

Gamstop | Group

Annual Report

We help to safeguard people from
the harms of gambling addiction



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Gamstop Group Board

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

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Harrogate, HG3 1GY

Registered Number:

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Consumer Contact Centre:

helpdesk@gamstop.co.uk

Media Enquiries:

media@gamstop.co.uk

CEO

Fiona Palmer (Executive Board Director)



As an ex-gambling addict I literally owe my life to GAMSTOP and their support has helped me take accountability for my previous addiction. It's taken me years, but I've beaten those urges and regained control.

Statement from the Chair

Welcome to the first annual review of Gamstop Group Limited: the new parent company set up in 2023 to accommodate us taking over the running of MOSES (Multi-Operator Self-Exclusion Scheme) and the launch of Tutelar Ltd – the technology provision of the operator-led GamProtect pilot, as well as the ongoing provision of GAMSTOP, the national online self-exclusion scheme.



Jenny Watson CBE

Performance and progress

It has been a busy year with much of our time at board level spent ensuring the effectiveness of our new governance structure within a rapidly changing political environment. And it includes major change since early in the year we were asked to take over the running of MOSES after the sad and sudden death of its administrator, to ensure that the scheme remained in operation and that vulnerable consumers could continue to exclude themselves from all betting shops in their area by making a single phone call.

The management team spent the rest of 2023 reviewing the mechanism of MOSES to ensure it provides maximum protection for vulnerable consumers who have registered with the service and ensure the governance, safety and stability of the scheme is as rigorous as the other services we operate.

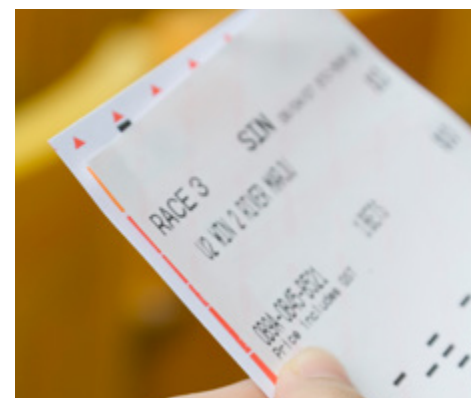
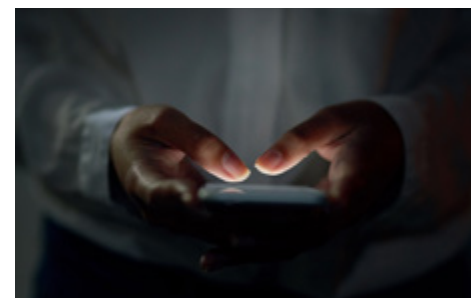
As with the previous five years, 2023's core operational focus remained the secure and efficient delivery of the GAMSTOP scheme to UK residents. Our user base has expanded by 25%, reflecting the continued need for, and the increased awareness of, GAMSTOP across the UK. We marked our fifth anniversary in June with a House of Lords reception which I was delighted to attend alongside speakers

Professor Henrietta Bowden-Jones OBE and Lord Browne of Belmont. Lord Browne was the first peer to introduce the concept of a national online self-exclusion scheme in 2016 and I'm pleased that he agreed to host the event. Guests included consumers who have benefited from the service, politicians, treatment providers and operators as well as colleagues from the Gambling Commission. We were proud to bring together such a broad cross section of stakeholders to network and share ideas.

Commitment to responsible gambling

2023 saw the much-anticipated release of the White Paper "High Stakes" to initiate the Gambling Act Review, which set out a wide range of new proposals to modernise gambling regulation for the digital age. An area that will directly affect the group company is the Gambling Commission's intention to consult on mandating participation in 'a cross-operator harm prevention system based on data sharing' following assessment of the currently live operator trials, which relates to our work on GamProtect.

Also of relevance to Gamstop Group are the proposed additional powers to be given to the Gambling Commission to support disruption and enforcement activities of illegal gambling. We were pleased to see this specifically mentioning unlicensed sites targeting people who have self-excluded with GAMSTOP as it is an issue we have worked closely on with both the Gambling Commission and the Department for Culture Media and Sport. We are optimistic that the proposed new powers will help to stop unlicensed operators from trying to exploit vulnerable consumers.



Acknowledgements

My colleagues on the Board have provided another year of consistent, specialised advice and challenge to the senior leadership team and I thank them for all that they have done. I also wish to thank our partners, stakeholders, and the wider community for their continued support and collaboration. 2023 was a year of growth for the operational team with seven new employees to fulfil the work required for the new divisions and Fiona Palmer has continued to provide strong leadership to manage both change and growth. Our staff are our key asset and I'm pleased that the annual staff survey confirmed that the overall level of staff engagement remained consistently high.

Looking ahead

Towards the end of the year, we tendered for the second independent evaluation of GAMSTOP. After a rigorous process involving a mixed internal and external Steering Committee, we were delighted to appoint Ipsos and look forward to the outcome in 2024.

I am confident that Gamstop Group is well-positioned to continue making a positive impact protecting vulnerable consumers. With our new governance structure and enhanced operational team, we are ready to meet consumer needs in this rapidly-changing environment, providing the necessary tools to address gambling-related harm wherever the need may be. We continue to be inspired by those who use our services and will always work as hard as we can to give them the protection they need and deserve.



All four companies are incorporated in the United Kingdom as Companies Limited by Guarantee. The audited financial statements of each company for the year ended 31 December 2023 have been filed and are available from Companies House.

Gamstop
Group Limited

Gamstop | Group

GAM STOP

**The National Online Self
Exclusion Scheme Limited**
(National online self-exclusion
scheme - United Kingdom)

Registered Number: 10504973

**MULTI OPERATOR
SELF EXCLUSION SCHEME**
FOR BETTING SHOPS

**Multi Operator Self
Exclusion Scheme Limited**
(Betting shop multi-operator self-
exclusion scheme - Great Britain)

Registered Number: 10269436

GamProtect

Tutelar Limited
(Technology supplier for UK
industry-led gambling harm
prevention pilot)

Registered Number: 14540971

Our purpose

We help safeguard people from the harms of gambling addiction.

Our vision

To be the effective, independent and trusted provider of national gambling exclusion services: valued by our users and promoted by key stakeholders.

Our values



Open

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



Integrity

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



Collaborative

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



Progressive

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

Our objectives

Trusted entity

To be trusted and credible.

Positive consumer experience

To provide a positive experience for consumers using our services.

Cost efficient solution

As a not-for-profit organisation, to provide cost efficient services.

National service

To be recognised by the public, external stakeholders and the industry as a leading national safer gambling service provider.

Our people

To ensure Gamstop Group staff are motivated and engaged to deliver effective and successful services.



I struggled to control betting as it was so easy and accessible online. GAMSTOP was the best thing for me to stop it.

Review of 2023 CEO overview



Fiona Palmer, CEO

2023 has seen extensive change and growth for the organisation, not least with the inception of Gamstop Group - the holding company for Tutelar Limited, MOSES Limited and NOSES Limited.

We have recruited several new members of staff including a data scientist and Information Security Management System (ISMS) and compliance specialists. The new team members will not only enable us to manage the increased workload but ensure that we have the right roles to accommodate further growth.

In October 2023, we were pleased to hold the first in-person Operator Workshop since Covid and welcomed 93 people from 37 operators to Prospero House in London. The keynote speech, delivered by Tim Miller, of the Gambling Commission, was full of praise for the work the Group is doing across the divisions and useful discussions took place amongst remote and land-based gambling companies.

The following pages detail some of the key activities that have taken place during 2023 including the fifth anniversary of GAMSTOP and our continued commitment to collaborative work within the sector.

Our priority remains ensuring that vulnerable consumers are aware of the services we provide, can access them seamlessly and benefit from the protection they offer whilst we also work collaboratively with stakeholders throughout the industry.





The GAMSTOP scheme continued to see high volume growth during 2023 (9.5% year-on-year increase) with more than 92,000 consumers self-excluding. May was a record month with 8,589 new registrations.

This year saw the expiration of the first five-year exclusions, so it has been interesting to track the removal rate of these and whether they are being re-instated. Early indications have shown that a lower percentage of these longer exclusions are being removed compared to the shorter terms and we will continue to monitor this.

The Gambling Commission published their response to the consultation paper on the proposed changes to Social Responsibility Code Provision 3.5.5. This extends the requirement to participate in GAMSTOP to all licensees that make and accept bets by telephone and email (including SMS text and instant message services such as WhatsApp, etc). The new Licence Condition comes into force on 1st April 2024. We are looking forward to extending the protection of GAMSTOP to these categories.

Two technical developments to highlight this year were the launch of the 'About' pages of our website and the introduction of full data and analytics functionality for the GAMSTOP scheme. In response to both the evaluation and some qualitative research amongst heavy gamblers, the About pages have enabled us to 'bring the scheme to life' for the thousands of daily visitors to our site. Testimonials and case studies aim to destigmatise joining GAMSTOP with news stories and animations helping to engage visitors however they reach us. More work is planned to provide a dedicated support hub with signposting to other free tools and treatment once GAMSTOP has been put in place.

We developed our analytics capability so that we can now query all of our consumer and matching service data. We have also added a reporting layer so that we can view visualisations of aggregated data at any time; this has enabled us to gain a greater understanding of how people are interacting with their self-exclusions which will help with messaging and consumer interactions in the future.

Review of 2023 CEO overview



Since taking on MOSES in July 2023, I have tasked the team with a full 'look under the bonnet', getting to grips with operator relations and understanding what the consumer needs and how they currently use MOSES. Initial observations of the service are positive with a lot to build on in 2024. Ultimately, we are looking towards bringing the schemes closer together for the benefit of consumers who would like easier access to both at their time of need.

I have provided a summary of the scheme below:

- Under a regulatory requirement set in April 2016 by the Gambling Commission, all UK betting shops need to be part of a multi operator self-exclusion scheme.
- MOSES is a not-for-profit scheme set up in 2016 that enables consumers to self-exclude for free from bookmakers via a single phone call.
- MOSES currently works with over 60 different operators and covers approximately 6,000 shops.
- Almost 10,000 people are currently registered on the MOSES scheme covering the UK including the Channel Islands and Crown Dependencies (not Northern Ireland).
- Whilst there is no limit to the number of shops a customer can request to be excluded from, a MOSES self-exclusion covers an average of 24 bookmakers; this usually covers the excluder's local area or areas where they often travel.

GamProtect

The GamProtect pilot seeks to help address the challenge of keeping customers safe when individual operators' controls and protections for online gambling can be set aside by simply holding other gambling accounts with different operators.

This scheme seeks to solve this problem by creating a mechanism for participating operators to share information about those customers who most need support and protection, compliantly and securely with other participating operators. This means that they can benefit from operator safer gambling protection wherever they elect to gamble online.

The scheme has been facilitated by the Betting and Gaming Council, with the support of participating operators, the Gambling Commission, the Information Commissioners' Office and the Department for Culture, Media and Sport.

Tutelar Limited is the technology supplier for the GamProtect scheme which was developed as a branched version of the GAMSTOP code. The team is responsible for the technical development and ongoing delivery of the GamProtect scheme and we are working closely with all stakeholders to ensure that the pilot continues to deliver positive outcomes with more operators integrating in 2024.

Fifth Anniversary

It was an honour to hold an “Afternoon Tea” at the House of Lords in June to mark five years of GAMSTOP. The event was hosted by Lord Browne of Belmont and speakers included Henrietta Bowden-Jones and Fiona Palmer. A highlight of the afternoon was the five-year reflection video, sharing the stories of three individuals who have used GAMSTOP as part of their recovery from gambling harm. Over 100 people attended the event and it was heartening to see so many different stakeholders, including those with lived experience, as well as organisations and operators supporting GAMSTOP as the scheme moves into its sixth year.





*I've just come out of my 5 year GAMSTOP, best thing I ever did.
Money you save is mental and mentally it does wonders.*



TalkBanStop

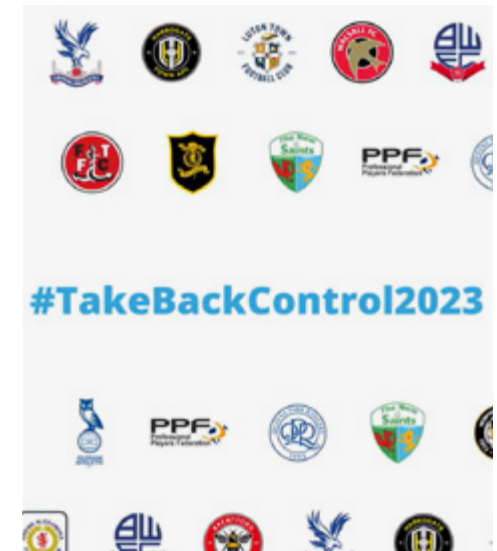
Collaborations

We were proud to be part of the TalkBanStop partnership for a third year, raising awareness about the importance of layering tools and support when tackling gambling harm. The collaboration enabled over 10,000 UK residents to access Gamban (otherwise paid-for device blocking software) for free. Promotional activity to raise awareness about utilising GAMSTOP, Gamban and GamCare together included an excellent publicity campaign to coincide with the women's World Cup and an "Always On" digital campaign driving people to visit the TalkBanStop website.



Ygam / GAMSTOP student university programme

It has been another busy year supporting the outreach team at Ygam to raise awareness about gambling harm and the free tools available amongst students. Together we attended 32 student events talking to freshers and student welfare staff during Student Money Week in February and Freshers Week in September. We also co-published the second annual Censuswide survey into student gambling in the UK which provided interesting and concerning insight into gambling proclivity amongst our student population.



GAMSTOP and football club self-exclusion focus

The second annual Self-Exclusion Day, working with football and other sports clubs to encourage them to highlight the benefits of GAMSTOP across their social channels and promotional networks, took place on 21st September. Activity included free perimeter board advertising, tweets, posts, shares and likes from a broad range of football clubs, players associations and other sporting outlets. It is estimated that the social activity alone reached a combined follower count of 5.8 million people. Following the success of this collaboration, we are working on making it an annual event.

Impact Assessment

Case Study



Adam, 26, from Sheffield had a gambling addiction between the ages of 18-23. He now documents his experiences on social media, hoping that sharing his story will help others in a similar situation.

"I first tried gambling when I was 16 years old, betting on football with my dad. Once I turned 18, that's when I started to gamble more. At the beginning, I was gambling on football bets and horse racing, especially during large events such as Cheltenham and the Grand National. Quickly, I moved on to other kinds of online gambling such as roulette and blackjack, this is where my gambling really increased.

When I look back at that time in my life, I now see that my gambling had reached a problematic point much before I realised it. I realised that my gambling was really becoming a problem when I gambled away the inheritance left to me by my late grandmother.

You would expect that something like that would have been enough to stop me from gambling, but unfortunately losing the inheritance just encouraged me to chase my losses to try to make things right and win back all the money that I'd lost. Eventually, I was spending my whole salary in a matter of a few days and even took out payday loans to fund my addiction. One day the bailiffs knocked on my door and that was the moment I truly realised the extent of my addiction.

As horrible as that moment was, having the bailiffs at the door was the trigger I needed to take the big step of opening up to my family. Luckily, they were incredibly supportive. Rather than being angry at me, they were disappointed in themselves for not noticing the signs that I was struggling with

gambling and wanted to help me with my recovery. I joined GAMSTOP in 2020, just as the UK was going into lockdown, as well as going to GamCare for advice and support. Talking about my gambling was the best thing I ever did.

I have been gambling-free now for four years. Since signing up to GAMSTOP, I have used social media to document my recovery experience. I have been amazed by the positive response I have received, and it's really helped to show me that I'm not alone, there are many others out there like me and it's helped me to know that my story is helping others. I also took some advice that was given to me early in my recovery; to look at replacement activity ideas. I took up running and to date, I have completed 9 half marathons and look forward to completing the Yorkshire Marathon in October."





*GAMSTOP is a blessing in disguise.
Without it, I'd have almost definitely relapsed.*

— Adam



Impact Assessment

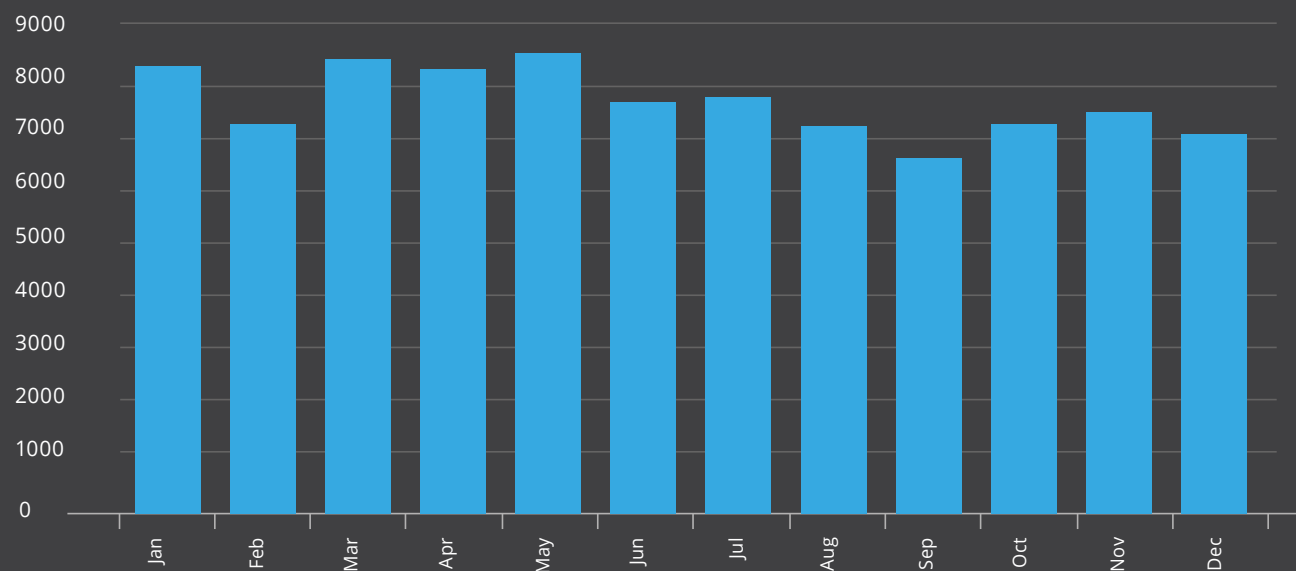
Overview



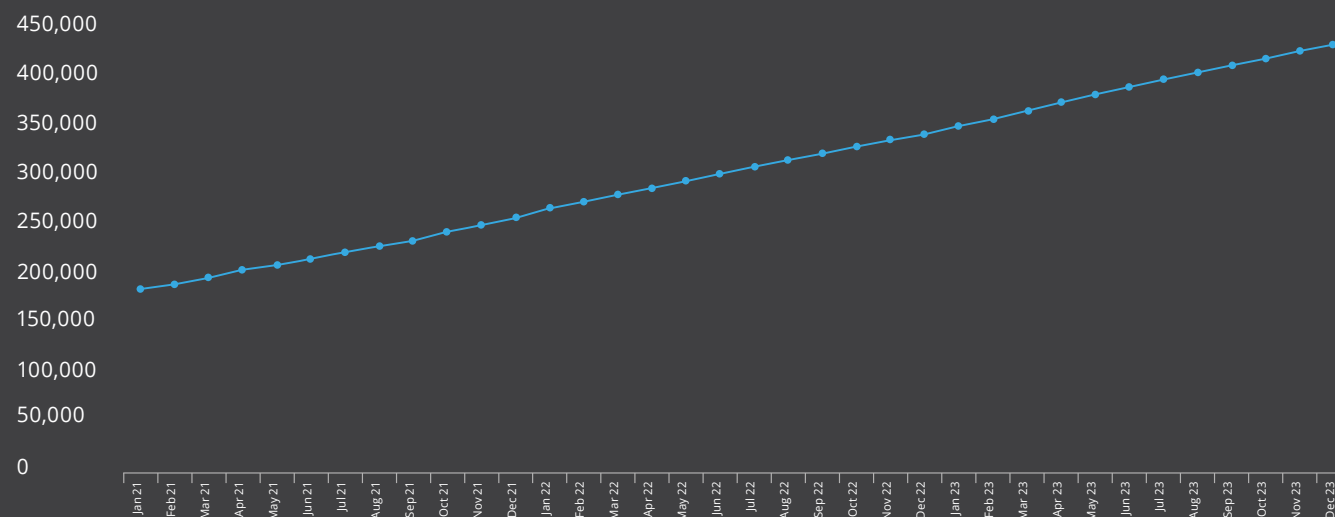
For the third year running, GAMSTOP registrations rose to record heights, a 9.5% increase from 2022. May saw the highest ever monthly registration figure (8,589), while in August the overall number of people who have joined GAMSTOP crossed the 400,000 mark.

The proportion of registrants under the age of 25 continued to increase, averaging 21% in 2023. This is especially noticeable within male registrants, where the proportion of 16-24 year olds has risen year-on-year from 21% to 25%.

GAMSTOP Total Monthly Registrations 2023



GAMSTOP Cumulative Registrations to 31 Dec 2023



Impact Assessment GAMSTOP snapshot

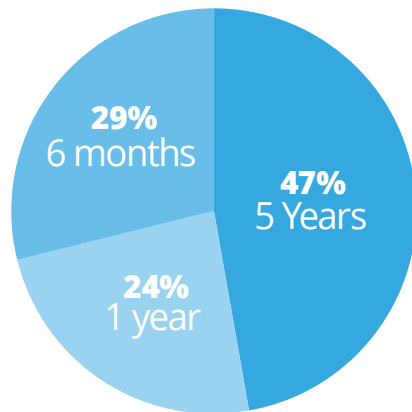
433,356

Total ever registered

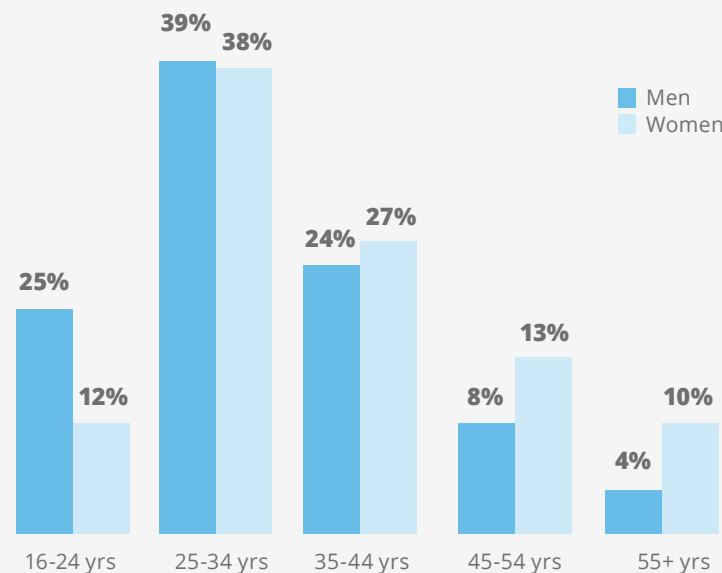
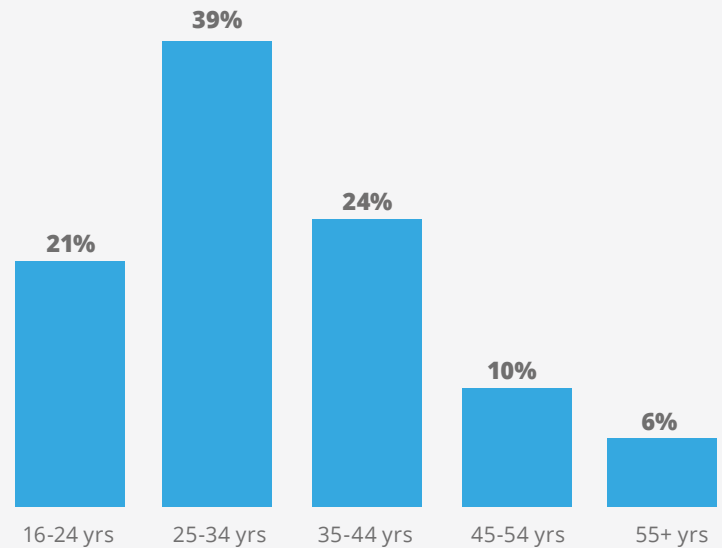
386,312

Number of users who were
excluded at year end

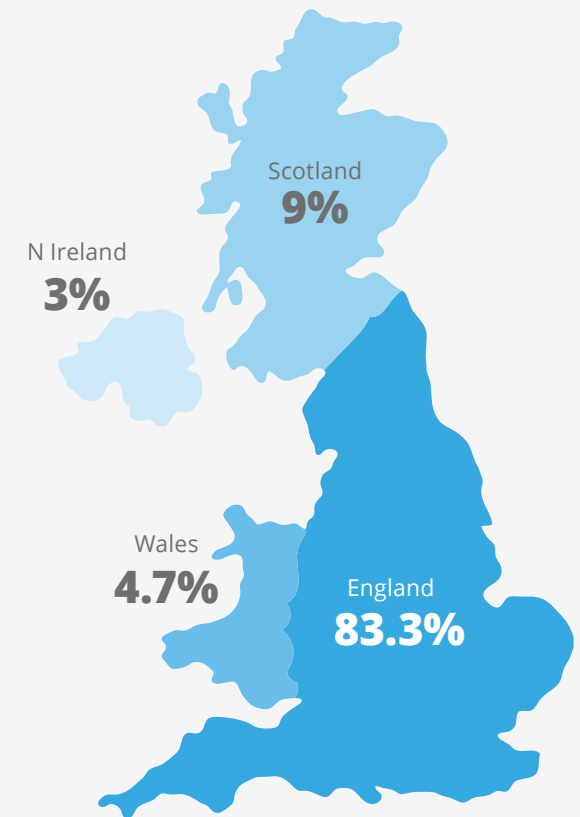
Exclusion period selected



Age profile of consumers at registration



There were
a total of
92,086
new registrations
during the year



Total registrations by region

Impact Assessment

Multi Operator Self Exclusion Scheme snapshot

MULTI OPERATOR
SELF EXCLUSION SCHEME
FOR BETTING SHOPS

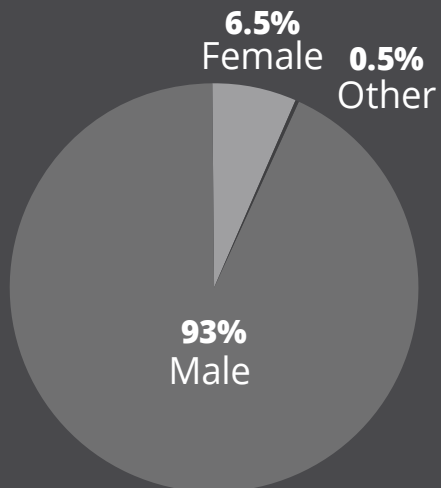
9,531

Total registered

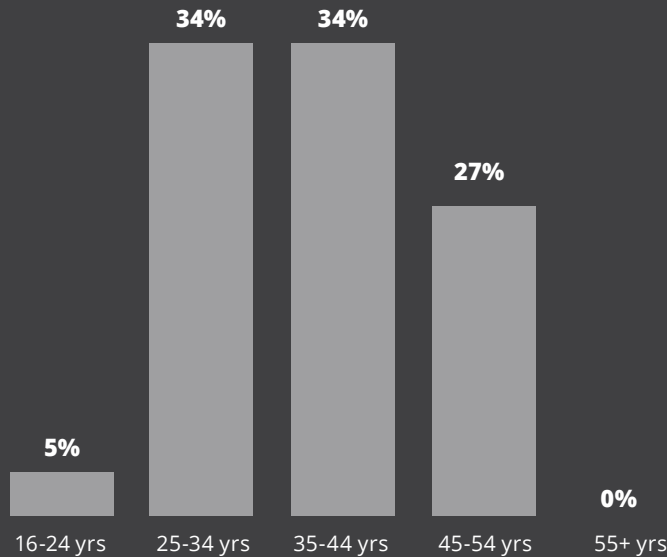
6,935

Total new registrations
during the year

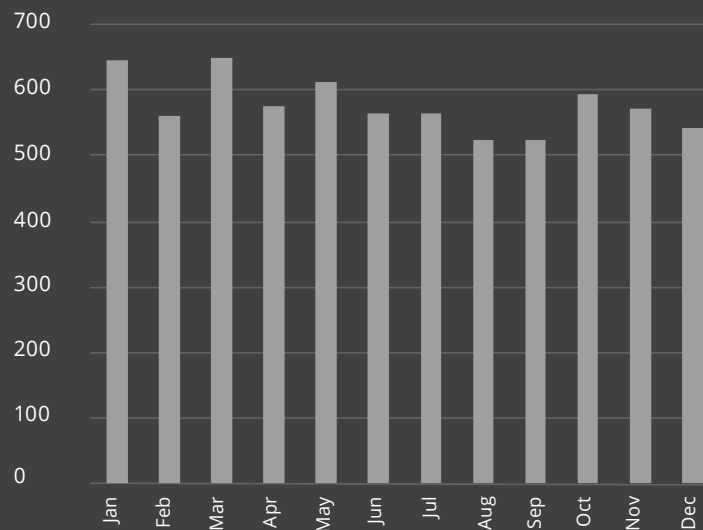
Gender split of registrants



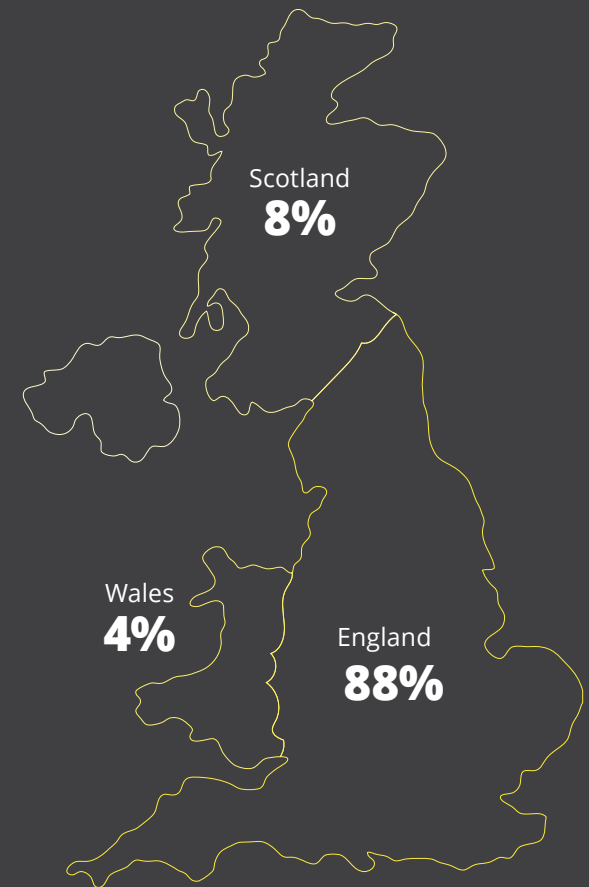
Age profile of consumers at registration



New and renewed exclusions (2023)



Currently working with
over 60 different operators
and covers approximately
6,000 shops



Total registrations by region



*Finally signed up to GAMSTOP.
The fun stopped ages ago but didn't
stop me. Took the leap to get out.*



I hope that by sharing my story, I can help others, especially from the Indian community, to have the strength to access support and put their addiction behind them.

— Harj Gahley

Impact Assessment

Case Study



Harj Gahley, 39, had a gambling addiction for several years, starting from the age of 23. He has been working with the gambling charity Red Card for 2 years.

"I first started gambling when I was 23 years old. My first experiences with gambling were betting on blackjack and roulette tables in casinos, but then I started gambling at my local bookmakers. Betting at the bookmakers had many benefits for me as it was closer which meant less travelling and more money to spend gambling on horses, dogs, and football. I started with £5 or £10 bets, but I quickly advanced to £20, £30, and beyond.

I enjoyed gambling in the betting shops, but the rise of online gambling made it even easier for me to gamble. Once I moved on to online gambling, I started to bet on live roulette, blackjack, horses, sports, and virtual and online slots. Eventually, I was depositing £1,000 every few minutes. I remember seeing guys in the casino or bookmakers who had been there for hours if not days. I thought to myself; 'How terrible, those guys can't control themselves'. In reality, I was the same, and I couldn't control it either. At that point I had lost all sense of the value of money. I could win and feel nothing at all. I was gambling to shut up my mind. I was begging, borrowing, stealing, and defrauding to access money that I didn't have or couldn't afford. My wife had become suspicious of me and eventually managed to log in to my banking app where she found a

long list of gambling transactions. I knew I had broken every ounce of trust the moment she saw these. My wife told me that if I wanted to make it work with her, I needed to get professional help, and this is when I knew I had to do something about my gambling.

I tried on many occasions to quit, but I found it very difficult as I didn't know who or where to turn to ask for help. I remember thinking of asking my parents, brothers, and even close friends, however, shame and guilt kicked in. I also felt that as a Sikh (Indian), the Asian culture got in the way of my recovery as gambling is considered very taboo, if not a sin. Even with these feelings, I finally reached out to religious leaders from the local Sikh temple but unfortunately, I did not receive the help I hoped for, and I felt like they were judging me.

Eventually, I contacted GamCare, and I remember crying for most of the call. For the first time in a very long time, I didn't feel judged and I felt supported. I went on to receive CBT for my gambling and registered with GAMSTOP to help break the habit.

My road to recovery has been the toughest and most challenging journey for me personally. I am now 3 years in recovery and work as a Director at Red Card, a charity that promotes awareness and prevention of problem gambling through education".



The board of directors

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



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, her current portfolio includes roles as the Senior Independent Director of Reclaim Fund Ltd, as the Chair of Broadland Housing Association and as a board member at the Enforcement Conduct Board.



Kevin Beerling FCA*

Kevin has a strong financial and commercial background with over 25 years' Board 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



Dr Jo Watts

A specialist within the data and AI sector, having spent much of the last 25 years working in data-related roles within financial services. Working as a data consultant advising organisations of all sizes around data strategy and governance, her insight and experience provide the technical operational team with a strong independent input and challenge.



Simon Reynolds

Simon is the Operator Board Director 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.



Fiona Palmer
(Executive Board Director)

Fiona Palmer has over 20 years' experience working in social responsibility and compliance. She is currently the CEO of Gamstop Group. Fiona is also the chair of the Self-Exclusion Scheme Owners Group (SESOG) and a member of the External Advisory Board for the University of Bristol's Hub for Gambling Harms Research.

Glossary

The Betting and Gaming Council (BGC)

This is the UK's main gambling industry standards body. Their aim is to promote the betting and gaming industry and to try to ensure enjoyable, fair and safe betting and gaming experiences for all of their customers.

Blocking software

Gambling-specific blocking software such as Gamban can be downloaded onto a device to block access to gambling websites and apps via that device.

Case study

Our case studies are experts by experience who have consented to sharing their stories more widely on behalf of GAMSTOP.

Exclusion

The period the consumer has chosen to be unable to access gambling.

Expert by experience

This is the term we use to refer to the people who we work with who have personal experience with problem gambling. We have several experts by experience who have consented to being a case study for us.

Gambling Commission

The Gambling Commission is responsible for regulating gambling in GB.

Information Security Management System (ISMS)

This is a systematic approach for managing information security. This centrally managed framework enables companies to manage, monitor, review and improve information security practices.

Operator

Operator is another name for a gambling company.

Regulatory requirement

Rules set by the Gambling Commission that all operators must adhere to in order to remain licensed.

Self-exclusion

Self-exclusion is a tool used by people who wish to avoid certain types of gambling for a specific period of time.

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