

I write on behalf of my place or worship/faith-based organisation **Karimia iNstitute** to express our views on this consultation. We are deeply concerned about the social and individual impacts of FOTBs: enabling hardcore gambling on the high street; exposing vulnerable people to heavy losses; encouraging addictive behaviour; and leading to violence in and around the places where they are used. Our members and volunteers see and have to deal with the real and very damaging effects of these impacts on a daily basis. Families are impoverished, individuals lose jobs and their social support systems, and town centres feel more threatening.

One of the worst features of FOTBs that brings about these social evils is the very high maximum stake, which enables losses to build up very quickly and is associated with addictive gambling. We therefore urge you to cut the maximum stake to £2, being the lowest possible choice offered by the consultation.

I look forward to your acknowledgement of this email, and to seeing an improvement in society as a result of this important consultation.

Kind regards,

Dr Musharraf Hussain OBE, DL

CEO & Chief Imam, Karimia Institute