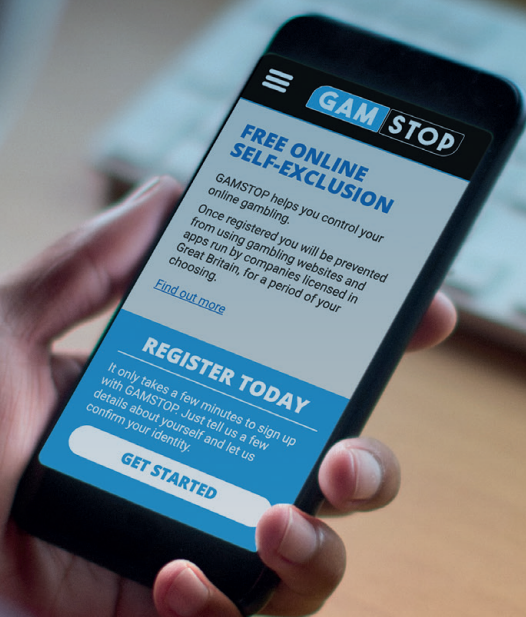


# Annual Report and Accounts

**GAM STOP**

31 December 2021



The National Online Self  
Exclusion Scheme Limited  
(a Company Limited by Guarantee)

[gamstop.co.uk](https://gamstop.co.uk)

We help to safeguard  
people from the harms  
of gambling addiction



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## GAMSTOP Board

Jenny Watson CBE (Chair)  
Kevin Beerling (Senior Independent Director)  
Jo Watts  
Simon Reynolds  
Mike Dixon

## Registered Office:

3 Greengate, Cardale Park,  
Harrogate, HG3 1GY

## Contact Centre

helpdesk@gamstop.co.uk  
media@gamstop.co.uk

## Registered Number:

10504973

## CEO

Fiona Palmer

The National Online Self Exclusion Scheme Limited (Company Limited by Guarantee) trades as GAMSTOP. It is a not for profit organisation set up to design, introduce and run a national online self-exclusion scheme.

## Introduction

# Statement from the Chair

Welcome to the third Annual Review of The National Online Self Exclusion Scheme, which sees GAMSTOP entering its fifth year of operation.

During another tumultuous year of COVID-19 restrictions, we saw a 28% annual increase in registrations. It is safe to assume that the need for online gambling self-exclusion is greater than ever and that our work to drive awareness and make it easier for people to join the scheme is having a positive impact.

2021 was the first full year of GAMSTOP running as a mandatory service with all UK licensed operators integrated, extending our reach and enabling people to exclude themselves from all GB licensed online gambling sites. Our relationship with the Gambling Commission remains strong and collaborative and we are both committed to enabling all operators to integrate easily and fully, ensuring that the UK has a first-class self-exclusion scheme for those who may need it.

Perhaps the most significant piece of work of the year was the first evaluation of GAMSTOP. This enabled us to understand more about the people who have registered with us and how effective the scheme has been for them, at a time when they may be particularly vulnerable. I am delighted to report that the independent evaluation carried out by Sonnet Advisory was overwhelmingly positive. We are meeting the needs of our consumers and more than 80% say that the scheme is effective.

We have learnt more about the cross section of people registering with GAMSTOP and, as a result, some important changes have been made. One of these involved working more closely with other support organisations to ensure that consumers can benefit from the most integrated journey possible.

We are particularly proud to be part of the TalkBanStop collaboration which has been re-commissioned for a second year in 2022. This important partnership brings together the practical tools of GAMSTOP, Gamban and bank blocks, along with support via GamCare and The National Gambling Helpline. The initiative is being independently evaluated by Ipsos MORI and we hope to build on its successes during the year to come.

In addition, at the end of 2021, working with YGAM and the RecoverMe app, we commissioned research into student gambling. This helped form the basis for a joint student roadshow which began in early 2022. We know that GAMSTOP can provide a vital tool for young people which can prevent them from experiencing gambling related harm and I'm pleased that we were able to work in partnership on this initiative.

Once again, I am struck by the enormous amount of work carried out by the small operational team, led so ably by Fiona Palmer and I am grateful for their hard work and commitment during another challenging year.

In September 2021 I was pleased to welcome Simon Reynolds to the board as a new non-executive director after an open recruitment process. He brings a wealth of experience and insight from the perspective of businesses who must integrate with the GAMSTOP scheme.

In November 2021 GAMSTOP reached a quarter of a million registered users. As we look forward to the next year of operation, during which we expect to see a white paper on gambling reform, we will continue to build on the success of the service so far, and I hope we will continue to extend our partnership work, including with other self-exclusion schemes. In everything we do, we have at our heart those who use our service, who have taken the difficult and courageous step to tackle the impact that gambling related harm has had on their lives. We aim always to be worthy of their trust.



Jenny Watson CBE

## Our Purpose

**We help to safeguard people from the harms of gambling addiction**

“

**I no longer wake up thinking about how much I won or lost the night before. I no longer have to worry about bills getting paid or loved ones being affected by addiction**

— GAMSTOP service user

## Our Vision

**To be an effective and trusted national gambling self-exclusion service: valued by users, actively promoted by key stakeholders and independent from the industry**

## Our Values



**Open**

We are transparent about what we do and how we do things, building trust with each other and our stakeholders to achieve more.



**Collaborative**

We connect and collaborate internally and externally, creating strong relationships with our users and stakeholders.



**Integrity**

We always strive to do the right thing for our users and stakeholders, building confidence in our organisation and our people.



**Progressive**

We are bold, challenging the status quo, ourselves and each other. We embrace change and strive to continuously improve.



## Review of 2021

# Operational Overview

We have had another inspiring and productive year as we settled into a more hybrid way of working between office and home during 2021. Lockdowns, bouts of COVID amongst a relatively small team, and the upcoming Gambling Act Review have all added their complexities, but the team performed outstandingly, and I am proud of them all.

As anticipated in my last review, 2021 saw a sharp increase in registrations as people returned to a more normal way of life. The figures reveal that the second half of the year saw a 32% year-on-year increase, bringing total registrations to 257,000 by the end of 2021. The number of women registering has continued to grow and now accounts for more than 75,000 registrants. Over the year, men made up 70% of registrants and 43% of those were aged between 25 and 34.

The lockdowns did not stop us from growing our team. By the end of the year, we had filled all the positions outlined in our strategic plan and I am confident that we are well set up for the future.

Operationally, we had three main areas of focus: enhanced security; robust evaluation; and greater collaboration.

### Security

We made important improvements to the consumer journey and registration process in 2021, introducing an FAQ section to our website, and integrating facial recognition software in June. This has given people an alternative way to verify their identity, alongside answering third party identity questions. With both methods now available we have seen 89% of consumers registering without any assistance from our team, up from 68% previously.

We have moved a step closer to our ambition of achieving full ISO27001 accreditation and, by the end of the year, had successfully passed the first part of the Cyber Essential certification. Information security continues to be integral to our operational output.

### Evaluation

2021 has seen us make great strides in further understanding our consumers. The independent evaluation not only validated the effectiveness of the scheme, but also provided us with great insight into their backgrounds and attitudes. Our team can now use this data to further assist our understanding of how people are using GAMSTOP.

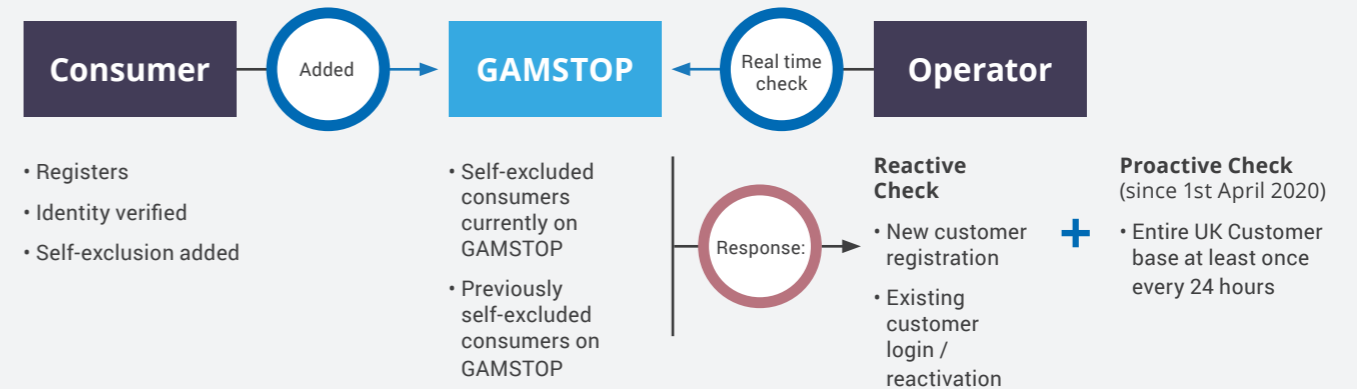
In 2022, we plan to increase our understanding of how people interact with our service, which will help us further improve their consumer experience.

## What is GAMSTOP?

GAMSTOP is a free service available to all consumers resident within the United Kingdom. Users choose to exclude themselves from all online gambling sites licensed in Great Britain for a specified period and, once that minimum period has elapsed, they remain self-excluded unless

they return to GAMSTOP to ask to be removed and successfully complete the process to end their self-exclusion.

Anyone who is identified as having an active self-exclusion on GAMSTOP is immediately blocked from being able to gamble by the operator.



### Collaboration

The warm transfer service to the National Gambling helpline, which we offer our callers, is being used more frequently and our partnership with GamCare on the TalkBanStop project has been a welcome collaboration.

We held another well-attended Operator webinar in September 2021, focusing on improvements to the consumer journey, and we hope to hold an in-person workshop in 2022.

Our vision remains to make it easier for consumers to exclude themselves from all forms of gambling if they want to. During next year we will play our part to help achieve this vision.

As we end 2021, I can confidently say that we are in a strong, possibly unique position, to help further protect consumers in 2022 and beyond.



Fiona Palmer, CEO

## Evaluation Summary

### Overview

**3,300** GAMSTOP registrants responded to a demographic survey **1,700** went on to fill out in depth effectiveness and impact surveys **41** detailed interviews took place across 6 defined archetypes

#### Effectively meeting the needs of consumers


For all genders and ages



 Over 80% report they feel safer from gambling-related harm

 Consumers report significant improvements to wellbeing



 Over 80% have stopped or reduced all gambling activity since registration


#### Users


**62%** live in households with no children

- Wide range of incomes
- Broad cross-section of age groups

User ethnicity mix in line with population  but not representative of gamblers

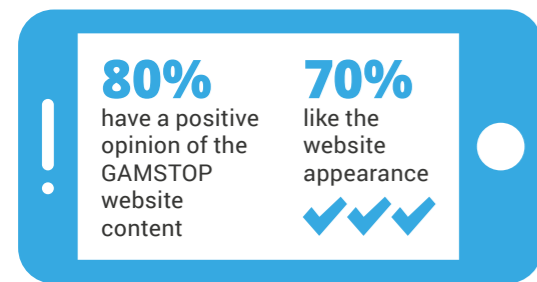
#### Why are they registering?

 Gambling was having negative effects on wellbeing and concerns about the amount of time being spent gambling

Financial losses are a significant issue for most consumers 


#### Consumer experience

The majority rated the registration process as easy



ONLY **63%** of people used the site to access further support

#### Consumer objectives

Majority want to stop gambling altogether 

**70%** said GAMSTOP is effective across all intended uses

**13%** wanted to use GAMSTOP for a short break

OVER **40%** wanted longer exclusion options

#### support


**61%**



had not used any support service other than GAMSTOP

Those who did access other specialist support tended to do so before registration

#### Improvements to wellbeing

 **76%** improvement in control of household finances

 **60%** improvement in their ability to focus at work

 **82%** had stopped or reduced gambling

 **84%** feel safer from gambling-related harm

 **70%** improvement in mental wellbeing

#### Covid-19 Impact









**34%** said that they experienced adverse effects during lockdowns e.g. temptation



**70%** of people who responded to the survey had registered since Feb 2020

#### Recommendations

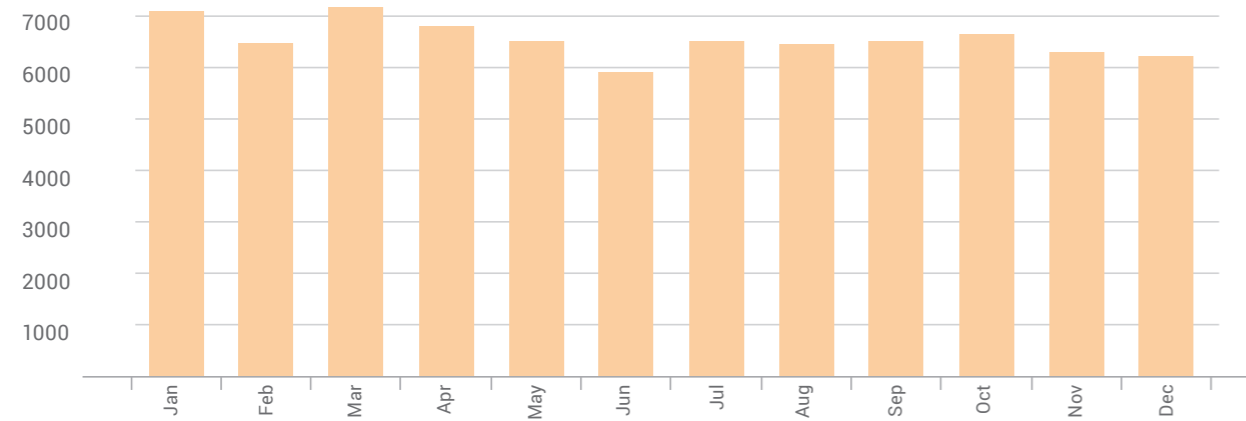
-  Introduce a broader range of exclusion periods
-  Review GAMSTOP website to ensure content and appearance is as accessible as possible
-  Ensure GAMSTOP has the most prominent position possible on operator websites
-  Work more closely with other support organisations to ensure that consumers benefit from the most integrated recovery journey possible
-  Reach out to affected others
-  Conduct more research into unlicensed gambling websites and harmful effects of advertising

## Impact Assessment

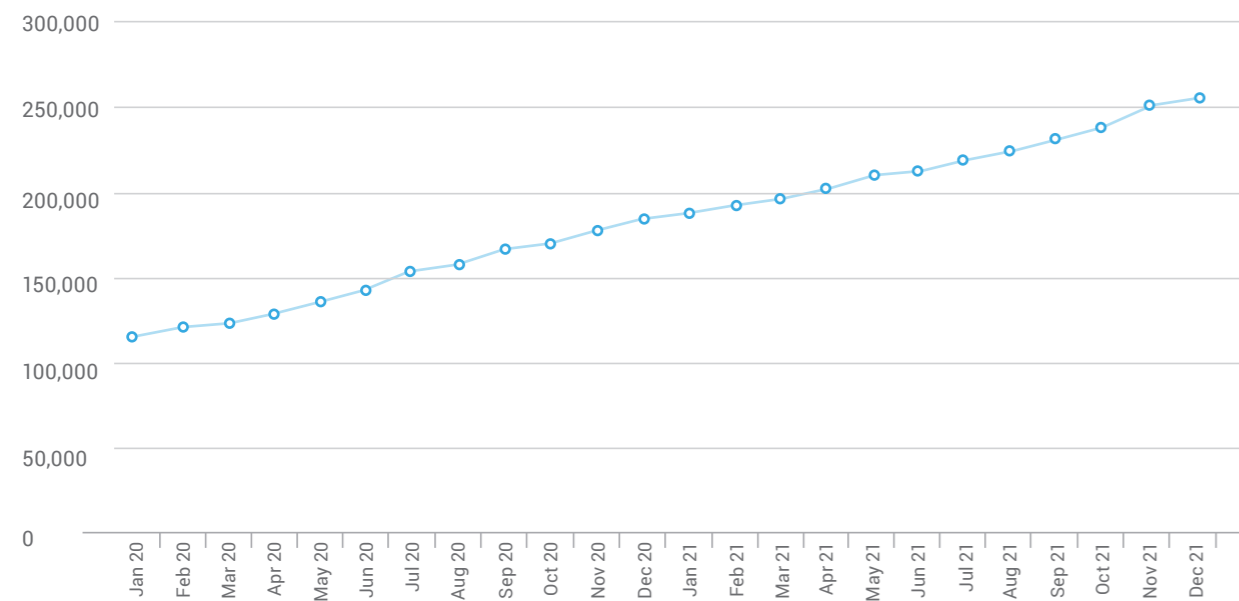
# Overview

2021 saw a significant surge in registrations, with a year-on-year increase of 27% overall. The demographic data was similar to previous years, with a small shift towards women and a marginally younger consumer base. A slightly lower percentage of people are choosing the 5 year exclusion, which is unsurprising given the initial surge in longer exclusions from people who had been waiting for a long-term national self-exclusion solution. Registration volumes are settling into a seasonal pattern, which aids forward planning.

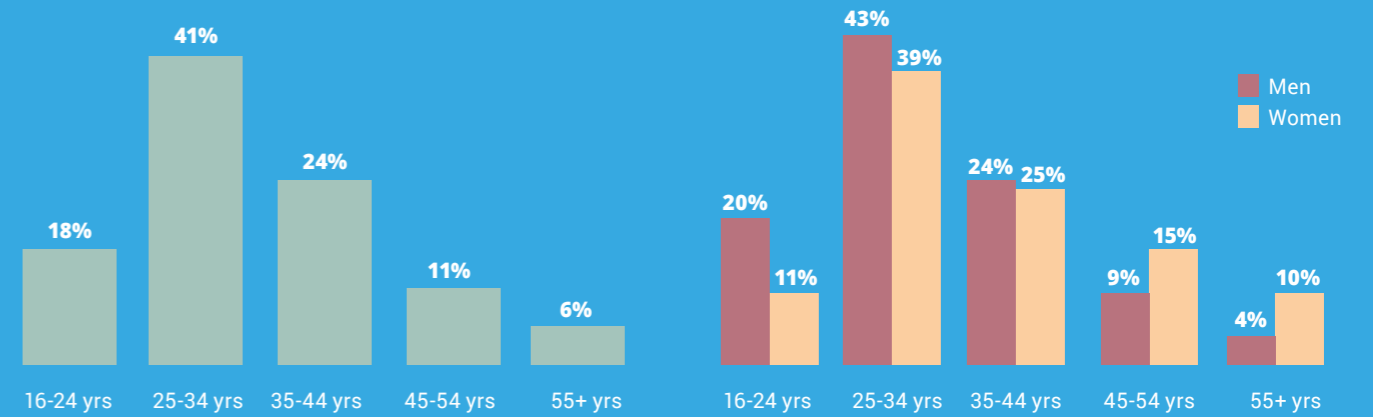
### GAMSTOP Total Monthly Registrations 2021



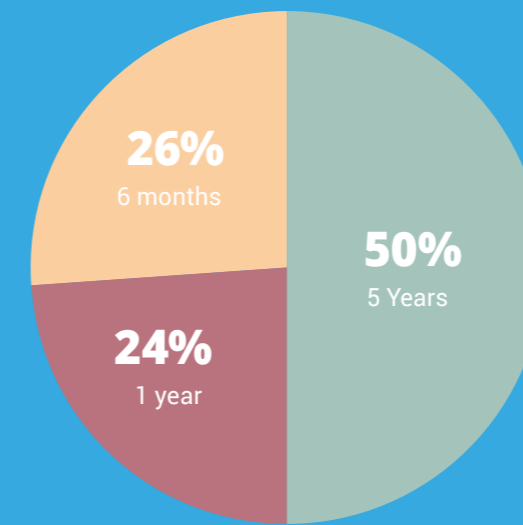
### GAMSTOP Cumulative Registrations to 31 Dec 2021



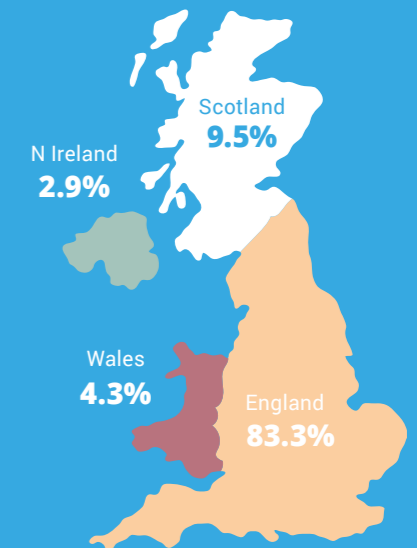
### Age profile of consumers at registration



### Exclusion period selected



### Total registrations by region



Note: Data sourced from GAMSTOP system, between 1 January to 31 December 2021

## Impact Assessment

# Case Study

**Bray Ash, 29 spent years as a student with a gambling addiction and is now studying to become a Mental Health Nurse hoping to use his experience to help others with mental health and addiction issues. He also volunteers as a Peer Supporter for the charity Betknowmore where he helps individuals who are struggling with their gambling.**

"I first started gambling when I was 8. When I turned 18, and was legally able to gamble, I opened my first online gambling account. It wasn't until I moved to university in Manchester that gambling began to slowly take over my life. Having spare time on my hands and access to more money than I'd ever had before was the perfect combination for gambling.

Within three months of going to university, I wasn't going to lectures or socialising. Whilst others went out and partied, I spent my time in my room, alone and isolated, gambling day and night. I only left my room to buy food and on the odd occasion, I would see a friend. My mental health rapidly declined. I had gone from someone who was always out, very sociable and active, to isolating myself, becoming depressed and anxious.

I left Manchester and transferred to a university in Leeds, wanting a fresh start. However, the gambling followed and was getting worse. I worked in the summer and by the end of my first term at university, all of that money and my student loan had gone, with the majority going on gambling. Despite going to a new university and city, the gambling did not stop.

Just before the start of my second term, I gambled my whole student loan away in 24 hours, leaving me with no money to live on for the term. This was one of the worst moments of my life. I didn't come out of my room for two days and experienced suicidal thoughts. Luckily, my parents helped me after I plucked up the courage to come clean to them. I finally entered rehab in 2018 and was able to fully address my gambling addiction.

GAMSTOP was not available when I was struggling but I wish it had been. Young people need free practical tools like GAMSTOP to put blocks in place before things get out of hand. I now want to support others who find themselves in a similar position and so volunteer with the fantastic charity, Betknowmore as a Peer Supporter."



“  
**Young people need free practical tools like GAMSTOP to put blocks in place before things get out of hand**



## Case Study

Louise began gambling at the age of 16, by buying scratch cards from her local shop and later transitioned to online gambling when she turned 18. She found herself suffering from a gambling addiction which was exacerbated by a difficult pregnancy. She is a firm believer that GAMSTOP was key to helping her to stop. She is now hoping to raise awareness of gambling-related harm in Scotland and the impact that it can have on people's lives, especially stay at home mums like herself.

"I started gambling when I turned 16. I bought scratch cards at the local shop and found the experience very exciting. I would constantly buy them in the hope of a big win, but this never came. When I was 18, a close friend won a large sum of money on a football bet and as a result, I thought that I could make some money in the same way, so I signed up for online gambling. It started with a few weekend accumulators on the football, but quickly extended to online slots. Before long I was spending at least £10-20 per day, if not more.

In 2018 I realised that I was suffering from a full-blown gambling addiction. I was spending at least 6 hours a day on my phone on the slots. Any moment that I had to myself was spent gambling, whether it was my lunch breaks or even commuting. In May 2018 I found out that I was expecting my first child. Unfortunately, I suffered from a difficult pregnancy with numerous health problems resulting in me being put on bed rest for over 4 months. I found myself becoming increasingly bored and I was looking for something to do. I fell deeper into my addiction, even going as far as borrowing money from my family and taking out payday loans.

Around this time my partner began to ask questions about where my money was going. I was so afraid to reveal my addiction so I hid my bank statements from him as I was worried that he would hate me if he discovered the truth. After the birth of my child, I spent my days sitting at home gambling for hours, I spent over 50% of my maternity pay on gambling. I was in a downwards spiral and began to fall into a pit of depression and anxiety, something I still struggle with to this day.

In late 2019 I put myself on GAMSTOP in the hope that I would be able to control my addiction. I soon discovered that my partner held accounts on William Hill and The National Lottery and so I fell again into the habit of gambling as his accounts were not blocked by GAMSTOP. Eventually, in 2020 I confided in my partner about my gambling and we came up with a solution together. My partner also signed up to GAMSTOP so that I could no longer use his accounts, this was the best thing we ever did. By this point, I had lost about £25,000 over several years, but I finally felt free from gambling as I knew that I could not access any online gambling accounts.

I would say that the biggest lesson that I've learned from my experiences as a problem gambler is to not keep it quiet, be confident to speak out and get the help that you need before it's too late."

“

**I would say that the biggest lesson that I've learned from my experiences as a problem gambler is to not keep it quiet, be confident to speak out and get the help that you need before it's too late**





## Corporate Governance

The Board of Directors provide challenge and expertise in key areas to support the operational team. This, in turn, ensures that the scheme is well placed to develop and continue to grow.

“

**I have been three years free from gambling now and it's all down to making the first step by signing up with GAMSTOP**

– GAMSTOP service user



**Jenny Watson, CBE – Chair**

Jenny brings a wealth of experience in social responsibility projects and regulation in the public interest. A former Chair of the Electoral Commission, she is currently Chair of a social purpose business, The House of St Barnabas as well as a non-executive director at the Reclaim Fund Ltd.



**Dr Jo Watts**

Jo is a specialist within the data and analytics sector, having spent much of the last 20 years working in data-related roles within financial services. She now runs a data solutions company, Effini, supporting SME's, charities and startups to drive growth through the effective use of their data. Her insight and experience provide the technical operational team with a strong independent input and challenge.



**Kevin Beerling FCA\***

Kevin has a strong financial and commercial background with over 20 years board level experience, most recently as Group Finance Director of the Prospects Group. His wider Board level responsibilities have included legal services, risk management and HR. Kevin is also non-executive Chairman of 3BM Ltd, an employee owned company.

*\*Senior Independent Director*



**Simon Reynolds**

Simon is the most recent Operator Board Director, replacing Roger Parkes in September 2021. Simon joins the board with over 30 years' experience of compliance and regulatory affairs within the gambling industry, most recently as Chief Compliance Officer at Buzz Bingo and before that UK Compliance Director for the Entain Group. Simon brings knowledge and experience of Safer Gambling related policies and procedures from the industry and across all sectors within it.



**Mike Dixon**

Mike Dixon is the CEO of the Liberal Democrats having previously been the Chief Executive of Addaction and the Assistant Chief Executive of Citizens Advice. His depth of experience within the voluntary sector brings focus on the needs of the GAMSTOP service users.

## Directors' Report

The directors present their report and the financial statements of the company for the year ended 31 December 2021.

### Directors

The directors who served the company during the year were as follows:

Ms J Watson CBE  
Dr J Watts  
Mr K M Beerling  
Mr R Parkes (Resigned 28 September 2021)  
Mr M Dixon  
Mr S Reynolds (Appointed 28 September 2021)

### Directors' responsibilities statement

The directors are responsible for preparing the directors' report and the financial statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and the profit or loss of the company for that period.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Auditor

Each of the persons who is a director at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the company's auditor is unaware; and
- they have taken all steps that they ought to have taken as a director to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

### Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

This report was approved by the board of directors on 14 June 2022 and signed on behalf of the board by:

Ms J Watson CBE  
Chair

Registered office:  
3 Greengate  
Cardale Park  
Harrogate  
England  
HG3 1GY



# Independent Auditor's Report to the Members

## Opinion

We have audited the financial statements of The National Online Self Exclusion Scheme Limited (the 'company') for the year ended 31 December 2021 which comprise the statement of income and retained earnings, statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2021 and of its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

## Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

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

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

- Enquiry of management around actual and potential litigation and claims;
- Enquiry of entity staff in compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Use of our report

This report is made solely to the company's members, as a body, in accordance with chapter 3 of part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Andrew Wild BA FCA (Senior Statutory Auditor)

For and on behalf of  
TLP Consulting Limited  
Chartered Accountants & Statutory Auditor  
3 Greengate  
Cardale Park  
Harrogate  
HG3 1GY

14 June 2022



**The National Online Self Exclusion Scheme Limited  
Annual Report and Accounts**

## Statement of Income and Retained Earnings

For the year ended 31 December 2021

	2021	2020
Note	£	£
<b>Turnover</b>	<b>5,041,663</b>	4,791,886
Cost of sales	<b>(2,178,406)</b>	(1,753,269)
<b>Gross profit</b>	<b>2,863,257</b>	3,038,617
Administrative expenses	<b>(2,863,671)</b>	(3,038,698)
<b>Operating loss</b>	<b>(414)</b>	(81)
Other interest receivable and similar income	<b>414</b>	81
<b>Profit before taxation</b>	6	–
Tax on profit	–	–
<b>Result for the financial year and total comprehensive income</b>	–	–
<b>Retained earnings at the start of the year</b>	–	–

All the activities of the company are from continuing operations.

The notes on pages 28 to 33 form part of these financial statements

**The National Online Self Exclusion Scheme Limited  
Annual Report and Accounts**

## Statement of Financial Position

As at 31 December 2021

	2021	2020
Note	£	£
<b>Fixed assets</b>		
Intangible assets	7 <b>1,904,881</b>	2,508,772
Tangible assets	8 <b>31,113</b>	13,314
	<b>1,935,994</b>	2,522,086
<b>Current assets</b>		
Debtors	9 <b>279,453</b>	237,364
Cash at bank and in hand	<b>2,840,624</b>	2,364,941
	<b>3,120,077</b>	2,602,305
<b>Creditors: amounts falling due within one year</b>	10 <b>(5,056,071)</b>	(4,309,391)
<b>Net current liabilities</b>	<b>(1,935,994)</b>	(1,707,086)
<b>Total assets less current liabilities</b>	–	815,000
<b>Creditors: amounts falling due after more than one year</b>	11	(815,000)
<b>Net assets</b>	–	–

The notes on pages 28 to 33 form part of these financial statements

**The National Online Self Exclusion Scheme Limited  
Annual Report and Accounts**

## **Statement of Financial Position**

As at 31 December 2021

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with Section 1A of FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

These financial statements were approved by the board of directors and authorised for issue on 14 June 2022, and are signed on behalf of the board by:

Ms J Watson CBE  
Chair  
Company registration number: 10504973

The notes on pages 28 to 33 form part of these financial statements

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**It only took  
registering with  
GAMSTOP for me  
to fully cut it off**

– GAMSTOP service user



## Notes to the Financial Statements

Year ended 31 December 2021

### 1. General information

The company is a private company limited by guarantee, registered in England and Wales. The address of the registered office is 3 Greengate, Cardale Park, Harrogate, HG3 1GY, England.

### 2. Statement of compliance

These financial statements have been prepared in compliance with Section 1A of FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through profit or loss.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

The Directors confirm that, after reviewing expenditure commitments, expected cash flows and borrowing facilities, they have a reasonable expectation that the company has adequate resources to continue in operational existence for the next financial year and the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

#### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### Revenue recognition

Revenue is recognised to the extent the company has rendered services under an agreement, the amount of revenue can be measured reliably and it is probable that the economic benefits associated with the transaction will flow to the company. Revenue is measured at the fair value of the consideration receivable, exclusive of sales taxes and discounts.

The company principally obtains revenue from providing operators access to its online database, for which it charges a one off registration fee and an annual licence (access) fee. Revenue from registration fees are recognised at the time of receipt. Revenue from annual licences is deferred and recognised over the period in which services are expected to be provided to the customer.

#### Income tax

Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

#### Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

#### Intangible assets

Intangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated amortisation and impairment losses. Any intangible assets carried at revalued amounts, are recorded at the fair value at the date of revaluation, as determined by reference to an active market, less any subsequent accumulated amortisation and subsequent accumulated impairment losses.

Intangible assets acquired as part of a business combination are only recognised separately from goodwill when they arise from contractual or other legal rights, are separable, the expected future economic benefits are probable and the cost or value can be measured reliably.

#### Amortisation

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Software - 3 years Straight line

If there is an indication that there has been a significant change in amortisation rate, useful life or residual value of an intangible asset, the amortisation is revised prospectively to reflect the new estimates.

## Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other comprehensive income and accumulated in equity, except to the extent it reverses a revaluation decrease of the same asset previously recognised in profit or loss. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other comprehensive income to the extent of any previously recognised revaluation increase accumulated in equity in respect of that asset. Where a revaluation decrease exceeds the accumulated revaluation gains accumulated in equity in respect of that asset, the excess shall be recognised in profit or loss.

### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment - 20% reducing balance

## Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the company are assigned to those units.

## Financial instruments

A financial asset or a financial liability is recognised only when the company becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the transaction price, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Debt instruments are subsequently measured at amortised cost.

Where investments in non-convertible preference shares and non-puttable ordinary shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in profit or loss. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in profit or loss, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised in profit or loss immediately.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised in profit or loss immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as a finance cost in profit or loss in the period in which it arises.

### 4. Company limited by guarantee

The company is limited by guarantee of members and does not have a share capital. The liability of members is limited to £1.

### 5. Employee numbers

The average number of persons employed by the company during the year amounted to 12 (2020:8).



## 6. Profit before taxation

Profit before taxation is stated after charging:

	2021	2020
	£	£
Amortisation of intangible assets	1,713,902	1,923,396
Depreciation of tangible assets	5,722	2,698

## 7. Intangible assets

### Cost

	Software £
At 1 January 2021	6,399,667
Additions	1,110,011
Disposals	(2,790,437)

### At 31 December 2021

4,719,241

### Amortisation

At 1 January 2021	3,890,895
Charge for the year	1,713,902
Disposals	(2,790,437)

### At 31 December 2021

2,814,360

### Carrying amount

At 31 December 2021 1,904,881

At 31 December 2020 2,508,772

## 8. Tangible assets

### Cost

	Equipment £
At 1 January 2021	19,802
Additions	23,521

### At 31 December 2021

43,323

### Depreciation

At 1 January 2021	6,488
Charge for the year	5,722

### At 31 December 2021

12,210

### Carrying amount

At 31 December 2021 31,113

At 31 December 2020 13,314

## 9. Debtors

	2021	2020
	£	£
Trade debtors	3,402	2,685
Prepayments and accrued income	104,619	47,378
Other debtors	171,432	187,301

279,453 237,364

## 10. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	55,530	121,036
Accruals and deferred income	4,138,008	3,343,695
Social security and other taxes	39,923	26,680
Other creditors	822,610	817,980

5,056,071 4,309,391

## 11. Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Other creditors	-	815,000

## 12. Operating leases

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Not later than 1 year	11,348	8,729

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**I had it bad with gambling.  
Joining GAMSTOP was the  
best decision I ever made**

– *GAMSTOP service user*

**GAMSTOP**

Registered Address:  
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