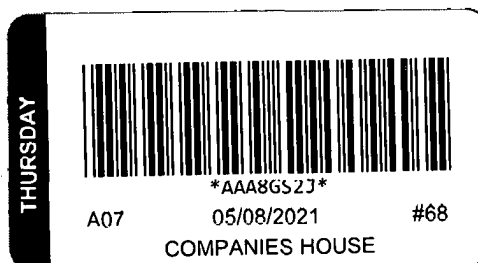
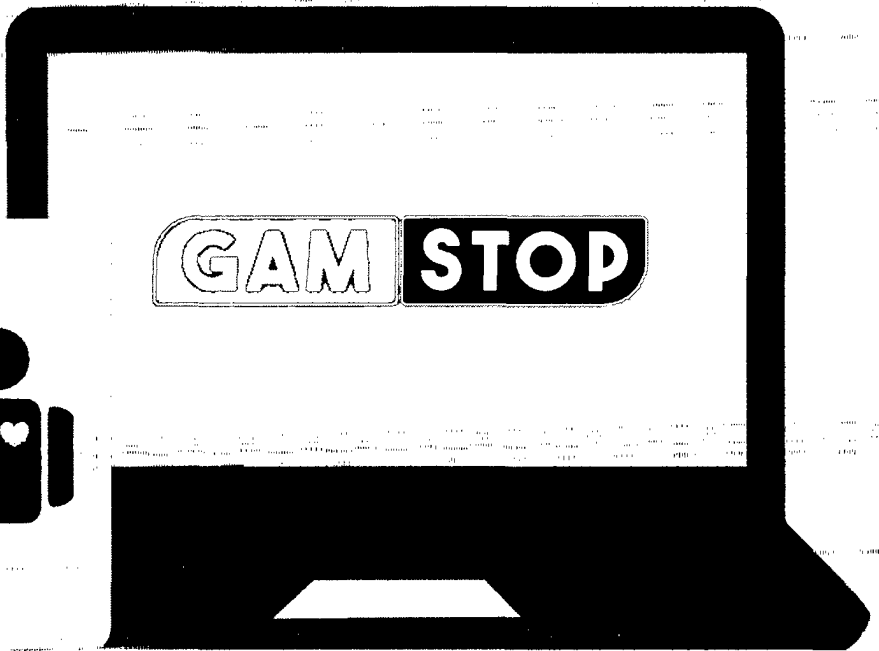
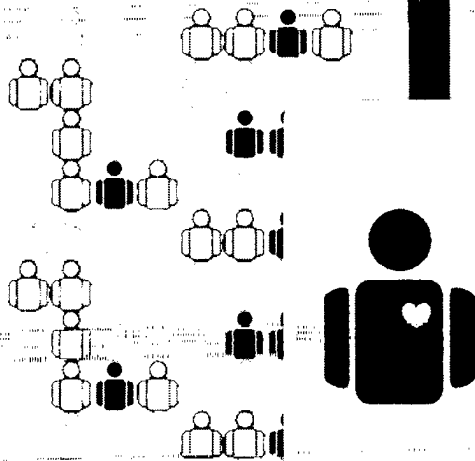


# Annual Report and Accounts

31 December 2020



The National Online Self  
Exclusion Scheme Limited  
(a Company Limited by Guarantee)  
[gamstop.co.uk](http://gamstop.co.uk)

We help to safeguard  
people from the harms  
of gambling addiction



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**GAMSTOP Board**  
**Jenny Watson CBE (Chair)**  
**Jo Watts**  
**Kevin Beerling**  
**Roger Parkes**  
**Mike Dixon**

**Registered Office:**  
**3 Greengate, Cardale Park,**  
**Harrogate, HG3 1GY**

**Registered Number:**  
**10504973**

**Contact Centre**  
**helpdesk@gamstop.co.uk**  
**media@gamstop.co.uk**

**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 GAMSTOP's second Annual Review, reflecting on a year which I am sure we all hope will never be repeated in terms of the broader context of the COVID 19 pandemic. We already knew how important our service was to so many people, but this year, with the only gambling outlet for most of the year being online, bringing temptation into people's homes through laptops and their pockets with mobile phones, GAMSTOP has provided an even more important lifeline for those who are taking steps to control their gambling.

2020 was a pivotal year for us. On March 31st we achieved our core strategic objective when it became a licensing condition for all operators which take business from British residents to integrate with our service, in addition to operating their own self-exclusion schemes. Since launching in 2018, we have focused on achieving this goal in order to better protect our users and I am delighted that the team's hard work, diligence and sheer determination has got us to this position, and that this integration work was carried out so smoothly despite coinciding with the first national lockdown.

The GAMSTOP Independent Non-Executive Directors have firmly established themselves within their core competencies and are committed to championing and challenging the relevant areas of operational activity. In September 2020, I was re-appointed as Chair for a further two years and am looking forward to continuing to lead the organisation at such an important time for the gambling sector with the possibility of new legislation following the review of the Gambling Act - which was certainly designed before our current digital age - and a growing understanding that there may be synergies between our service and other self-exclusion schemes.

We had previously given a commitment to a comprehensive evaluation of GAMSTOP and I expect that the results of this study due to take place during 2021 will make a significant contribution to our future work.

Not only will it help us ensure the scheme remains effective, but it will also inform the wider debate about problem gambling and the support that individuals need. We know that we form an important part of that, but we are not the only answer. With that in mind the Board has been pleased to see the joint work behind the TalkBanStop campaign and we look forward to more such initiatives in the future.

I would like to thank my fellow directors for their support for the organisation during a challenging year for us all, and our staff team, so ably led by Fiona Palmer, for all their hard work during the year and particularly the smooth adoption of remote working and continued high standards of delivery. All of us continue to be inspired, every day, by those who use our service and tell us how much it means to them. This year that testimony has had particular resonance. We aim to match their tenacity and courage with our own hard work to deliver continued improvements to our service in years to come.



*Jenny Watson CBE*

03

**GAM STOP**

## Our Purpose

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

“

**@gamstopuk1  
saved my life -  
I'm not even  
ashamed to say it**

— *GAMSTOP service user*

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

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04

**GAMSTOP**

## Our Vision

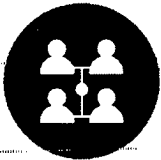
To be the effective and trusted national self-exclusion service: valued by users, actively promoted by key stakeholders and independent from the industry

## Our Values



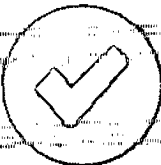
**Open**

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



**Connected**

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.



**Courageous**

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

## Review of 2020

# Operational Overview

**2020 was a transformative year on so many levels. As the UK locked down, gambling moved almost exclusively online; people found themselves at home, many of them furloughed with time on their hands, and we feared that anyone with a propensity to gamble heavily might find the temptation too great to resist. During this unprecedented year, we were all determined to provide the best service we could to support new and existing users.**

During the first lockdown, which lasted from March to May, we saw a spike in requests from GAMSTOP users to remove their self-exclusion early, although the terms of the scheme mean this is not allowed. During the second quarter of 2020 there was a slowdown in overall registrations. Whilst we cannot be certain why this happened, it is reasonable to speculate that it was a response to the unprecedented circumstances of the pandemic.

However, the final quarter of the year – especially December – saw a rapid growth in new registrations and many renewals of exclusions which had previously been removed. December alone saw a 31% year on year increase in new registrations and was the busiest month of the year overall.

The first lockdown coincided with a significant milestone for GAMSTOP: on 31st March 2020, it became a licensing condition for ALL operators taking business from British residents to integrate with the scheme. This was a key objective we had been working towards for the previous two years and marked the moment GAMSTOP become the UK's national online self-exclusion scheme.

Additionally, since 1st April 2020, all operators have been required to undertake an additional check of their entire customer base at least once every 24 hours. This ensured that customers registered with GAMSTOP would no longer receive direct marketing from any gambling site with whom they were registered.

Previously, operators were only required to check their existing customers when they logged in and checked new customers as they registered, but anyone who fell outside these categories was not identified as being on GAMSTOP and therefore continued to receive marketing material. These changes have given greater protection to vulnerable individuals, although there is still some way to go to protect GAMSTOP registered consumers from "acquisition marketing" and targeted social media advertising. We are working with the relevant stakeholders to make further changes where we can.

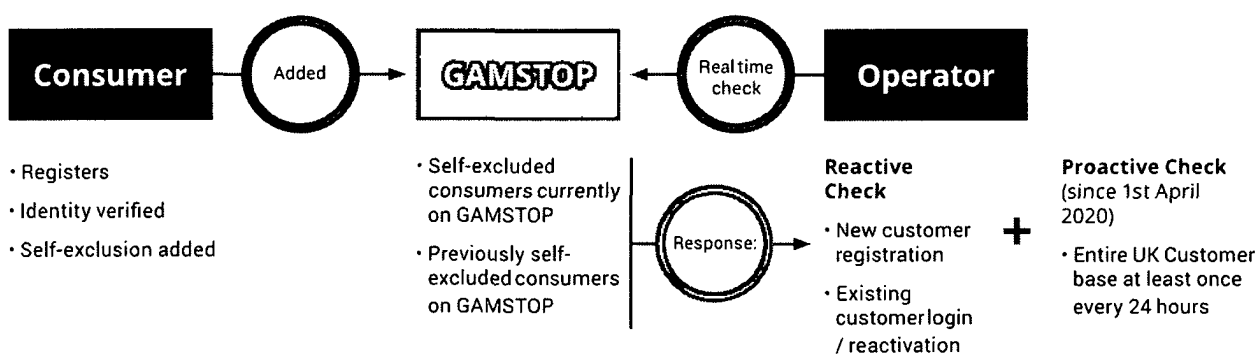
Since the middle of December 2020, anyone registering with GAMSTOP has been directed to the TalkBanStop campaign, which encourages a layered approach to practical tools and support. The three elements are: Talk to the National Gambling Helpline; Ban access to gambling sites by installing Gamban for free on up to 15 devices; Stop using gambling accounts or setting up new ones by registering with GAMSTOP.

## 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.



This supports our aim of ensuring that our registrants are encouraged to use other practical tools, such as blocking software and bank transactional blocks, as well as seeking free support to tackle the underlying issues they may have at the time they reach out to us. We believe in a collaborative approach and our helpdesk pioneered a "Warm Transfer" service to consumers, directing those who needed additional help and support to the National Gambling Helpline.

We continue to build good relationships with the Gambling Commission and other external stakeholders.

Our plans for 2021 include an enhancement to the ID verification process for consumers and a focused effort to raise awareness of GAMSTOP, ensuring that anyone who might benefit from self-exclusion knows that the service exists. We are excited to be undertaking our first ever large-scale evaluation of the scheme and this will, in turn, inform and shape our future objectives.

Ultimately, our vision is to make it easier for consumers to exclude themselves from all forms of gambling if they want to and we are working closely with the land-based schemes to ensure this becomes a reality.



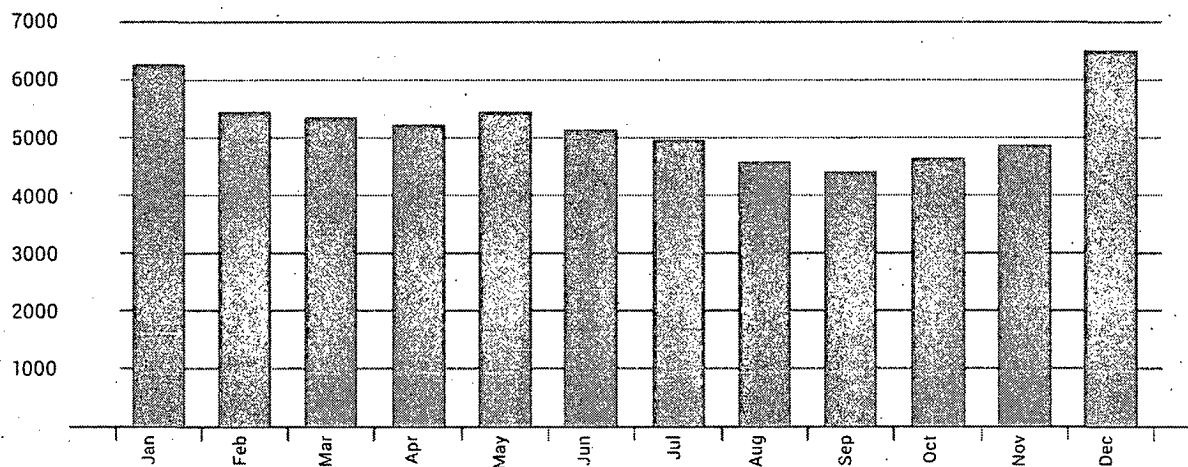
*Fiona Palmer, CEO*

## Impact Assessment

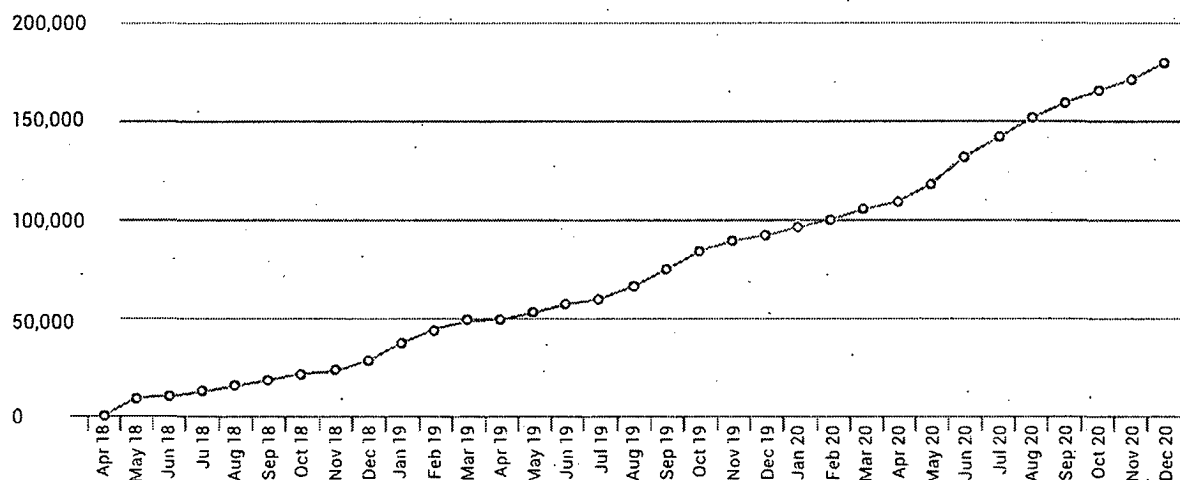
# Overview

GAMSTOP registrations continued to rise steadily during 2020, with total new registrations of 62,239 being only 9% lower than the previous year. The cumulative total registrations by the end of December 2020 was 178,047: which was a 53% increase than at year-end 2019. The registrations from each of the devolved nations have been split out in this year's report to ensure that awareness across each nation was relative to the population size. In 2020 women tended to be older than men when they registered with the scheme.

## GAMSTOP Total Monthly Registrations 2020

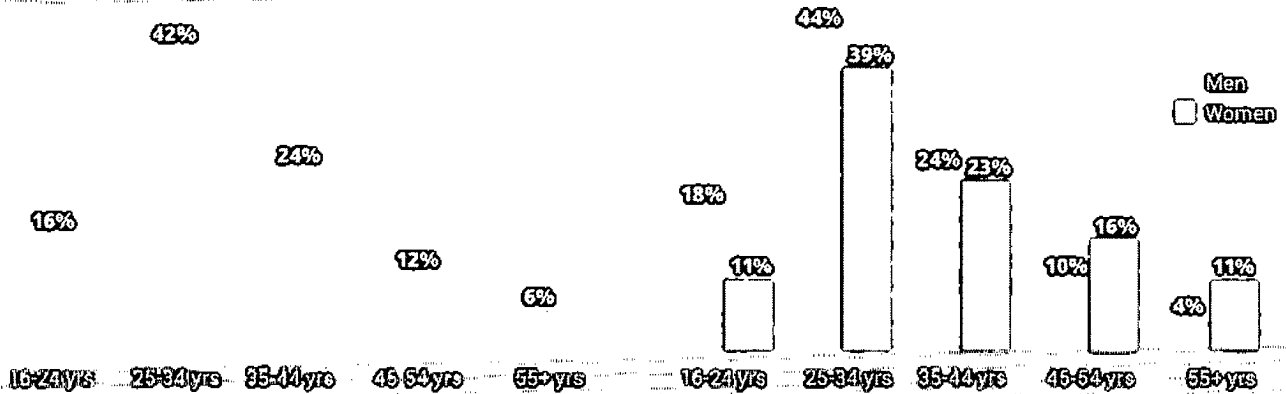


## GAMSTOP Cumulative Registrations to 31 Dec 2020





08

**GAMSTOP****Age profile of consumers at registration****62,239**

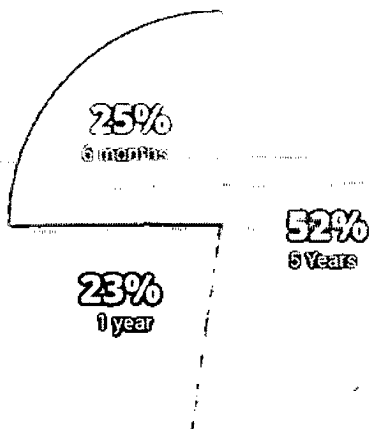
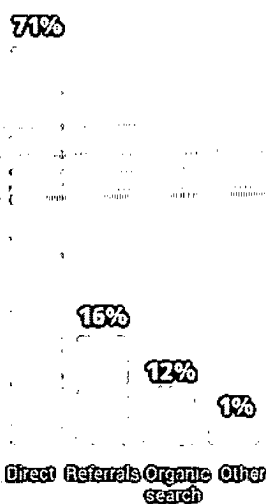
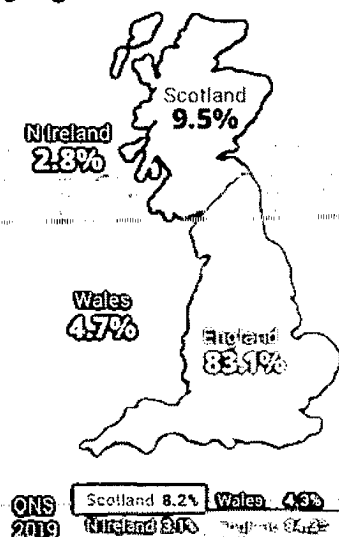
Total registrations during 2020

**165,077**

Active exclusions by 31 Dec 2020

**12,970**

Removed their registration during 2020

**Exclusion period selected****Source of traffic to the GAMSTOP website****Total registrations by region**

Note: Data sourced from GAMSTOP system / Google Analytics, between 1 January to 31 December 2020

## Impact Assessment

### Case Study

Along with her fiancé, James, mother-of-two Charlotte recently launched a programme to help couples who have been affected by gambling addiction. This was driven by their own experiences, as her partner James has struggled with gambling addiction at various points in his life. Here, Charlotte tells us about her experiences with gambling and GAMSTOP.

I still think about gambling addiction. I feel the anxieties and worries that it inflicts every day, and I probably always will. My fiancé's gambling addiction cost both of us more than money, and put a strain on our relationship. However, my story is one of recovery and optimism, and we are proof that there is a way back from the brink.

James told me on our second date that he had struggled with his gambling in the past, getting into debt. Looking back now, I didn't understand the implications of his previous addiction. Our relationship was off and on for months, until in February 2018, he invited me to move in with him.

Financially, nothing seemed out of the ordinary. We had always kept our money separate, agreed a budget, and kept bills in my name. James would transfer me his half, but after his first payday came and went, he hadn't put the money in my account.

Gambling didn't enter my mind at that point, but I did feel anxious. He came up with excuses, saying he'd lost his bank card or couldn't access his online account. On the morning of 9th March, I received a notification to say our food order had been cancelled due to lack of available funds.

James didn't come home that night. It wasn't until the next morning that he rang me from a payphone, he had sold his phone in desperation after losing all of his money.

When his dad brought him home, he couldn't look me in the eye. He kept saying sorry, and as he was too scared to face me and tell the truth he had spent the night walking around in the rain. I was angry, and wanted to shout, but the feelings that were more prominent were how much I loved him and wanted to help him.

He returned to Gamblers Anonymous, to talk about his addiction, while he also handed over his bank cards to me. We excluded him from all gambling sites through GAMSTOP, and that blanket ban gave both of us peace of mind. It can be incredibly anxious for both an affected other and an addict, and knowing GAMSTOP blocks access is crucial in helping keep that anxiety at bay. People focus on the money, but it is the emotional and mental impacts of addiction that are most debilitating. It took time to build trust again, but we are so glad we persevered.



“

**It can be incredibly  
anxious for both an  
affected other and an  
addict, and knowing  
GAMSTOP blocks  
access is crucial in  
helping keep that  
anxiety at bay.**

## Impact Assessment

### Case Study

**Stacey Goodwin, 28, spent 8 years addicted to gambling and is now committed to raising awareness of the number of women like herself who have struggled with gambling in silence. She has written a memoir called *The Girl Gambler* and spends much of her spare time highlighting the issues of problematic gambling via TikTok. Stacey is one of over 50,000 women registered with GAMSTOP.**

I first started gambling aged 18, after securing a part time job in a bookmaker. This nearness to gambling on a daily basis resulted in me starting gambling on fixed odds betting terminals (FOBT) machines and buying scratch cards. This started what would become a full-blown gambling addiction and it wasn't long before I moved onto online gambling.

Typically, I would have to wait until payday to gamble, because I found myself gambling away most of my entire month's or week's wages in a single day. I would have to wait until I had money again to gamble. However, on the few occasions that I was lucky with my bets, I would gamble any day I had money. I was incapable of controlling myself or my thoughts when I did have access to money.

I cannot be certain exactly how much I've lost but I know it's in the 100's of thousands. I lost every penny of my wages for 8 years. If ever I did win on gambling that would be gambled again immediately and I got myself into huge debt.

This addiction and the accompanying loneliness left me feeling like I genuinely didn't want to live anymore, and I isolated myself as much as possible from the world. After a number of attempts to take my own life, and losing a huge amount of money, I realised that my addiction wasn't solely about money.



It didn't matter how much I won, it would never relieve the urge to gamble. I knew then that the problem was in my own mind and that was what I needed to get to the bottom of.

Throughout my addiction, I tried a number of different things to get better. I went to my doctors, but they told me to refer myself for counselling but to not put down "gambling addiction" on the form as they didn't deal with it! Following that, I tried Gamblers Anonymous and whilst they were brilliant, I didn't feel comfortable sat in a room full of older men when I was still a very young girl.

Eventually, while looking for residential rehab online I came across the Gordon Moody clinic.

It's been just over 2 years now that I've been in recovery and it's the greatest accomplishment of my life so far. It's amazing! I finally feel free again and I no longer walk around carrying around the guilt and shame that haunted me every day.

It's crucial to know that there is support out there. I believed wholeheartedly that my addiction had gone on for too long and there was nothing that could help me. That I had gone past the point of no return. But I was wrong!

Support is out there in so many forms, whether that's clinics like Gordon Moody, selfexclusion systems like GAMSTOP, or counselling services through Gamblers Anonymous, there are people ready and willing to help protect you from gambling addiction.

“

It's been just over 2 years now that I've been in recovery and it's the greatest accomplishment of my life so far.

13

**GAM STOP**

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

# 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 signed up to GAMSTOP  
over a year ago and it's been  
a big help. I'm much more  
financially stable and feel  
so much better

— GAMSTOP service user

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

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**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 the Chair of a social purpose business, The House of St. Barnabas as well as a member of the board of the Financial Reporting Council.



**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 SMEs, charities and startups to drive growth through the effective use of their data. Her insight and experience provide the technical operational team with strong independent challenge and input.



**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.



**Roger Parkes**

Roger is an original GAMSTOP Board Director and was part of the Remote Gambling Association Steering Group set up to scope out the scheme. He is currently Director of Compliance and Regulatory Affairs at Betway Ltd and has previously worked at the Gambling Commission and Alderney Gambling Control Commission.



**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.

*\*Independent Non-Executive Director*

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

# **Directors' Report**

**The directors present their report and the financial statements of the company for the year ended 31 December 2020.**

### **Directors**

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

Ms J Watson  
Dr J Watts  
Mr K M Beerling  
Mr R Parkes  
Mr M Dixon

### **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 15 June 2021 and signed on behalf of the board by:

DocuSigned by:

*Jenny Watson*  
3E5AC2F0D2454E6...

Ms J Watson  
Chair

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

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

# **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 2020 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 2020 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.

#### **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

15 June 2021



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

# Statement of Income and Retained Earnings

For the year ended 31 December 2020

		2020	2019
	Note	£	£
<b>Turnover</b>		<b>4,791,886</b>	3,175,248
Cost of sales		(1,753,269)	(1,104,103)
<b>Gross profit</b>		<b>3,038,617</b>	2,071,145
Administrative expenses		(3,038,698)	(2,020,074)
<b>Operating (loss) / profit</b>		<b>(81)</b>	51,071
Other interest receivable and similar income		81	–
<b>Profit before taxation</b>	6	–	51,071
Tax on profit		–	–
<b>Profit for the financial year and total comprehensive income</b>		–	51,071
<b>Retained losses at the start of the year</b>		–	(51,071)
<b>Retained earnings at the end of the year</b>		–	–

All the activities of the company are from continuing operations.

The notes on pages 25 to 30 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 2020

		2020	2019
		£	£
<b>Fixed assets</b>	Note		
Intangible assets	7	2,508,772	2,958,616
Tangible assets	8	13,314	10,207
		<u>2,522,086</u>	<u>2,968,823</u>
<b>Current assets</b>			
Debtors	9	237,364	196,620
Cash at bank and in hand		2,364,941	2,280,139
		<u>2,602,305</u>	<u>2,476,759</u>
<b>Creditors: amounts falling due within one year</b>	10	(4,309,391)	(3,815,582)
<b>Net current liabilities</b>		<u>(1,707,086)</u>	<u>(1,338,823)</u>
<b>Total assets less current liabilities</b>		<u>815,000</u>	<u>1,630,000</u>
<b>Creditors: amounts falling due after more than one year</b>	11	(815,000)	(1,630,000)
<b>Net assets</b>		<u>-</u>	<u>-</u>

The notes on pages 25 to 30 form part of these financial statements



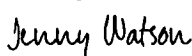
## **The National Online Self Exclusion Scheme Limited Annual Report and Accounts**

# **Statement of Financial Position**

As at 31 December 2020

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 15 June 2021, and are signed on behalf of the board by:

DocuSigned by:  
  
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Ms J Watson  
Chair  
Company registration number: 10504973

The notes on pages 25 to 30 form part of these financial statements



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**GAM STOP**

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

# **Notes to the Financial Statements**

Year ended 31 December 2020

### **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.

**Foreign currencies**

Foreign currency transactions are initially recorded in the functional currency, by applying the spot exchange rate as at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the exchange rate ruling at the reporting date, with any gains or losses being taken to the profit and loss account.

**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 8 (2019: 5).

**6. Profit before taxation**

Profit before taxation is stated after charging:

	<b>2020</b>	2019
	<b>£</b>	<b>£</b>
Amortisation of intangible assets	<b>1,923,396</b>	1,343,788
Depreciation of tangible assets	<b>2,698</b>	2,251

**7. Intangible assets****Cost**

At 1 January 2020

Additions

**Software**  
**£**

4,926,115

1,473,552

**At 31 December 2020****6,399,667****Amortisation**

At 1 January 2020

Charge for the year

1,967,499

1,923,396

**At 31 December 2020****3,890,895****Carrying amount****At 31 December 2020****2,508,772**

At 31 December 2019

2,958,616

**8. Tangible assets****Cost**

At 1 January 2020

Additions

**Equipment**  
**£**

13,997

5,805

**At 31 December 2020****19,802****Depreciation**

At 1 January 2020

Charge for the year

3,790

2,698

**At 31 December 2020****6,488****Carrying amount****At 31 December 2020****13,314**

At 31 December 2019

10,207

**9. Debtors**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade debtors	<b>2,685</b>	2,053
Prepayments and accrued income	<b>47,378</b>	39,152
Other debtors	<b>187,301</b>	155,415
	<b>237,364</b>	196,620

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

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>121,036</b>	92,465
Accruals and deferred income	<b>3,343,695</b>	2,893,320
Social security and other taxes	<b>26,680</b>	13,495
Other creditors	<b>817,980</b>	816,302
	<b>4,309,391</b>	3,815,582

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

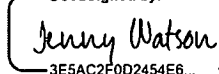
	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other creditors	<b>815,000</b>	1,630,000

**12. Operating leases**

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

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Not later than 1 year	<b>8,729</b>	8,729

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**GAMSTOP**

Registered Address:

3 Greengate


Cardale Park

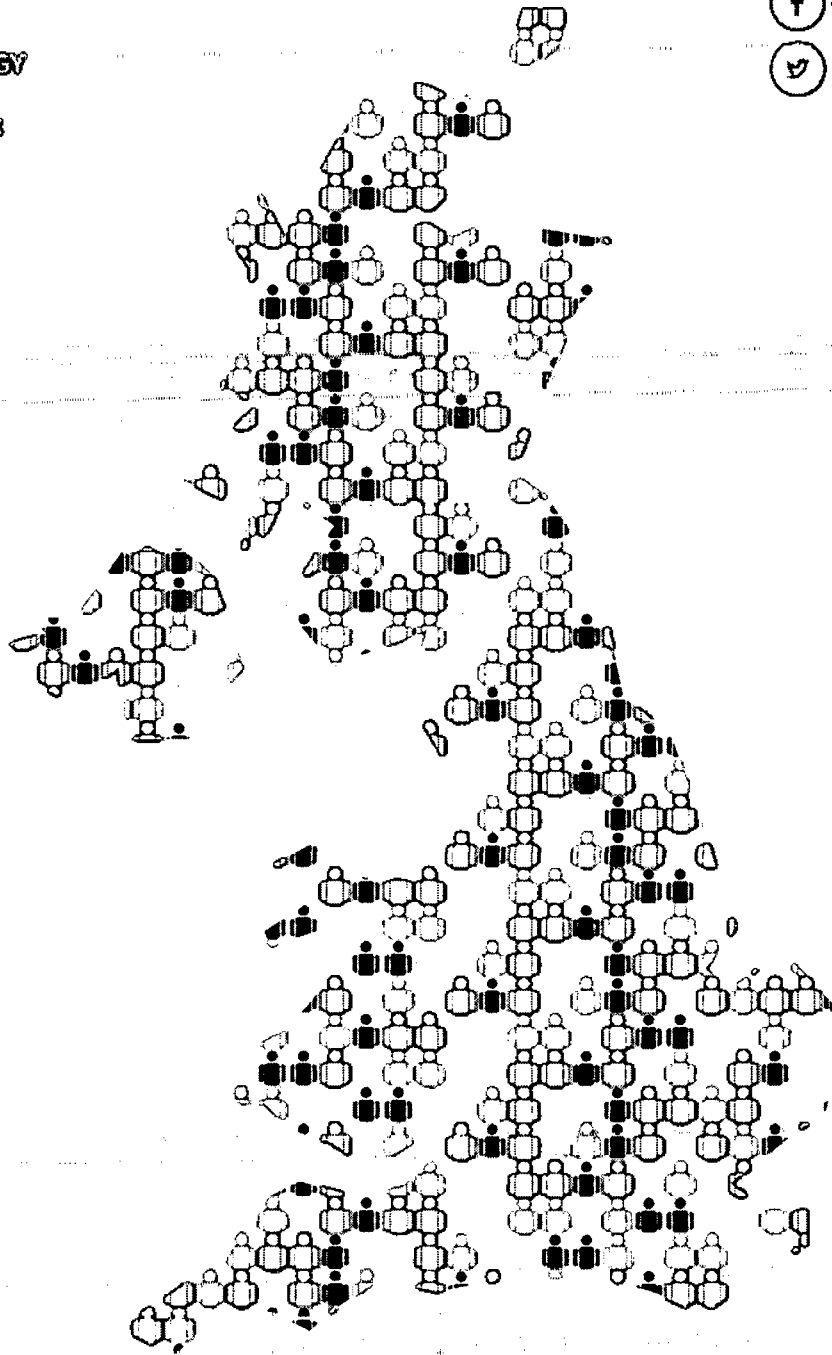
Harrrogate HG3 1GY

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“

**GAMSTOP – best decision I ever made. Five months ago today I signed up and hand on heart I haven't had a single bet since**

– GAMSTOP service user