

GambleAware

Lived Experience Expenses Reimbursement & Remuneration Policy

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Date created / last updated	1 September 2022
Version	2
To be approved by	Simon Flanagan
Date approved	November 2022
Date of next review	November 2025

Table of Contents

Table of Contents.....	2
1. Scope.....	3
2. Definition	3
3. Introduction and Rationale.....	3
4. Choice of roles for lived experience and tax compliance in GambleAware	4
4.1. Remuneration Paid	4
4.1.1. Self Employed	4
4.1.2. GambleAware Payroll	4
4.2. Volunteer(s)	4
4. Types of expenses and remuneration.....	5
5. Remuneration Rate	5
6. Business Travel and Expenses.....	5
6.2. Travel Expenses – General	5
6.3. Alternatives to travel	5
6.4. Travel by bus, tube or train	5
6.5. Travel by taxi	6
6.6. Travel by car	6
6.7. Air travel	7
8. Overnight accommodation	7
8.1. Overnight Accommodation Rates:	7
8.2. Subsistence	7
9. How to Claim payments.....	7
10. Payment method and payee decision.....	8
Annex – A – Expenses Claim Form	9

1. Scope

This internal policy applies to individuals with lived direct and indirect experience of gambling harms, including those who are affected others, who contribute to GambleAware’s work in different capacities, including but not limited to:

- The GambleAware Lived Experience Council
- GambleAware advisory boards
- GambleAware advisory panels
- GambleAware programme boards
- Other areas/involvement opportunities where their input is required on ad hoc basis.

The policy does not apply to GambleAware Trustees and/or Employees. The policy applies to travel, accommodation, and subsistence in Great Britain, and exceptionally abroad, and a payment to recognize the time spent to input into the work of GambleAware.

2. Definition

“People/person with lived experience”	people who have experience of gambling harms and other forms of harm or experiences of marginalisation.
“Remuneration”	is the amount of money GambleAware offers the people who have experience of gambling harm to acknowledge the contribution to meetings or task.
“Reimbursement”	is refund of out-of-pocket expenses paid by the on behalf of GambleAware on GambleAware’s business.
“Travel”	includes bicycle, car or motorbike, bus/coach, train and aeroplane.
“Subsistence”	includes cost incurred towards meals and refreshment

3. Introduction and Rationale

GambleAware is committed to ensuring that work focussing on communities of people with lived experience of harms associated with gambling is comprehensive and ethical. This includes ensuring that those communities are directly included, consulted with, and engaged. These communities may be excluded from participating, however, due to their material circumstances. Such exclusion can be avoided by remunerating community members suitably, and as with all subject matter experts and consultants, these communities should be reimbursed and remunerated for their time. It is also GambleAware’s position that people with lived experience of harms associated with gambling who are contributing to any process should not have to make a net loss of money in order to contribute.

As well as ensuring reimbursement of expenses, this document recognises that representatives of communities with lived experience of gambling harm are experts by experience.

GambleAware makes two types of payments to people with lived experience: retrospective reimbursement of out-of-pocket expenses incurred while undertaking (or travelling to undertake) contributions to GambleAware's work, and reasonable payment for their involvement and contribution, referred to as a 'Remuneration'.

4. Choice of roles for lived experience and tax compliance in GambleAware

The involvement of people with lived experience is always part of a planned activity which can be for longer term or on ad hoc basis when the need arises. However, regarding their contribution to the charity's objectives and payment towards their contribution, the decision rests on the individuals as to whether to accept funds from GambleAware. The choices are to be considered as:

4.1. Remuneration Paid

The person with lived experience decides to receive remuneration, for which a decision on one of the statuses below has also to be made by the person with lived experience:

4.1.1. Self Employed

The individual registers as self-employed with HMRC and receives the full involvement payment. Individuals are then expected to liaise with HMRC and pay the appropriate tax and National Insurance contributions direct to HMRC. Evidence of self-assessment submissions must be provided to GambleAware when requested. See <https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youareselfemployed> for more information. The responsibility for tax compliance is with the person with lived experience, while GambleAware pays the amount as per claim.

4.1.2. GambleAware Payroll

The individual will be paid through GambleAware payroll system. This will automatically deduct tax and National Insurance contributions where applicable. Individuals who are not required to pay tax and/or National Insurance contributions should contact HMRC directly to apply for the appropriate refund. For the avoidance of doubt, the person with lived experience will not be classed as employed. They will have worker status under employment law, and they will be casual workers of GambleAware. This option is available only to Lived Experience Council members and for individuals with lived experience of gambling harms whose involvement in GambleAware's activities is expected to last a minimum of 12 months.

4.2. Volunteer(s)

As a volunteer the person with lived experience decides not to receive any remuneration. This decision is in line with the practice in the voluntary sector and other volunteers. If the choice is to be a volunteer, full reimbursement of out-of-pocket expenses for travel, subsistence and accommodation expenses incurred on GambleAware's behalf are claimable, provided the receipts are provided.

5. Types of expenses and remuneration

This document sets out GambleAware's policy relating to business travel and expenses for participants as people with lived experience. It sets out:

- the types of expenditure that can be reimbursed;
- Standards of service, convenience, and safety, while achieving value for money.

Full reimbursement of actual out of pocket expenses, incurred on GambleAware's behalf, are claimable, as long as a receipt is provided.

When necessary, travel and expenses should be agreed in advance by the Involvement Coordinator or other relevant PMO team manager.

6. Remuneration Rate

The remuneration rate is £210 for a day of work or contribution. If it is shorter or longer than a day, the remuneration will be at an hourly rate of £30.

A day for this specific purpose is 7 hours.

7. Business Travel and Expenses

7.1. Travel Expenses – General

Full reimbursement of actual out of pocket expenses, incurred on GambleAware's behalf, are claimable, as long as a receipt is provided.

Travel and expenses should be agreed in advance by the relevant GambleAware contact, in liaison with pertinent colleagues.

Consideration must be given to number of attendees to meetings and conferences, balancing requirements for each member and costs.

7.2. Alternatives to travel

GambleAware is committed to reducing its overall impact on the environment and request that all individuals consider if the journey is absolutely necessary and if the meetings could be effectively held in any other way which will result in reduced cost or environmental impact, i.e., telephone / video / web conferencing.

7.3. Travel by bus, tube or train

Travel should be undertaken by bus, tube or train as the preferred means, unless car or taxi is more economical or practical.

Train tickets must be booked as far in advance as reasonably possible to secure the cheapest fare.

Standard class tickets must be used, unless first class is cheaper (or is the only option) at the required times for travel. This must be approved in advance by GambleAware.

7.4. Travel by taxi

The use of public transport is encouraged and should be used wherever possible. However, it is recognised that use of a taxi may, in the following circumstances, be the most economical or practical mode of transport:

- where equipment or heavy baggage is being carried
- when public transport is not available, especially in the early morning or late at night when public transport is either not running or running irregularly
- when travel at certain times or in certain locations could impact your safety
- where the individual has a temporary or permanent disability or health related issue
- when more than one person is travelling, and the cost of a taxi is less than train or tube costs in aggregate.

Travel by taxi should be kept to a minimum and must not be used for long journeys or between GambleAware and the London airports.

Claimants should obtain an official receipt from the taxi driver to substantiate their travel expense claim. Where it is expected that the taxi fare will exceed £25, permission to use a taxi must be sought in advance from the Involvement Officer.

7.5. Travel by car

Use of public transport is encouraged and should be used wherever possible. However, it is recognised that use of a car may, in some circumstances, be the most economical or practical mode of transport.

Staff using their own car for business should ensure their private motor insurance policy is both comprehensive and permits the use of their own vehicle for the purpose of travel for GambleAware business. Private motor insurance is not reimbursable.

Mileage rates are detailed in the table below.

Current HMRC mileage rates	First 10,000 business miles in the tax year	Each business mile over 10,000 in the tax year
Cars and vans	45p	25p
Motorcycles	24p	24p
Bicycles	20p	20p

These rates will be revised based on HMRC notifications.

Please note that the total claim for any journey made by car (including the mileage rate, parking, toll fees, congestion charges, etc.) should not exceed the standard-class rail fare plus any estimated taxi costs between a station and the destination, for either claimant travelling alone or with colleagues and their associated public transport costs – in other words it should be no more expensive to travel by car than to take available public transport, unless the timing or location of meetings make public transport more economical and practical. A receipt should support claims for parking or other incidental expenses.

7.6. Air travel

Flights may only be used if there are no viable alternatives available. All journeys by air travel within the UK must be arranged on an economy-class basis using TravelPerk by the Involvement Coordinator or other relevant PMO team member, and authorised in advance by the Director, Chief Executive or Chief Operations Officer. In the case of overseas travel to attend an event, where the costs including insurance are to be funded by GambleAware, the Chief Executive must authorise attendance.

8. Overnight accommodation

8.1. Overnight Accommodation Rates:

GambleAware overnight accommodation rates (to include breakfast) should not normally exceed:

- Outside London £100 per night.
- London £150 per night
- Abroad To be agreed by the CEO and CFO, at 3* standard.

Overnight accommodation must be booked through TravelPerk, by the Involvement Coordinator or other relevant PMO team member.

8.2. Subsistence

The following rates are based on HMRC subsistence rates and should be used as guideline when away on business and away from the GambleAware office (or your normal place of work if you are home based). GambleAware will reimburse you in line with receipts produced:

- Subsistence may not be claimed for absences from home of less than 3 hours' duration.
- between 3 and 10 hours, not normally exceeding £5;
- for over 10 hours, not normally exceeding £10;
- for late evening meals when away from home after 8pm, not normally exceeding £15.

Where possible, these subsistence rates should include all meals in a 24-hour period within a budget of £25.

9. How to Claim payments

All claims by person with lived experience should be made using the form attached to this policy (Annex A). Completed forms should be returned to the Involvement Officer who will approve the payment and pass the forms to Finance Team for processing. Forms will be made available at all events, and support provided to complete the form when required.

The remuneration element of the claim will attract tax and to be on the safe side, the person with lived experience **must** submit Self-Assessment Claim to HMRC and present it to GambleAware when requested, **if they decided to take the Self-Employment** route (as described in section 4 of this policy). The expenses are not taxable, and the self-assessment does not include the expenses claimed and paid. Individuals remunerated as Self-Employed are required to invoice GambleAware for payment. All invoices submitted require a valid purchase order number which GambleAware will provide, and payments will be made within 30 days of receipt of a valid invoice.

The individuals who are on the GambleAware payroll will be paid through the payroll for the remuneration element and the expenses. The remuneration will be paid net of tax and National Insurance contributions. Individuals who are not required to pay tax and/or National Insurance contributions should contact HMRC directly to apply for the appropriate refund. For the avoidance of doubt the person with lived experience will not be classed as employed. They will have worker status under employment law. Rules and guidance that come from the HMRC are subject to change, and as such all people with lived experience in this category should be encouraged to regularly check the impact of engaging in GambleAware's activities with a professional advisory service.

10. Payment method and payee decision

The person with lived experience has to consult the Involvement Officer in GambleAware regarding who and how the payment has to be made if they have any concern or issue in receiving payments that can easily be converted into cash or if there is any restriction put in place to protect them from further harms.

Identifying the method of payment including paying into a spouse's/partner's account, paying in vouchers, etc which minimises or eliminates any risk of relapse, has to be the responsibility of the person with lived experience while GambleAware support their choice and decision. This will be done on case-by-case basis. The Involvement Officer and Finance ensure the payment is made in line with the decision of the individual person with lived experience.

Please contact involvement@gambleaware.org to discuss this further.

