAL FUNDS				483,138	116,383	

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2018.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2018 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.

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

.....
M Wojcik -Trustee

Cash Flow Statement

Cash flow statement for the year ended 30 June 2018

	Notes		£	£	30.6.18	30.6.17
CASH FLOW FROM OPERATING ACTIVITIES						
Cash generated from operations				368,317		70,837
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES				368,317		70,837
CASH FLOWS FROM INVESTING ACTIVITIES						
Purchase of tangible fixed assets				(6,880)		(2,084)
NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES				(6,880)		(2,084)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE REPORTING PERIOD				361,437		68,753
CHANGE IN CASH EQUIVALENTS AT THE BEGINNING OF THE REPORTING PERIOD				117,825		49,072
CASH AND CASH EQUIVALENTS AT THE END OF THE REPORTING PERIOD				479,262		117,825

Cash flow statement for the year ended 30 June 2018

	Notes		£	£	30.6.18	30.6.17
NET INCOME/(EXPENDITURE) FOR THE REPORTING PERIOD (AS PER THE STATEMENT OF FINANCIAL ACTIVITIES)				366,755		66,664
Adjustments for:						
Depreciation charges				2,070		921
Increase in debtors				(2,545)		(19)
Increase in creditors				2,037		3,271
NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES				368,317		70,837

Financial Statements

Notes to the financial statements for the year ended 30 June 2018

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' 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.

Governance

A comprehensive board skills audit was completed between April and June 2017 with the charities independent advisors Peridot Partners. Using the results Peridot Partners then supported the charity by recruiting a new independent chair and new board members who epitomise a Modern 21st Century Board. 21st Century Boards are set up to spark ideas, support calculated risks and deploy the expertise of their members in a more expansive way to expedite the reaching of organisational objectives. The board was strengthened with a skills around post-16 education, finance, governance and marketing.

Furthermore the governance of YGAM was further strengthened by the incorporation of two specialist committees covering (i) People & Transformation and (ii) Finance, Risk and Audit. These committee have delegated authority to ensure the charities foundations are further strengthen and robust as YGAM's turnover potentially will surpass the £1m audit threshold in 2018/19.

Allocation and apportionment of costs

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.

Financial Statements

Notes to the financial statements for the year ended 30 June 2018

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated goods

During the year Young Gamblers Education Trust received goods and services donated to the charity at a fair value of £74,104.

These services included:

Use of meeting and training rooms £10,150
Evaluation £57,200
Printed Materials and resources £3,000
Legal Costs £3,500
Computer and IT Supplies £2,254

Reserve policy

The reserves policy of YGAM states that funds that are freely available to finance its general operations should exceed four and a half months, but not expected to exceed six months forecast cash outflows. Reserves are maintained at a level that enables the Charity to operate despite income volatility and pursue investments.

At 30 June the amount of unrestricted funds was £403,221 equivalent of 10 months of forecast cash outflow of the expected range of £191,626 to £235,206. This is because of timing issues whereby a fund of £300,000 was received few days before the year end while another fund in value of £133,000 that was anticipated in the same period did not materialise.

The Finance, Audit and Risk Committee reviews the amount of reserves periodically, but at least twice a year to ensure that they are adequate to fulfil the charity's continuing obligations.

2. DONATIONS AND LEGACIES

	30.6.17	30.6.16
Gifts	£ 3	£ 1
Donation	751,780	292,100
	751,783	292,101

3. RAISING FUNDS

	30.6.17	30.6.16
Raising donations and legacies	£	£
Staff costs	22,041	-

4. CHARITABLE ACTIVITIES COSTS

	Direct costs	Support costs (see note 5)	Totals
Charitable activities	£ 340,281	£ 12,408	£ 352,689

Financial Statements

Notes to the financial statements for the year ended 30 June 2018

5. SUPPORT COSTS

	Finance	Other costs	Governance costs	Totals
	£	£	£	£
Other resources expended	130	7,068	3,100	10,298
Charitable activities	-	12,408	-	12,408
	130	19,476	3,100	22,706

6. NET INCOME/(EXPENDITURE)

	Governance costs	Totals
	£	£
Net income/(expenditure) is stated after charging/(crediting):		
Other assurance services	3,000	-
Depreciation - owned assets	2,070	922

7. TRUSTEES REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 June 2018 nor for the year ended 30 June 2017.

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.

8. STAFF COSTS

	30.6.18	30.6.17
	£	£
Wages and salaries	108,915	74,864
Social security costs	6,518	978
Other pension costs	223	-
	115,656	75,842

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

	30.6.18	30.6.17
Employees	7	5

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

Financial Statements

Notes to the financial statements for the year ended 30 June 2018

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	70,270	221,831	292,101
Total	70,270	221,831	292,101
EXPENDITURE ON			
Other	62,945	162,492	225,437
Total	62,945	162,492	225,437
NET INCOME/(EXPENDITURE)	7,325	59,339	66,664
RECONCILIATION OF FUNDS			
Total funds brought forward	213	49,506	49,719
TOTAL FUNDS CARRIED FORWARD	7,538	108,845	116,383

10. TANGIBLE FIXED ASSETS

	Fixtures and Fittings £	Computer Equipment £	Totals £
COST			
At 1 July 2017	-	4,793	4,793
Additions	1,365	5,515	6,880
At 30 June 2018	1,365	10,308	11,673
DEPRECIATION			
At 1 July 2017	-	2,023	2,023
Charge for the year	-	2,070	2,070
At 30 June 2018	-	4,093	4,093
NET BOOK VALUE			
At 30 June 2018	1,365	6,215	7,580
At 30 June 2017	-	2,770	2,770

Financial Statements

Notes to the financial statements for the year ended 30 June 2018

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.18	30.6.17
	£	£
Other debtors	3,025	-
Prepayments	20	19
	3,045	19

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.6.18	30.6.17
	£	£
Trade Creditors	2	(1)
Social security and other taxes	4,942	3,172
Pension fund	331	-
Accrued expenses	5,340	1,060
	10,615	4,231

13. MOVEMENT IN FUNDS

	At 1.7.17	Net movement in funds	At 30.6.18
	£	£	£
UNRESTRICTED FUNDS			
Unrestricted Fund	7,538	393,138	400,676
RESTRICTED FUNDS			
Restricted Fund	108,845	(30,249)	78,596
TOTAL FUNDS			
	116,383	362,889	479,272

Comparatives for movement in funds

	At 1.7.17	Net movement in funds	At 30.6.18
	£	£	£
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

Financial Statements

Notes to the financial statements for the year ended 30 June 2018

13. MOVEMENT IN FUNDS (continued)

Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	2018 Total	Restated at 30.06.17
Tangible fixed assets	£ 4,313	£ 3,267	£ 7,580	£ 2,770
Current Assets	397,946	81,336	479,282	117,844
Creditors due within 1 year	(1,583)	(4,686)	(6,269)	(4,231)
TOTAL FUNDS	400,676	79,917	480,593	116,383

14. RELATED PARTY DISCLOSURES

During the year, under a legal obligation, the charity received a donation of £2,078 from its wholly owned subsidiary YGAM Innovation Ltd which was their profit from the year end 30/06/2017.

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

	30.6.18	As restated 30.6.17
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	2	1
Donations	749,236	383,100
	749,238	383,101
Total incoming resources	749,238	383,101
EXPENDITURE		
Raising donations and legacies		
Wages	22,041	11,305
Charitable activities		
Wages	86,874	63,559
Social security	7,704	978
Pensions	357	-
Insurance	620	636
Telephone	5,189	3,376
Postage and stationery	7,977	5,649
Workshop consultancy	65,449	86,416
Travelling	24,732	14,576
Hotels and subsistence	6,684	4,453
Use of meeting and training rooms	11,645	-
Training costs	587	190
Resource design	20,544	52,670
Subscriptions	618	235
Refreshments	849	2,162
Marketing materials	22,401	58,699
Certification	4,116	-
Recruitment	7,517	-
Accountancy	5,647	2,445
Bank charges	28	174
Sundry expenses	27	372
Admin expenses	935	854
Web hosting	1,010	659
Evaluation	57,200	-
Printed materials and resource	3,000	-
Legal Costs	3,500	-
Computer and IT Supplies	2,590	3,881
Clothing Costs	-	498
Donations	-	220
Accreditation	11,258	1,510
Computer equipment	2,070	921
	361,178	305,132

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

	30.6.18	As restated 30.6.17
	£	£
SUPPORT COSTS		
Finance		
Bank Charges	130	-
Governance Costs		
Auditors' remuneration for non audit work	3,000	-
TOTAL RESOURCES EXPENDED	386,349	316,437
NET INCOME	362,889	66,664

Challenges: 1.1-1.5 Why People Gamble

YCAM 2hr Curriculum & Challenges

Topic 2.5 Probability & Luck

Challenge 1.1

As a group create and develop a short Awareness Project around the theme of 'Why People Gamble' with a focus on your own centre, school or college. Create publicity materials or a short video to show your work.

Skill set:
Leadership & Teamwork

English National Curriculum
Links:
PSHE, English Language, IT

Challenge 1.2

Find out about the reasons behind why people gamble. Research or carry out interviews to provide information and create learning materials which help share your findings.

Skill set:
Learning & Sharing

English National Curriculum
Links:
PSHE, English

Challenge 1.3

Create a leaflet, which focuses on why people gamble. You could look at different areas of gambling and/or gaming. Provide information, which will inform, educate and safeguard young people with respect to this.

Skill set:
Research & Presentation

English National Curriculum
Links:
PSHE, Mathematics, English

Challenge 1.4

Design a questionnaire to find out why some young people begin gambling and whether it is a significant issue in centres, school or college. Collect data and statistics and prepare a written or spoken report on your findings.

Challenge 1.5

Following some preparation on the subject, discuss how and why some young people become involved in gambling. Produce a wall display to share your findings.

Challenge 2.1

Using probability and luck, create a game that can be played by two people. The game must have a clear set of rules and a way of keeping score.

Challenge 2.2

Using probability and luck, create a game that can be played by two people. The game must have a clear set of rules and a way of keeping score.

Challenge 2.3

Using probability and luck, create a game that can be played by two people. The game must have a clear set of rules and a way of keeping score.

