

EXPERT LINK

England & Wales · Charity number 1187188

Details

Status Registered

Legal form CIO

Registered 2020-01-03

Register [View on the Charity Commission register](#)

Contact

Address Minories House
2-5 Minories
London
EC3N 1BJ

Phone 02078404413

Email david@expertlink.org.uk

Website <https://www.expertlink.org.uk/>

Activities

Objects: THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT, TO RELIEVE POVERTY, SICKNESS AND NEED AMONGST PEOPLE SUFFERING SEVERE AND MULTIPLE DISADVANTAGE INCLUDING BUT NOT LIMITED TO HOMELESSNESS, SUBSTANCE AND ALCOHOL MISUSE, MENTAL ILLNESS, PEOPLE AFFECTED BY THE CRIMINAL JUSTICE SYSTEM, AND VICTIMS OF ABUSE AND DOMESTIC VIOLENCE, THROUGH THE PROVISION OF EDUCATION, TRAINING, ADVOCACY AND OTHER FORMS OF SUPPORT

Activities: The organisation will support individuals to effectively contribute to policies and decisions that affect them through delivering workshops, training and advocacy and other forms of support to both beneficiaries and those who may have contact with them.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£145,600	£167,429	-	-
2024-03-31	£158,228	£157,470	-	-
2023-03-31	£122,411	£167,641	-	-
2022-03-31	£155,598	£145,369	-	-
2021-03-31	£146,011	£40,256	-	-

Trustees

Name	Role	Appointed
Peter James Smith	Chair	2019-08-19
Deborah Craig		2024-08-07
Gareth Murphy		2024-08-07
Marcin Bielecki Mr		2024-08-07
Mark deBower Banham		2024-08-07
Marnie Burden		2020-03-19
Nicola Plumb		2020-03-19
Ryan Snape		2020-03-19
Shane Robert Britton		2024-02-09
Steven Mark Neville		2019-08-19

EXPERT LINK

England & Wales - Charity number 1187188

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 1	Month April	Year 2024		Day 31	Month March	Year 2025

Section A Reference and administration details

Charity name

Expert Link

Other names charity is known by

Registered charity number (if any) 1187188

Charity's principal address

2nd Floor Minorities House

2-5 The Minorities

London

Postcode

EC3N 1BJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Smith	Chair of the Board of Trustees Chair Finance and Governance Committee		
2	Ryan Snape	Trustee Finance and Governance Committee Member		
3	Marnie Burden	Trustee Finance and Governance Committee Member		
5	Nicola Plumb	Trustee		
6	Steven Neville	Trustee		
8	Shane Britton	Trustee Learning and Development committee Chair		
9	Mark Banham	Trustee Learning and Development committee member	August 2024	
10	Debbie Craig	Trustee Learning and Development committee member	August 2024	

11	Marcin Bielecki	Trustee Finance and Governance Committee Member	August 2024	
12	Gareth Murphy	Trustee Learning and Development committee Member	August 2024	
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

The recruitment and development of trustees.
Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantage including but not limited

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

Along with the board of trustees, Expert Link have two sub-committees. Membership of the sub-committees is drawn from the trustees. The subcommittees are

Finance and Governance Committee (FaG)

Purpose

- Provide scrutiny and over sight over Expert Link finances
- Sign off of accounts
- Sign off of annual budgets
- Provide scrutiny over use of resources
- Management of Risk Register
- Governance

Learning and Development Committee (LaD)

Purpose

- Provide oversight and scrutiny of the delivery of projects and services
- Provide support on learning and development
- Support strategy development
- Ensure EL works maintains focus on its purpose and works within its value set.

Policies and policy development

Expert Link have a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing
- Data Protection Policy

Policies are constantly monitored as the organisation develops, and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantage, including homelessness, mental ill health, substance misuse, offending, and domestic violence and abuse.

We aspire to a world in which people with lived experience of multiple

disadvantage are treated as equal partners in decisions that affect their lives. To work towards this vision, we influence national policy and support local policy-makers, service providers and people with lived experience to work together to design policies and services that are driven by lived experience.

We promote genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantage. Our approach to co-production is guided by principles of collective power, equitable decision-making and a strengths-based perspective.

All of our work is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at its heart. This work is guided by our values: a belief in humanity and the potential of all people, and a commitment to honesty as the foundation for creating meaningful change and fostering hope.

During 2024/25, Expert Link's activities focused on influencing policy and practice, building the capacity of organisations to work in co-production, and supporting people with lived experience to participate meaningfully in decision-making. Through these activities, the charity worked to relieve poverty, sickness and need among people experiencing severe and multiple disadvantage.

Influencing policy and systems

Expert Link continued to amplify the voices of people with lived experience to inform local and national policy development, including work relating to welfare, housing, homelessness and related public services.

We supported people with lived experience to contribute to consultations, advisory groups and forums, ensuring that their insights informed policy debates and decision-making processes. This work enabled public bodies and decision-makers to better understand the real-world impacts of policy and service design, contributing to more responsive, effective and humane systems.

During the year, Expert Link also delivered commissioned work for national and local bodies, drawing on our expertise in co-production and lived experience engagement. These commissions enabled public authorities to engage directly with people affected by poverty, homelessness and related disadvantages.

Co-production, training and organisational support

Expert Link delivered training, facilitation and advisory support to charities, public bodies and other organisations seeking to embed co-production and meaningful lived experience involvement in their work.

This included training sessions, workshops and longer-term support focused on:

- developing trauma-informed and inclusive approaches to engagement
- supporting equitable decision-making and shared power
- strengthening organisational practice around lived experience involvement

By strengthening organisational practice, this work contributes to improved services and outcomes for people experiencing multiple disadvantage.

Supporting lived experience participation

Across all areas of activity, Expert Link prioritised the safe, ethical and meaningful involvement of people with lived experience. We provided practical and emotional support to enable participation, recognising the barriers faced by people experiencing disadvantage. This included attention to accessibility, fair recognition of contributions, and the creation of supportive environments for participation.

Board of Trustees and public benefit

The Board of Trustees met regularly throughout the year and undertook relevant training, receiving regular updates on Charity Commission guidance and regulatory requirements.

The trustees confirm that, in planning and reviewing the charity's activities during 2024/25, they have had due regard to the Charity Commission's guidance on public benefit. The trustees are satisfied that the charity's activities were carried out in furtherance of its charitable objects and for the public benefit, through the provision of education, training, advocacy and other forms of support to relieve poverty, sickness and need among people experiencing severe and multiple disadvantage.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

During 2024/25, Expert Link made significant progress in advancing its charitable objects by strengthening the influence of people with lived experience of multiple disadvantage on public policy, improving co-production practice across organisations, and expanding its national lived experience network.

A key achievement was the continued development and delivery of the National Expert Influencing Forum (NEIF), funded by the Lloyds Bank Foundation. Through this programme, people with lived experience engaged directly with central government departments, including the Department for Work and Pensions, to inform policy discussions on welfare reform, access to benefits, digital exclusion, supported housing standards and discretionary welfare assistance. This work ensured that policy development was informed by the experiences of people affected by poverty and multiple disadvantage.

Expert Link also continued to deliver the Rough Sleeping Lived Experience Forum for the Department for Levelling Up, Housing and Communities as part of the government's Rough Sleeping Strategy. The forum brought together people with lived experience of homelessness and rough sleeping to inform national homelessness policy, including supported housing standards, outreach practice and asylum-related housing issues.

At a local level, Expert Link supported local authorities to strengthen co-production and lived experience involvement in policy and service design, including work with Westminster City Council and Hull City Council. This enabled people with lived experience to contribute directly to local decision-making and commissioning processes.

During the year, Expert Link's network grew to over 2,200 members, representing a wide range of lived experiences. Targeted outreach supported greater engagement with underrepresented groups, including women, young adults and people with experience of the asylum system. Expert Link also supported people with lived experience of homelessness to contribute to funding decisions through Comic Relief's Youth Homelessness Fund, ensuring that grant-making was informed by those directly affected.

Expert Link completed the London Day Centres co-production project, funded by Trust for London, supporting five day centres to embed co-production practice. The project concluded with a well-attended dissemination and learning event, sharing practical insights and legacy guidance to support continued improvement across the sector.

In addition, Expert Link continued to support the Gambling Harms Lived Experience Network (GLEN) in its development towards operating as an independent charity, demonstrating the transferability of Expert Link's peer-led and co-production expertise across different areas of social harm and disadvantage.

Section E

Financial review

Brief statement of the charity's policy on reserves

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regards to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

Details of any funds materially in deficit**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information**Section G Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Peter James Smith

Christopher James Ostmeier-Brill

Position (eg Secretary, Chair, etc)

Chair

Chief Executive Officer

Date

Charity number: 1187188

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2025

Expert Link
Contents Page
For the year ended 31 March 2025

Report of the Trustees	1 to 4
Independent Examiner's Report to the Trustees	5
Statement of Financial Activities	6
Statement of Financial Position	7
Notes to the Financial Statements	8 to 15

Expert Link
Report of the Trustees
For the year ended 31 March 2025

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2025. The Trustees have followed the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantages including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse.

We aspire to a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about our lives. To work towards this vision, we influence national policies and support local policy-makers, service providers and people with lived experience to work together to design policies and services that are driven by lived experience.

We promote genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantages. Our approach to co-production is guided by principles of collective power, equitable decision-making and a strengths-based perspective.

All of our work is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at its heart. This work is guided by our values: a belief in humanity and the potential of all people, and a commitment to honesty as the foundation for creating meaningful change and fostering hope.

During 2024/25, Expert Link's activities focused on influencing policy and practice, building the capacity of organisations to work in co-production, and supporting people with lived experience to participate meaningfully in decision-making. Through these activities, the charity worked to relieve poverty, sickness and need among people experiencing severe and multiple disadvantage.

Influencing policy and systems

Expert Link continued to amplify the voices of people with lived experience to inform local and national policy development, including work relating to welfare, housing, homelessness and related public services.

We supported people with lived experience to contribute to consultations, advisory groups and forums, ensuring that their insights informed policy debates and decision-making processes. This work enabled public bodies and decision-makers to better understand the real-world impacts of policy and service design, contributing to more responsive, effective and humane systems.

During the year, Expert Link also delivered commissioned work for national and local bodies, drawing on our expertise in co-production and lived experience engagement. These commissions enabled public authorities to engage directly with people affected by poverty, homelessness and related disadvantages.

Co-production, training and organisational support

Expert Link delivered training, facilitation and advisory support to charities, public bodies and other organisations seeking to embed co-production and meaningful lived experience involvement in their work.

This included training sessions, workshops and longer-term support focused on:

- developing trauma-informed and inclusive approaches to engagement
- supporting equitable decision-making and shared power
- strengthening organisational practice around lived experience involvement

By strengthening organisational practice, this work contributes to improved services and outcomes for people experiencing multiple disadvantage.

Supporting lived experience participation

Across all areas of activity, Expert Link prioritised the safe, ethical and meaningful involvement of people with lived experience. We provided practical and emotional support to enable participation, recognising the barriers faced by people experiencing disadvantage. This included attention to accessibility, fair recognition of contributions, and the creation of supportive environments for participation.

Statement on public benefit

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

During 2024/25, Expert Link made significant progress in advancing its charitable objects by strengthening the influence of people with lived experience of multiple disadvantage on public policy, improving co-production practice across organisations, and expanding its national lived experience network.

A key achievement was the continued development and delivery of the National Expert Influencing Forum (NEIF), funded by the Lloyds Bank Foundation. Through this programme, people with lived experience engaged directly with central government departments, including the Department for Work and Pensions, to inform policy discussions on welfare reform, access to benefits, digital exclusion, supported housing standards and discretionary welfare assistance. This work ensured that policy development was informed by the experiences of people affected by poverty and multiple disadvantage.

Department for Levelling Up, Housing and Communities (DLUHC)

Expert Link also continued to deliver the Rough Sleeping Lived Experience Forum for the Department for Levelling Up, Housing and Communities as part of the government's Rough Sleeping Strategy. The forum brought together people with lived experience of homelessness and rough sleeping to inform national homelessness policy, including supported housing standards, outreach practice and asylum-related housing issues.

Co-production, training and organisational support

At a local level, Expert Link supported local authorities to strengthen co-production and lived experience involvement in policy and service design, including work with Westminster City Council and Hull City Council. This enabled people with lived experience to contribute directly to local decision-making and commissioning processes.

During the year, Expert Link's network grew to over 2,200 members, representing a wide range of lived experiences. Targeted outreach supported greater engagement with underrepresented groups, including women, young adults and people with experience of the asylum system. Expert Link also supported people with lived experience of homelessness to contribute to funding decisions through Comic Relief's Youth Homelessness Fund, ensuring that grant-making was informed by those directly affected.

Expert Link completed the London Day Centres co-production project, funded by Trust for London, supporting five day centres to embed co-production practice. The project concluded with a well-attended dissemination and learning event, sharing practical insights and legacy guidance to support continued improvement across the sector.

In addition, Expert Link continued to support the Gambling Harms Lived Experience Network (GLEN) in its development towards operating as an independent charity, demonstrating the transferability of Expert Link's peer-led and co-production expertise across different areas of social harm and disadvantage.

Financial Review

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regards to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

**Expert Link
Report of the Trustees Continued
For the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The recruitment and development of trustees.

Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

Along with the board of trustees, Expert Link have two sub-committees. Membership of the sub-committees is drawn from the trustees. The subcommittees are

Finance and Governance Committee (FaG)

Purpose

- Provide scrutiny and oversight over Expert Link finances
- Sign off of accounts
- Sign off of annual budgets
- Provide scrutiny over use of resources
- Management of Risk Register
- Governance

Learning and Development Committee (LaD)

Purpose

- Provide oversight and scrutiny of the delivery of projects and services
- Provide support on learning and development
- Support strategy development
- Ensure EL works maintains focus on its purpose and works within its value set.

Policies and policy development

Expert Link have a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing
- Data Protection Policy

Policies are constantly monitored as the organisation develops, and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible.

**Expert Link
Report of the Trustees Continued
For the year ended 31 March 2025**

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Expert Link
Charity registration number	1187188
Principal address	2nd Floor Minorities House 2-5 The Minorities London EC3N 1BJ

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Peter James Smith (Chair)
Ryan Snape
Marnie Burden
Nicola Plumb
Steven Mark Neville

Shane Britton
Mark Banham (appointed 7 August 2024)
Debbie Craig (appointed 7 August 2024)
Marcin Bielecki (appointed 7 August 2024)
Gareth Murphy (appointed 7 August 2024)

Independent examiner	Victoria Anderson BA (Hons) FCA DChA Carpenter Box 2 St Andrews Place Lewes, East Sussex BN7 1UP
-----------------------------	--

Approved by the Board of Trustees and signed on its behalf by



Peter James Smith (Chair)

Expert Link
Independent Examiners Report to the Trustees
For the year ended 31 March 2025

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Victoria Anderson BA (Hons) FCA DChA
Carpenter Box
2 St Andrews Place
Lewes, East Sussex
BN7 1UP

30/11/2026

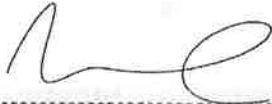
Expert Link
Statement of Financial Activities
For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Income and endowments from:					
Donations and legacies	2	12,025	72,254	84,279	80,243
Charitable activities	3	46,859	14,462	61,321	77,985
Total		58,884	86,716	145,600	158,228
Expenditure on:					
Charitable activities	4/5	(79,863)	(87,566)	(167,429)	(157,470)
Total		(79,863)	(87,566)	(167,429)	(157,470)
Transfers between funds					
Net movement in funds		(20,979)	(850)	(21,829)	758
Reconciliation of funds					
Total funds brought forward		35,545	35,967	71,512	70,754
Total funds carried forward		14,566	35,117	49,683	71,512

**Expert Link
Statement of Financial
Position As at 31 March 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	11	650	1,299
		<u>650</u>	<u>1,299</u>
Current assets			
Debtors	12	45,232	58,621
Cash at bank and in hand		43,805	64,790
		<u>89,037</u>	<u>123,411</u>
Creditors: amounts falling due within one year	13	(40,004)	(53,198)
Net current assets		<u>49,033</u>	<u>70,213</u>
Total assets less current liabilities		<u>49,683</u>	<u>71,512</u>
Net assets		<u>49,683</u>	<u>71,512</u>
The funds of the charity			
Restricted income funds	14	35,117	35,967
Unrestricted income funds	14	14,566	35,545
Total funds		<u>49,683</u>	<u>71,512</u>

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



.....
Peter James Smith (Chair)
Trustee

Expert Link
Notes to the Financial Statements
For the year ended 31 March 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Expert Link meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Grants received	12,025	72,254	84,279	80,243
	12,025	72,254	84,279	80,243

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Analysis of grants received

	2025	2024
	£	£
Lloyds Enhance	12,025	-
GambleAware	-	17,400
GLEN	5,400	-
Westminster City Council	14,756	-
Lloyds Bank Foundation	40,348	37,826
NPC	-	267
Trust For London	11,750	24,750
	84,279	80,243

3. Income from charitable activities

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
<i>Charitable activities</i>				
Income from charitable activities	46,859	14,462	61,321	77,985

4. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Charitable activities	59,426	86,925	146,351	136,904
Support costs	20,437	641	21,078	20,566
	79,863	87,566	167,429	157,470

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2025	2024
	£	£	£	£
Support costs				
Charitable activities	146,351	21,078	167,429	157,470

Expert Link
Notes to the Financial Statements
Continued For the year ended 31 March 2025

6. Analysis of support costs

	2025	2024
	£	£
Charitable activities		
Management	7,008	4,727
Finance	9,738	6,766
IT	3,853	7,212
Governance costs	479	1,861
	<u>21,078</u>	<u>20,566</u>

7. Net Income/(expenditure) for the year

This is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of owned fixed assets	649	649
Auditor's fees	1,500	1,500
Staff pension contributions	4,907	4,538

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2024 were:

	2025	2024
	£	£
Salaries and wages	120,248	114,728
Social security costs	7,828	7,197
Pension costs	4,907	4,538
	<u>132,983</u>	<u>126,463</u>

	2025	2024
Staff	3	3
	<u>3</u>	<u>3</u>

No employee earned more than £60,000 during the year (2024:nil)

The total employee benefits of the key management personnel of the charity were £93,284 (2024:£94,288)

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

9. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024:£nil).

No charity trustee received payment for professional or other services supplied to the charity (2024:£nil). The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2024:£nil).

There are no related party transactions to disclose for 2025 (2024:none).

10. Comparative for the Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	2024 £
Income and endowments from:			
Donations and legacies	23,280	56,963	80,243
Charitable activities	46,845	31,140	77,985
Total	70,125	88,103	158,228
Expenditure on:			
Charitable activities	(62,070)	(95,400)	(157,470)
Total	(62,070)	(95,400)	(157,470)
Transfers between funds	8,780	(8,780)	-
Net income/expenditure	16,835	(16,077)	758
Reconciliation of funds	18,710	52,044	70,754
Total funds brought forward	35,545	35,967	71,512
Total funds carried forward			

11. Tangible fixed assets

	Computer equipment £
Cost or valuation	
At 01 April 2024	3,246
At 31 March 2025	3,246
Depreciation	
At 01 April 2024	1,947
Charge for year	649
At 31 March 2025	2,596
Net book values	
At 31 March 2025	650
At 31 March 2024	1,299

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

12. Debtors

	2025	2024
	£	£
Amounts due within one year:		
Trade debtors	45,232	58,621
Prepayments and accrued income	-	-
	45,232	58,621

13. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	782	293
Other creditors	32,865	46,870
Accruals and deferred income	6,357	6,035
	40,004	53,198

14. Movement in funds

Unrestricted Funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2025
	£	£	£	£	£
<i>General</i>					
General	35,545	58,884	(79,863)	-	14,566
	35,545	58,884	(79,863)	-	14,566

Unrestricted Funds - Previous year

	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
<i>General</i>					
General	18,710	70,125	(62,070)	8,780	35,545
	18,710	70,125	(62,070)	8,780	35,545

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Purpose of unrestricted Funds

General

Delivery of services

Restricted Funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2025
	£	£	£	£	£
DLUHC	-	12,820	(12,761)	-	59
Gamble Aware GLEN	3,991	5,400	(5,876)	-	3,515
Lloyds Influencing Programme	27,131	40,348	(40,218)	-	27,261
Trust for London	4,845	11,750	(12,554)	-	4,041
Westminster	-	16,398	(16,157)	-	241
	35,967	86,716	(87,566)	-	35,117

Restricted Funds - Previous year	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
DLUHC	1,804	17,559	(21,756)	2,393	-
Gamble Aware GLEN	26,433	5,400	(27,842)	-	3,991
Gamble Aware LEC	1,079	-	-	(1,079)	-
Lloyds Influencing Programme	-	31,314	(4,183)	-	27,131
Trust for London	14,909	20,250	(30,314)	-	4,845
Welfare Influencing Programme	5,968	-	(3,857)	(2,111)	-
Westminster	1,851	13,580	(7,448)	(7,983)	-
	52,044	88,103	(95,400)	(8,780)	35,967

**Expert Link
Notes to the Financial Statements
Continued For the year ended 31 March 2025**

Purpose of restricted funds

Trust for London

For homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them.

Welfare Influencing Programme

Improve the process of claiming benefits for people experiencing multiple disadvantage, in particular those who are not currently engaged with the local DWP.

Gamble Aware GLEN

Building capacity and infrastructure within the Gambling Lived Experience Network , including the recruitment and training of staff, and the development of a fundraising and funding strategy.

Gamble Aware LEC

Assisting Gamble Aware with setting up the Lived Experience Council.

Westminster

Westminster Co-production training and support for groups.

DLUHC

The delivery of a rough sleeping lived experience forum to inform national policy development on homelessness and rough sleeping over 2 years.

Lloyds Influencing Programme

Ensuring that people experiencing multiple disadvantages have access to support when facing crisis or destitution, access to suitable accommodation, and that any benefits are not unfairly taken away. Specifically, working towards positive change such that more people have access to local discretionary support, Work Capability Assessments and PIP assessments are appropriate for those experiencing multiple disadvantages, and quality of support available with exempt accommodation is appropriate to those residents.

Expert Link
Notes to the Financial Statements
Continued For the year ended 31 March 2025

15. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
General	650	13,916	14,566
Restricted funds			
DLUCH	-	59	59
Gamble Aware GLEN	-	3,515	3,515
Lloyds Influencing Programme	-	27,261	27,261
Trust for London Westminster	-	4,041	4,041
	241	241	241
	650	49,033	49,683

Previous year

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	1,299	34,246	35,545
Restricted funds			
Gamble Aware GLEN	-	3,991	3,991
Lloyds Influencing Programme	-	27,131	27,131
Trust for London Welfare	-	4,845	4,845
	1,299	70,213	71,512

Charity number: 1187188

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2025

Expert Link
Contents Page
For the year ended 31 March 2025

Report of the Trustees	1 to 4
Independent Examiner's Report to the Trustees	5
Statement of Financial Activities	6
Statement of Financial Position	7
Notes to the Financial Statements	8 to 15

**Expert Link
Report of the Trustees
For the year ended 31 March 2025**

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2025. The Trustees have followed the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantages including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse.

We aspire to a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about our lives. To work towards this vision, we influence national policies and support local policy-makers, service providers and people with lived experience to work together to design policies and services that are driven by lived experience.

We promote genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantages. Our approach to co-production is guided by principles of collective power, equitable decision-making and a strengths-based perspective.

All of our work is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at its heart. This work is guided by our values: a belief in humanity and the potential of all people, and a commitment to honesty as the foundation for creating meaningful change and fostering hope.

During 2024/25, Expert Link's activities focused on influencing policy and practice, building the capacity of organisations to work in co-production, and supporting people with lived experience to participate meaningfully in decision-making. Through these activities, the charity worked to relieve poverty, sickness and need among people experiencing severe and multiple disadvantage.

Influencing policy and systems

Expert Link continued to amplify the voices of people with lived experience to inform local and national policy development, including work relating to welfare, housing, homelessness and related public services.

We supported people with lived experience to contribute to consultations, advisory groups and forums, ensuring that their insights informed policy debates and decision-making processes. This work enabled public bodies and decision-makers to better understand the real-world impacts of policy and service design, contributing to more responsive, effective and humane systems.

During the year, Expert Link also delivered commissioned work for national and local bodies, drawing on our expertise in co-production and lived experience engagement. These commissions enabled public authorities to engage directly with people affected by poverty, homelessness and related disadvantages.

Co-production, training and organisational support

Expert Link delivered training, facilitation and advisory support to charities, public bodies and other organisations seeking to embed co-production and meaningful lived experience involvement in their work.

This included training sessions, workshops and longer-term support focused on:

- developing trauma-informed and inclusive approaches to engagement
- supporting equitable decision-making and shared power
- strengthening organisational practice around lived experience involvement

By strengthening organisational practice, this work contributes to improved services and outcomes for people experiencing multiple disadvantage.

Supporting lived experience participation

Across all areas of activity, Expert Link prioritised the safe, ethical and meaningful involvement of people with lived experience. We provided practical and emotional support to enable participation, recognising the barriers faced by people experiencing disadvantage. This included attention to accessibility, fair recognition of contributions, and the creation of supportive environments for participation.

Statement on public benefit

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

During 2024/25, Expert Link made significant progress in advancing its charitable objects by strengthening the influence of people with lived experience of multiple disadvantage on public policy, improving co-production practice across organisations, and expanding its national lived experience network.

A key achievement was the continued development and delivery of the National Expert Influencing Forum (NEIF), funded by the Lloyds Bank Foundation. Through this programme, people with lived experience engaged directly with central government departments, including the Department for Work and Pensions, to inform policy discussions on welfare reform, access to benefits, digital exclusion, supported housing standards and discretionary welfare assistance. This work ensured that policy development was informed by the experiences of people affected by poverty and multiple disadvantage.

Department for Levelling Up, Housing and Communities (DLUHC)

Expert Link also continued to deliver the Rough Sleeping Lived Experience Forum for the Department for Levelling Up, Housing and Communities as part of the government's Rough Sleeping Strategy. The forum brought together people with lived experience of homelessness and rough sleeping to inform national homelessness policy, including supported housing standards, outreach practice and asylum-related housing issues.

Co-production, training and organisational support

At a local level, Expert Link supported local authorities to strengthen co-production and lived experience involvement in policy and service design, including work with Westminster City Council and Hull City Council. This enabled people with lived experience to contribute directly to local decision-making and commissioning processes.

During the year, Expert Link's network grew to over 2,200 members, representing a wide range of lived experiences. Targeted outreach supported greater engagement with underrepresented groups, including women, young adults and people with experience of the asylum system. Expert Link also supported people with lived experience of homelessness to contribute to funding decisions through Comic Relief's Youth Homelessness Fund, ensuring that grant-making was informed by those directly affected.

Expert Link completed the London Day Centres co-production project, funded by Trust for London, supporting five day centres to embed co-production practice. The project concluded with a well-attended dissemination and learning event, sharing practical insights and legacy guidance to support continued improvement across the sector.

In addition, Expert Link continued to support the Gambling Harms Lived Experience Network (GLEN) in its development towards operating as an independent charity, demonstrating the transferability of Expert Link's peer-led and co-production expertise across different areas of social harm and disadvantage.

Financial Review

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regards to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

**Expert Link
Report of the Trustees Continued
For the year ended 31 March 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The recruitment and development of trustees.

Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

Along with the board of trustees, Expert Link have two sub-committees. Membership of the sub-committees is drawn from the trustees. The subcommittees are

Finance and Governance Committee (FaG)

Purpose

- Provide scrutiny and oversight over Expert Link finances
- Sign off of accounts
- Sign off of annual budgets
- Provide scrutiny over use of resources
- Management of Risk Register
- Governance

Learning and Development Committee (LaD)

Purpose

- Provide oversight and scrutiny of the delivery of projects and services
- Provide support on learning and development
- Support strategy development
- Ensure EL works maintains focus on its purpose and works within its value set.

Policies and policy development

Expert Link have a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing
- Data Protection Policy

Policies are constantly monitored as the organisation develops, and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible.

**Expert Link
Report of the Trustees Continued
For the year ended 31 March 2025**

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Expert Link
Charity registration number	1187188
Principal address	2nd Floor Minorities House 2-5 The Minorities London EC3N 1BJ

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Peter James Smith (Chair)
Ryan Snape
Marnie Burden
Nicola Plumb
Steven Mark Neville

Shane Britton
Mark Banham (appointed 7 August 2024)
Debbie Craig (appointed 7 August 2024)
Marcin Bielecki (appointed 7 August 2024)
Gareth Murphy (appointed 7 August 2024)

Independent examiner	Victoria Anderson BA (Hons) FCA DChA Carpenter Box 2 St Andrews Place Lewes, East Sussex BN7 1UP
-----------------------------	--

Approved by the Board of Trustees and signed on its behalf by



Peter James Smith (Chair)

Expert Link
Independent Examiners Report to the Trustees
For the year ended 31 March 2025

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Victoria Anderson BA (Hons) FCA DChA
Carpenter Box
2 St Andrews Place
Lewes, East Sussex
BN7 1UP

30/11/2026

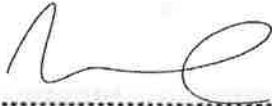
Expert Link
Statement of Financial Activities
For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Income and endowments from:					
Donations and legacies	2	12,025	72,254	84,279	80,243
Charitable activities	3	46,859	14,462	61,321	77,985
Total		58,884	86,716	145,600	158,228
Expenditure on:					
Charitable activities	4/5	(79,863)	(87,566)	(167,429)	(157,470)
Total		(79,863)	(87,566)	(167,429)	(157,470)
Transfers between funds					
Net movement in funds		(20,979)	(850)	(21,829)	758
Reconciliation of funds					
Total funds brought forward		35,545	35,967	71,512	70,754
Total funds carried forward		14,566	35,117	49,683	71,512

**Expert Link
Statement of Financial
Position As at 31 March 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	11	650	1,299
		<u>650</u>	<u>1,299</u>
Current assets			
Debtors	12	45,232	58,621
Cash at bank and in hand		43,805	64,790
		<u>89,037</u>	<u>123,411</u>
Creditors: amounts falling due within one year	13	(40,004)	(53,198)
Net current assets		<u>49,033</u>	<u>70,213</u>
Total assets less current liabilities		<u>49,683</u>	<u>71,512</u>
Net assets		<u>49,683</u>	<u>71,512</u>
The funds of the charity			
Restricted income funds	14	35,117	35,967
Unrestricted income funds	14	14,566	35,545
Total funds		<u>49,683</u>	<u>71,512</u>

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



.....
Peter James Smith (Chair)
Trustee

Expert Link
Notes to the Financial Statements
For the year ended 31 March 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Expert Link meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Grants received	12,025	72,254	84,279	80,243
	12,025	72,254	84,279	80,243

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Analysis of grants received	2025	2024
	£	£
Lloyds Enhance	12,025	-
GambleAware	-	17,400
GLEN	5,400	-
Westminster City Council	14,756	-
Lloyds Bank Foundation	40,348	37,826
NPC	-	267
Trust For London	11,750	24,750
	84,279	80,243

3. Income from charitable activities

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
<i>Charitable activities</i>				
Income from charitable activities	46,859	14,462	61,321	77,985

4. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Charitable activities	59,426	86,925	146,351	136,904
Support costs	20,437	641	21,078	20,566
	79,863	87,566	167,429	157,470

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2025	2024
	£	£	£	£
Support costs				
Charitable activities	146,351	21,078	167,429	157,470

Expert Link
Notes to the Financial Statements
Continued For the year ended 31 March 2025

6. Analysis of support costs

	2025	2024
	£	£
Charitable activities		
Management	7,008	4,727
Finance	9,738	6,766
IT	3,853	7,212
Governance costs	479	1,861
	21,078	20,566

7. Net Income/(expenditure) for the year

This is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of owned fixed assets	649	649
Auditor's fees	1,500	1,500
Staff pension contributions	4,907	4,538

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2024 were:

	2025	2024
	£	£
Salaries and wages	120,248	114,728
Social security costs	7,828	7,197
Pension costs	4,907	4,538
	132,983	126,463

	2025	2024
Staff	3	3
	3	3

No employee earned more than £60,000 during the year (2024:nil)

The total employee benefits of the key management personnel of the charity were £93,284 (2024:£94,288)

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

9. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024:£nil).

No charity trustee received payment for professional or other services supplied to the charity (2024:£nil). The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2024:£nil).

There are no related party transactions to disclose for 2025 (2024:none).

10. Comparative for the Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	2024 £
Income and endowments from:			
Donations and legacies	23,280	56,963	80,243
Charitable activities	46,845	31,140	77,985
Total	70,125	88,103	158,228
Expenditure on:			
Charitable activities	(62,070)	(95,400)	(157,470)
Total	(62,070)	(95,400)	(157,470)
Transfers between funds	8,780	(8,780)	-
Net income/expenditure	16,835	(16,077)	758
Reconciliation of funds	18,710	52,044	70,754
Total funds brought forward	35,545	35,967	71,512
Total funds carried forward			

11. Tangible fixed assets

Cost or valuation	Computer equipment £
At 01 April 2024	3,246
At 31 March 2025	3,246
Depreciation	
At 01 April 2024	1,947
Charge for year	649
At 31 March 2025	2,596
Net book values	
At 31 March 2025	650
At 31 March 2024	1,299

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

12. Debtors

	2025	2024
	£	£
Amounts due within one year:		
Trade debtors	45,232	58,621
Prepayments and accrued income	-	-
	45,232	58,621

13. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	782	293
Other creditors	32,865	46,870
Accruals and deferred income	6,357	6,035
	40,004	53,198

14. Movement in funds

Unrestricted Funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2025
	£	£	£	£	£
<i>General</i>					
General	35,545	58,884	(79,863)	-	14,566
	35,545	58,884	(79,863)	-	14,566

Unrestricted Funds - Previous year

	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
<i>General</i>					
General	18,710	70,125	(62,070)	8,780	35,545
	18,710	70,125	(62,070)	8,780	35,545

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2025

Purpose of unrestricted Funds

General

Delivery of services

Restricted Funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2025
	£	£	£	£	£
DLUHC	-	12,820	(12,761)	-	59
Gamble Aware GLEN	3,991	5,400	(5,876)	-	3,515
Lloyds Influencing Programme	27,131	40,348	(40,218)	-	27,261
Trust for London	4,845	11,750	(12,554)	-	4,041
Westminster	-	16,398	(16,157)	-	241
	35,967	86,716	(87,566)	-	35,117

Restricted Funds - Previous year	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
DLUHC	1,804	17,559	(21,756)	2,393	-
Gamble Aware GLEN	26,433	5,400	(27,842)	-	3,991
Gamble Aware LEC	1,079	-	-	(1,079)	-
Lloyds Influencing Programme	-	31,314	(4,183)	-	27,131
Trust for London	14,909	20,250	(30,314)	-	4,845
Welfare Influencing Programme	5,968	-	(3,857)	(2,111)	-
Westminster	1,851	13,580	(7,448)	(7,983)	-
	52,044	88,103	(95,400)	(8,780)	35,967

**Expert Link
Notes to the Financial Statements
Continued For the year ended 31 March 2025**

Purpose of restricted funds

Trust for London

For homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them.

Welfare Influencing Programme

Improve the process of claiming benefits for people experiencing multiple disadvantage, in particular those who are not currently engaged with the local DWP.

Gamble Aware GLEN

Building capacity and infrastructure within the Gambling Lived Experience Network , including the recruitment and training of staff, and the development of a fundraising and funding strategy.

Gamble Aware LEC

Assisting Gamble Aware with setting up the Lived Experience Council.

Westminster

Westminster Co-production training and support for groups.

DLUHC

The delivery of a rough sleeping lived experience forum to inform national policy development on homelessness and rough sleeping over 2 years.

Lloyds Influencing Programme

Ensuring that people experiencing multiple disadvantages have access to support when facing crisis or destitution, access to suitable accommodation, and that any benefits are not unfairly taken away. Specifically, working towards positive change such that more people have access to local discretionary support, Work Capability Assessments and PIP assessments are appropriate for those experiencing multiple disadvantages, and quality of support available with exempt accommodation is appropriate to those residents.

Expert Link
Notes to the Financial Statements
Continued For the year ended 31 March 2025

15. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
General	650	13,916	14,566
Restricted funds			
DLUCH	-	59	59
Gamble Aware GLEN	-	3,515	3,515
Lloyds Influencing Programme	-	27,261	27,261
Trust for London Westminster	-	4,041	4,041
	241		241
	650	49,033	49,683

Previous year

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	1,299	34,246	35,545
Restricted funds			
Gamble Aware GLEN	-	3,991	3,991
Lloyds Influencing Programme	-	27,131	27,131
Trust for London Welfare	-	4,845	4,845
	1,299	70,213	71,512

EXPERT LINK

England & Wales - Charity number 1187188

Accounts

Charity number: 1187188

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2024

Expert Link
Contents Page
For the year ended 31 March 2024

Report of the Trustees	1 to 5
Independent Examiner's Report to the Trustees	6
Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9 to 16

Expert Link
Report of the Trustees
For the year ended 31 March 2024

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantages (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse).

We aspire to a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about our lives. To reach this vision, we influence national policies and equip local policy-makers, service providers and individuals with lived experience, to work together to design policies and services that are driven by the voices of people with lived experience.

We encourage genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantages. We believe that co-production processes should be guided by principles of collective power, equitable decision-making and by a strengths-based approach.

All the work that we undertake is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at our heart and guided by our values; belief in humanity and the potential of all people and when we come from a place of honesty, we can create the change that we want to see and bring hope into our world.

Network

"One Voice, One Channel."

Our communications strategy details four communication goals and how to meet them so that we can engage successfully with our broad audience and deliver our organisational purpose to inspire, support and promote co-production'.

Delivering this plan over the course of this financial year, we have seen our profile rise, a growth in the network's membership and an increase in opportunities for members of the network to influence policy and decision makers at the highest level.

Influencing

Expert Link have continued to actively seek opportunities to amplify the voices of those with lived experience of severe and multiple disadvantage in order that they may influence local and national policy and decision making.

We have continued to influence change in the welfare system with the primary objective of improving the process of claiming benefits for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse), in particular those who are not currently engaged with local Department for Work and Pensions (DWP) agencies.

Expert Link were commissioned by the Department for Levelling up Housing and Communities to develop, support and facilitate their Lived Experience Forum. The purpose of the forum is to allow the Department to engage people with lived experience of homelessness and rough sleeping to inform their policy decisions as they seek to deliver the manifesto commitment of ending rough sleeping.

Statement on public benefit

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2024

ACHIEVEMENTS AND PERFORMANCE

Influencing change in the welfare system

Expert Link, with grant funding from the Lloyds Bank Foundation continued their Influencing Change in the Welfare System programme.

After this was successfully completed in June 2022, members of the group worked with Expert Link to secure further funding from Lloyds Bank Foundation, beginning a new programme, the National Expert Influencing Forum, in December 2023. Members of our network have joined the programme which looks to improve assessments within the benefit system, the standards in supported housing, and access to discretionary welfare assistance programmes.

Department for Levelling Up, Housing and Communities (DLUHC)

Expert Link continue to work with the Department for Levelling Up, Housing and Communities (DLUHC) to deliver a Lived Experience Forum (LEF). The LEF was part of the Rough Sleepers Strategy.

Expert Link brought together 15 people with lived experience of rough sleeping and homelessness to form the LEF. The LEF met quarterly with policy makers from DLUHC with 5 meetings across the period.

The Forum has discussed the following topics with officers from the DLUHC:

- National Supported Housing Standards
- National Guidance for effective outreach (including standards)
- Accommodation for ex-offenders · Test and Learn Systems Wide Programme
- A Homelessness Covenant

Building a GB Network of People with Lived Experience of Gambling Harms

Over the course of this financial year Expert Link has supported GLEN and managed their grant on behalf of Gamble Aware, who are very pleased with the progress that GLEN are making.

Co-production and group development.

Throughout this financial year Expert link has continued to support projects to develop their co-production, in particular groups of people with lived experience.

These include Westminster City Councils Changing Futures Program, where we have supported the development and trained a Women's Group and a Young Adults Group. Both groups are contributing to the Changing Futures Program and supporting the development of policy and commissioned services across the local authority.

Coproduction in Day Centre's, a Trust for London funded initiative, involved Expert Link supporting the development of co-production within the day centres across London. We are working with, The 999 Club, The Passage, NewWay, Forest Churches Emergency Night Shelter and ReStart.

Training and support

Throughout this year, Expert Link continued to deliver training and support to a much broader audience through the Lloyds Bank Foundations (LBF) Enhance Program. The program aims to deliver modules of training and support to LBF grantees across a number of subjects. Expert Link were appointed by LBF to deliver training and support modules on coproduction.

Organisations that we have supported over the year have include charities that work with young adults and those working within the immigration and asylum arena.

Expert Link have also delivered training and support to community groups and organisations across the country and continued to deliver the Engaging people with lived experience of homelessness training module as part of the Chartered Institute of Housings Level 3 Certificate Providing Homelessness Services

Research

Peer Research in to types of social isolation and substance support

Expert Link worked with Alma Economics exploring the types of social isolation services and substance use support offered

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2024

to people who sleep rough and those at risk of sleeping rough in London.

The broad goal of the research was to see how these services can be made better for the people who use them. As part of this, the peer research element specifically looked to help understand the experiences of people who have experience using these services in the past, or people who are using such services at present.

Peer research into the long term impact of Housing First.

Expert Link conducted peer research to investigate how multi year engagement with Housing First impacts on physical and mental health, offending behaviour, substance use, social networks, and engagement with meaningful activities. The findings and data from the peer research contributed towards the broader research project conducted by Homeless Link investigating the long term impact and outcomes of Housing First. Key findings were presented at the Housing First conference in November 2023 organised by Homeless Link.

In addition to this, the overall research findings were also published as a report at the end of the year, which was disseminated widely to practitioners, frontline workers, academics, researchers and many others in the homelessness sector. Homeless Link will also use the research to help influence local commissioners and policy makers who are thinking about how to fund and develop their Housing First models

FINANCIAL REVIEW

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regards to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Training and support

Expert Link delivers a broad training and support programme that supports other organisations develop their coproduction and user voice strategies and practice.

Board of Trustees

The Board of Trustees undergo regular meetings, training and receive regular Charity Commission updates. This ensures that the Board meet all of the Charity Commissions requirements on Expert Link meeting their objectives as a CIO and that the work that they do is for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support

Along with the board of trustees, Expert Link have two sub-committees. Membership of the sub-committees is drawn from the trustees. The subcommittees are

Finance and Governance Committee (FaG)

- Purpose
- Provide scrutiny and oversight over Expert Link finances
- Sign off of accounts
- Sign off of annual budgets
- Provide scrutiny over use of resources
- Management of Risk Register
- Governance

Learning and Development Committee (LaD)

- Purpose
- Provide oversight and scrutiny of the delivery of projects and services
- Provide support on learning and development Support strategy development
- Ensure EL works maintains focus on its purpose and works within its value set.

Policies and policy development

Expert Link have a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing
- Data Protection Policy

Policies are constantly monitored as the organisation develops, and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible.

Recruitment and appointment of trustees

Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Expert Link
Charity registration number	1187188
Principal address	2nd Floor Minorities House

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2024

2-5 The Minories
London
EC3N 1BJ

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Peter James Smith (Chair)
Ryan Snape
Marnie Burden
Joseph Paul Doran
(Resigned: 31 January 2024)
Kim Kaur
(Resigned: 30 April 2023)
Nicola Plumb
Steven Mark Neville
Shane Britton
(Appointed: 30 November 2023)

Independent examiner

Victoria Anderson BA (Hons) FCA DChA
Clark Brownscombe Limited
2 St Andrews Place
Lewes, East Sussex
BN7 1UP

Approved by the Board of Trustees and signed on its behalf by



Peter James Smith (Chair)

Expert Link
Independent Examiners Report to the Trustees
For the year ended 31 March 2024

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Victoria Anderson BA (Hons) FCA DChA
Clark Brownscombe Limited
2 St Andrews Place
Lewes, East Sussex
BN7 1UP

16 January 2025

Expert Link
Statement of Financial Activities
For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Income and endowments from:					
Donations and legacies	2	23,280	56,963	80,243	92,186
Charitable activities	3	46,845	31,140	77,985	30,225
Total		70,125	88,103	158,228	122,411
Expenditure on:					
Charitable activities	4/5	(62,070)	(95,400)	(157,470)	(167,641)
Total		(62,070)	(95,400)	(157,470)	(167,641)
Transfers between funds		8,780	(8,780)	-	-
Net movement in funds		16,835	(16,077)	758	(45,230)
Reconciliation of funds					
Total funds brought forward		18,710	52,044	70,754	115,984
Total funds carried forward		35,545	35,967	71,512	70,754

Expert Link
Statement of Financial Position
As at 31 March 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	11	1,299	1,948
		1,299	1,948
Current assets			
Debtors	12	58,621	36,190
Cash at bank and in hand		64,790	92,282
		123,411	128,472
Creditors: amounts falling due within one year	13	(53,198)	(59,666)
Net current assets		70,213	68,806
Total assets less current liabilities		71,512	70,754
Net assets		71,512	70,754
The funds of the charity			
Restricted income funds	14	35,967	52,044
Unrestricted income funds	14	35,545	18,710
Total funds		71,512	70,754

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



Peter James Smith (Chair)
Trustee

Expert Link
Notes to the Financial Statements
For the year ended 31 March 2024

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Expert Link meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Grants received	23,280	56,963	80,243	92,186
	23,280	56,963	80,243	92,186

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

Analysis of grants received

	2024	2023
	£	£
GambleAware	17,400	50,769
Lankelly Chase	-	3,750
Lloyds Bank Foundation	37,826	14,900
NPC	267	267
Trust For London	24,750	22,500
	<u>80,243</u>	<u>92,186</u>

3. Income from charitable activities

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
<i>Charitable activities</i>				
Income from charitable activities	46,845	31,140	77,985	30,225

4. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Charitable activities	41,504	95,400	136,904	144,438
Support costs	20,566	-	20,566	23,203
	<u>62,070</u>	<u>95,400</u>	<u>157,470</u>	<u>167,641</u>

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2024	2023
	£	£	£	£
Support costs				
Charitable activities	136,904	20,566	157,470	167,641

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

6. Analysis of support costs

	2024	2023
	£	£
Charitable activities		
Management	4,727	3,855
Finance	6,766	8,010
IT	7,212	6,341
Governance costs	1,861	4,997
	20,566	23,203

7. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of owned fixed assets	649	649
Auditor's fees	1,500	900
Staff pension contributions	4,538	4,663

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2024 were:

	2024	2023
	£	£
Salaries and wages	114,728	116,695
Social security costs	7,197	8,761
Pension costs	4,538	4,663
	126,463	130,119

	2024	2023
Staff	3	3
	3	3

No employee earned more than £60,000 during the year (2023:nil)

The total employee benefits of the key management personnel of the charity were £94,288 .

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

9. Trustee remuneration and related party transactions

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023:£nil).

No charity trustee received payment for professional or other services supplied to the charity (2023:£nil). The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023:£nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2023:£nil).

There are no related party transactions to disclose for 2024 (2023:none).

10. Comparative for the Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	2023 £
Income and endowments from:			
Donations and legacies	4,018	88,168	92,186
Charitable activities	5,925	24,300	30,225
Total	9,943	112,468	122,411
Expenditure on:			
Charitable activities	(87,795)	(79,846)	(167,641)
Total	(87,795)	(79,846)	(167,641)
Net income/expenditure	(77,852)	32,622	(45,230)
Reconciliation of funds			
Total funds brought forward	96,562	19,422	115,984
Total funds carried forward	18,710	52,044	70,754

11. Tangible fixed assets

Cost or valuation	Computer equipment £
At 01 April 2023	3,246
At 31 March 2024	3,246
Depreciation	
At 01 April 2023	1,298
Charge for year	649
At 31 March 2024	1,947
Net book values	
At 31 March 2024	1,299
At 31 March 2023	1,948

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

12. Debtors

	2024	2023
	£	£
Amounts due within one year:		
Trade debtors	58,621	35,715
Prepayments and accrued income	-	475
	<u>58,621</u>	<u>36,190</u>

13. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	293	2,582
Other creditors	46,870	54,694
Accruals and deferred income	6,035	2,390
	<u>53,198</u>	<u>59,666</u>

14. Movement in funds

Unrestricted Funds

	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
<i>General</i>					
General	18,710	70,125	(62,070)	8,780	35,545
	<u>18,710</u>	<u>70,125</u>	<u>(62,070)</u>	<u>8,780</u>	<u>35,545</u>

Unrestricted Funds - Previous year

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2023
	£	£	£	£	£
<i>General</i>					
General	96,562	9,943	(87,795)	-	18,710
	<u>96,562</u>	<u>9,943</u>	<u>(87,795)</u>	<u>-</u>	<u>18,710</u>

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

Purpose of unrestricted Funds

General

Delivery of services

Restricted Funds

	Balance at 01/04/2023	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2024
	£	£	£	£	£
DLUHC	1,804	17,559	(21,756)	2,393	-
Gamble Aware GLEN	26,433	5,400	(27,842)	-	3,991
Gamble Aware LEC	1,079	-	-	(1,079)	-
Lloyds Influencing Programme	-	31,314	(4,183)	-	27,131
Trust for London	14,909	20,250	(30,314)	-	4,845
Welfare Influencing Programme	5,968	-	(3,857)	(2,111)	-
Westminster	1,851	13,580	(7,448)	(7,983)	-
	52,044	88,103	(95,400)	(8,780)	35,967

Restricted Funds - Previous year

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Transfers	Balance at 31/03/2023
	£	£	£	£	£
DLUHC	-	8,781	(6,977)	-	1,804
Gamble Aware	11,411	8,167	(19,578)	-	-
Gamble Aware GLEN	-	35,550	(9,117)	-	26,433
Gamble Aware LEC	-	7,050	(5,971)	-	1,079
Trust for London	3,087	22,499	(10,677)	-	14,909
Welfare Influencing Programme	4,924	14,900	(13,856)	-	5,968
Westminster	-	15,521	(13,670)	-	1,851
	19,422	112,468	(79,846)	-	52,044

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

Purpose of restricted funds

Gamble Aware

Building a GB Network of People with Lived Experience of Gambling Harms
Recruitment of National Expert Advisory Panel (NEAP)
Communications strategy including accessible platforms
Becoming a sustainable network - progress towards becoming a legal entity with funding strategy including income generation

Lankelly Chase

- To continue equipping people with lived experience of multiple disadvantage with the knowledge and opportunities to influence national and local policy and practice.
- Develop our training programme.
- Build a strong network and movement of people on the ground.
- Map out the mutual aid and peer support network across the UK.
- Engage with our community, along with a wider audience, across platforms that are accessible to all.

Trust for London

For homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them.

Welfare Influencing Programme

Improve the process of claiming benefits for people experiencing multiple disadvantage, in particular those who are not currently engaged with the local DWP.

Gamble Aware GLEN

Building capacity and infrastructure within the Gambling Lived Experience Network , including the recruitment and training of staff, and the development of a fundraising and funding strategy.

Gamble Aware LEC

Assisting Gamble Aware with setting up the Lived Experience Council.

Westminster

Westminster Co-production training and support for groups.

DLUHC

The delivery of a rough sleeping lived experience forum to inform national policy development on homelessness and rough sleeping over 2 years.

Lloyds Influencing Programme

Ensuring that people experiencing multiple disadvantages have access to support when facing crisis or destitution, access to suitable accommodation, and that any benefits are not unfairly taken away. Specifically, working towards positive change such that more people have access to local discretionary support, Work Capability Assessments and PIP assessments are appropriate for those experiencing multiple disadvantages, and quality of support available with exempt accommodation is appropriate to those residents.

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2024

15. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	1,299	34,246	35,545
Restricted funds			
Gamble Aware GLEN	-	3,991	3,991
Lloyds Influencing Programme	-	27,131	27,131
Trust for London	-	4,845	4,845
	1,299	70,213	71,512

Previous year

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	1,948	16,762	18,710
Restricted funds			
DLUHC	-	1,804	1,804
Gamble Aware GLEN	-	26,433	26,433
Gamble Aware LEC	-	1,079	1,079
Trust for London	-	14,909	14,909
Welfare Influencing Programme	-	5,968	5,968
Westminster	-	1,851	1,851
	1,948	68,806	70,754

EXPERT LINK

England & Wales - Charity number 1187188

Accounts

Charity number: 1187188

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2023

Expert Link
Contents Page
For the year ended 31 March 2023

Report of the Trustees	1 to 7
Independent Examiner's Report to the Trustees	8
Statement of Financial Activities	9
Statement of Financial Position	10
Notes to the Financial Statements	11 to 17

Expert Link
Report of the Trustees
For the year ended 31 March 2023

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantages (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse).

We aspire to a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about our lives. To reach this vision, we influence national policies and equip local policy-makers, service providers and individuals with lived experience, to work together to design policies and services that are driven by the voices of people with lived experience.

We encourage genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantages. We believe that co-production process should be guided by principles of collective power, equitable decision-making and by a strengths-based approach.

All the work that we undertake is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at our heart and guide by our values; belief in humanity and the potential of all people and when we come from a place of honesty, we can create the change that we want to see and bring hope into our world.

Network

In 2021/22 we developed a communications strategy, One Voice, One Channel.

The strategy details four communication goals and how to meet them so that we can engage successfully with our broad audience and deliver our organisational purpose to 'inspire, support and promote co-production'.

Delivering this plan over the course of this financial year, we have seen our profile rise, a growth in the network's membership and an increase in opportunities for members of the network to influence policy and decision makers at the highest level.

Facilitated by Expert Link, network members have also been able to support one another on their journey's through co-production. One example of this is our Conversations on Co-production.

Influencing

Expert Link have continued to actively seek opportunities to amplify the voices of those with lived experience of severe and multiple disadvantage in order that they may influence local and national policy and decision making.

We have continued to influence change in the welfare system with the primary objective of improving the process of claiming benefits for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse), in particular those who are not currently engaged with local Department for Work and Pensions (DWP) agencies.

The Government published its Drug and Alcohol strategy 'From harm to hope: First Annual Report'. Expert Link contributed to the Government funded review carried out by Dame Carol Black. As a consequence, Expert Link were invited to attend the National Drug Summit 2022 hosted by the then Combating Drugs Minister The Rt Hon Kit Malthouse MP.

In September 2022, the Government also published its refreshed Rough Sleeper Strategy Ending Rough Sleeping for Good. Expert Link contributed to the strategy by engaging with Eddie Hughes MP, Minister for Rough Sleeping and Housing. Alongside this, our CEO continues to be an active member of the Government's Rough Sleeper Advisory Panel, which supported the development of the strategy.

In August 2022, Expert Link were commissioned by the Department for Levelling up Housing and Communities to develop, support and facilitate their Lived Experience Forum. The purpose of the forum is to allow the Department to engage people with lived experience of homelessness and rough sleeping to inform their policy decisions as they seek to deliver the manifesto commitment of ending rough sleeping.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2023

Objectives and aims

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

ACHIEVEMENTS AND PERFORMANCE

Influencing change in the welfare system

Expert Link secured further grant funding from the Lloyds Bank Foundation to continue their Influencing Change in the Welfare System programme.

The primary objective of our initial work was **to improve the process of claiming benefits** for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse) through **increasing the influencing opportunities** of those with lived experience of multiple disadvantages and the benefit system.

We made the following progress towards this change:

1) Developed an influential group of people with lived experience of multiple disadvantages and the benefit system

The group set objectives to achieve policy change relating to increasing understanding of multiple disadvantages across DWP staff teams, and a selection of practice changes across areas such as advocates and simplifying forms. They meet regularly to discuss related evidence and progress, and have now become a resource that DWP decision makers can utilise to understand the practicalities of any related prospective policy work.

2) Co-developed influencing materials for public facing and 'insider' influencing.

The group developed a number of materials to shed light on different aspects of the benefit system. These have included blogs (on medical assessments, debt, and advocates), vlogs (on peoples experiences of forms, letters, work coach meetings, advocates and general access issues), and responses to the Spending Review 2021 and the Health and Disability Green Paper. These are hosted on their webpage (-Welfare Change Lived Experience Group Expert Link <https://expertlink.org.uk/influencing/welfare-change-lived-experience-group/>), and have been disseminated via social media and our newsletter.

A report summarising all the evidence that the group have gathered and their recommendations for change has been created and shared directly to national DWP policy leads from 'Poverty, Families & Disadvantage (homelessness, ex-offenders) and senior leads at the Customer Experience Directorate.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2023

3) Influenced various decision makers within DWP on aspects of policy

The group had some fantastic success in working with DWP to influence policy change:

- Two members of the group met with Eddie Hughes (Minister for Homelessness) and discussed relevant group recommendations around advocacy and partnership working between DWP and local authority housing departments.
- The group had an initial meeting with policy leads in 'Disability and Housing Support' to discuss our ideas in relation to advocates. They met in March to discuss current DWP pilot proposals.
- The group developed evidence to be shared with the DWP Community of Practitioners (chaired by a member of the Advanced Customer Support Senior Strategy team) in their focussed meeting on Domestic Abuse. A member of the group presented highlights and discussed solutions to questions. A DWP working group will be using the evidence.
- The group developed evidence for a further meeting with the DWP Community of Practitioners for their focussed meeting on Homelessness. Two member of the group discussed flexibility, advocates, forms, and partnership working, and offered solutions to questions. Again, a DWP working group will be using the evidence.
- Expert Link now attends the monthly DWP 'Move to UC' events, and shares related insight gathered from the group.
- The group has been invited by DWP leads to work on a pilot in London and the South East. This includes a 40 minute training session for work coaches, and recorded materials to be shared through the London and South East Work Coach mailings.
- The group was invited by a DWP policy lead for homelessness to develop video materials to be used within work coach training. The group produced several short training videos.

We have received positive feedback from all the meetings we have had with DWP and that group recommendations have been adopted in a forthcoming Advocates pilot.

Department for Levelling Up, Housing and Communities (DLUHC)

In August 2022, Expert Link were commissioned by the Department for Levelling Up, Housing and Communities (DLUHC) to deliver a Lived Experience Forum (LEF). The LEF was part of the Rough Sleepers Strategy.

Expert Link brought together 15 people with lived experience of rough sleeping and homelessness to form the LEF. The LEF meets quarterly with policy makers from DLUHC. There have been 2 meetings so far.

The Rough Sleeping Lived Experience Forum met with DLUHC officials to discuss the Single Homelessness Accommodation Programme (SHAP).

"The Single Homelessness Accommodation Programme (SHAP) is a £200m fund designed to deliver up to 2400 homes and support services for people sleeping rough or at risk of sleeping rough. SHAP will provide supported housing and Housing First accommodation and homes, including for young people aged under 25 at risk of homelessness or rough."

Specifically, the Forum focussed on the following questions:

- DLUHC want to measure how this programme makes a difference in people's lives, so they will require providers to meet certain outcomes. If you were being supported by the programme, what would be a good outcome for you?
- DLUHC will be drawing up some guidelines to help local authorities bid for the right properties and support for this programme. To help them draw up these guidelines, how would you describe the right kind of accommodation?
- Within the programme's target groups (adults experiencing multiple disadvantages and young people at risk of homelessness or rough sleeping), are there people who are less likely to be 'seen' so their needs can be met? Who and why? And are there particular needs which are less likely to be seen/known about?

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2023

The Rough Sleeping Lived Experience Forum met with DLUHC officials to discuss enforcement.

"We want to hear about how individuals have encountered enforcement when rough sleeping and identify the behaviours that made this a positive or negative interaction. We are interested in hearing what approaches were taken and whether this was helpful in supporting someone away from the street."

"We want to identify where interactions with enforcement have been instrumental in helping someone to move away from the street and how these interactions fit into the whole journey a person takes."

Specifically, the Forum focussed on the following questions:

- How did enforcement engage with you during your time rough sleeping and what were the circumstances of their engagement with you?
 - Positive or negative? If negative what would have been more effective?
 - What happened after? Did you have further engagement with enforcement or services?
- Was support offered to you during your interaction with enforcement? If so, were you signposted to services available or was the right support brought to you?
 - Had you already been in contact with other outreach services previously or offered support?
 - Do you feel that this interaction with enforcement had an impact on your route away from the street? If so, why?

Evidence of the contributions from the LEF can be found within the SHAP ITT. The LEF will receive feedback from DLUHC on the second meeting later in the year.

There are a further five meetings scheduled until the end of March 2024.

Building a GB Network of People with Lived Experience of Gambling Harms

In February 2021, Expert Link, commissioned by Gamble Aware, started to design and create a GB-wide network of people with lived experience of gambling harms, to be delivered through consultation with people with lived experience. In March 2021 we brought together a group of 12 motivated people with lived experience of gambling harm to form the National Expert Advisory Panel (NEAP), to direct and steer the project. Over the course of the 2021/22 financial year, with support and training from Expert Link the NEAP set about developing the network.

Governance

The NEAP underwent a series of training and workshops focused on governance. It was important for the panel to decide which governance structures they would use to govern themselves and the wider network. In order to make an informed decision, understanding how different governance structures work, the benefits of them and the longer term implications for which one they decided to follow was critical.

Based on the above training and further discussions the panel settled on becoming a Charitable Incorporated Organisation or CIO with the option of a membership.

The decision was made in the March 2022, and Expert Link appointed solicitors to develop a constitution and application to the Charities Commission.

In September 2022, **GAMBLING LIVED EXPERIENCE NETWORK** became a charity. In November 2022, Expert Link secured a further £375,000 over three years to support GLEN. Initial support in year 1 included the recruitment of staff for GLEN and which will be followed by light touch grant management over the following 2 years.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2023

Co-production and group development.

Throughout this financial year Expert link has continued to support projects to develop their co-production, in particular groups of people with lived experience.

These include Westminster City Councils Changing Futures Program, where we have supported the development and trained a Women's Group and a Young Adults Group. Both groups are contributing to the Changing Futures Program and supporting the development of policy and commissioned services across the local authority.

Coproduction in Day Centre's, a Trust for London funded initiative, involved Expert Link supporting the development of co-production within the day centres across London. We are working with, The 999 Club, The Passage, NewWay, Forest Churches Emergency Night Shelter and ReStart.

Training and support

Throughout this year, Expert Link has been proud to continue delivering training on behalf of Homeless Link and the Chartered Institute of Housing. Our training has focused on involving service users.

"Never been on a course like it - so much discussion and interaction. Brilliant." attendee
"I have increased my confidence re service user involvement and how to implement it in service." attendee

At the end of this financial year, Expert Link started to deliver training and support to a much broader audience through the Lloyds Bank Foundations (LBF) Enhance Program. The program aims to deliver modules of training and support to LBF grantees across a number of subjects. Expert Link were appointed by LBF to deliver training and support modules on coproduction. We anticipate working with up to four organisations that LBF fund each year.

FINANCIAL REVIEW

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regards to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

2022 – 2023 has been financially challenging for all. The "financial crisis" did not discriminate, affecting households, businesses and charities alike. The Charitable sector has found it particularly tough as demand for services increased whilst income declined.

Grant providers saw their investment incomes weaken, whilst at the same time the competition for their grants grew. Inevitably many smaller charities, either ceased to exist, drastically cut services and / or relied on their reserves to survive.

Expert Link were no different. Although we do not deliver a service, the competition for grants made it a challenging environment to work within. We relied on some of the reserves that we had accrued and the energy of staff to keep the organisation moving forward. We feel that we have safely navigated the worst of the crisis, and in doing so have demonstrated our resilience as an organisation.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The recruitment and development of trustees.

Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

Along with the formation of the board of trustees, two sub-committees were formed. Membership of the sub-committees is drawn from the trustees. The subcommittees are

Learning and Development Committee (LaD)

Purpose

- Provide oversight and scrutiny of the delivery of projects and services
- Provide support on learning and development
- Support strategy development
- Ensure EL works maintains focus on its purpose and works within its value set.

Finance and Governance Committee (FaG)

Purpose

- Provide scrutiny and oversight over Expert Link finances
- Sign off of accounts
- Sign off of annual budgets
- Provide scrutiny over use of resources
- Management of Risk Register
- Governance

Expert Link has a long standing relationship with Practical Governance who have supported the development of Expert Link from a small project to the now charity. Practical Governance continue to support the development of the organisation.

Policies and policy development

With support from Practical Governance, Expert Link have developed a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing
- Data Protection Policy
-

The policies are constantly monitored as the organisation develops and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Expert Link
Charity registration number	1187188
Principal address	2nd Floor Minories House 2-5 The Minories London EC3N 1BJ

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2023

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Peter James Smith (Chair)

Lee Dale

Ryan Snape

Paul Anderson

Marnie Burden

Joseph Paul Doran

Kim Kaur

Nicola Plumb

Steven Mark Neville

Debbie Brown

Independent examiner

Amanda Hall

Counterculture Partnership LLP

Unit 115, Ducie House

Ducie Street

Manchester

M1 2JW

Approved by the Board of Trustees and signed on its behalf by

Peter James Smith (Chair)



30/01/2024

Expert Link
Independent Examiners Report to the Trustees
For the year ended 31 March 2023

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Caroline Clarke

30th January 2024

Caroline Clarke
Clarke + Wells
99 Western Road
Lewes
BN7 1RS

Expert Link
Statement of Financial Activities
For the year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 £	2022 £
Income and endowments from:					
Donations and legacies	2	4,018	88,168	92,186	120,428
Charitable activities	3	5,925	24,300	30,225	35,170
Total		9,943	112,468	122,411	155,598
Expenditure on:					
Charitable activities	4/5	(87,795)	(79,846)	(167,641)	(145,369)
Total		(87,795)	(79,846)	(167,641)	(145,369)
Net income/expenditure		(77,852)	32,622	(45,230)	10,229
Reconciliation of funds					
Total funds brought forward		96,562	19,422	115,984	105,755
Total funds carried forward		18,710	52,044	70,754	115,984

Expert Link
Statement of Financial Position
As at 31 March 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	10	1,948	2,597
		1,948	2,597
Current assets			
Debtors	11	36,190	24,770
Cash at bank and in hand		92,282	42,975
		128,472	67,745
Creditors: amounts falling due within one year	12	(59,666)	(4,358)
Net current assets		68,806	63,387
Total assets less current liabilities		70,754	65,984
Net assets		70,754	65,984
The funds of the charity			
Restricted income funds	13	52,044	19,422
Unrestricted income funds	13	18,710	96,562
Total funds		70,754	115,984

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

Peter James Smith (Chair)

30/01/24



Expert Link
Notes to the Financial Statements
For the year ended 31 March 2023

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Expert Link meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure.

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities and is reported as part of the expenditure to which it relates.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Computer equipment 20% straight line

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Grants received	4,018	88,168	92,186	120,428
	4,018	88,168	92,186	120,428

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2023

3. Income from charitable activities

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
<i>Charitable activities</i>				
Income from charitable activities	5,925	24,300	30,225	35,170

4. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Charitable activities	68,797	75,641	144,438	129,842
Support costs	18,998	4,205	23,203	15,527
	87,795	79,846	167,641	145,369

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2023	2022
	£	£	£	£
Support costs				
Charitable activities	144,438	23,203	167,641	145,369

6. Analysis of support costs

	2023	2022
	£	£
Charitable activities		
Management	3,855	2,309
Finance	8,010	4,141
IT	6,341	7,965
Insurance	-	212
Governance costs	4,997	900
	23,203	15,527

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2023

7. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of owned fixed assets	649	649
Auditor's fees	900	900
Staff pension contributions	4,663	3,839

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2023 were:

	2023	2022
	£	£
Salaries and wages	116,695	99,590
Social security costs	8,761	7,342
Pension costs	4,663	3,839
	130,119	110,771

No employee earned more than £60,000 during the year (2022:£nil). The total employee benefits of the key management personnel were £57,180.

9. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2022
	£	£	£
Income and endowments from:			
Donations and legacies	51,000	69,428	120,428
Charitable activities	35,170	-	35,170
Total	86,170	69,428	155,598
Expenditure on:			
Charitable activities	(34,989)	(110,380)	(145,369)
Total	(34,989)	(110,380)	(145,369)
Net income/expenditure	51,181	(40,952)	10,229
Reconciliation of funds			
Total funds brought forward	45,381	60,374	105,755
Total funds carried forward	96,562	19,422	115,984

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2023

10. Tangible fixed assets

Cost or valuation	Computer equipment £
At 01 April 2022	3,246
At 31 March 2023	3,246
Depreciation	
At 01 April 2022	649
Charge for year	649
At 31 March 2023	1,298
Net book values	
At 31 March 2023	1,948
At 31 March 2022	2,597

11. Debtors

	2023 £	2022 £
Amounts due within one year:		
Trade debtors	35,715	24,770
Prepayments and accrued income	475	-
	36,190	24,770

12. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	2,582	3,650
Amounts due to subsidiary and associated undertakings	54,119	-
Other creditors	575	(192)
Accruals and deferred income	2,390	900
	59,666	4,358

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2023

13. Movement in funds

Unrestricted Funds

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Balance at 31/03/2023
	£	£	£	£
<i>General</i>				
General	96,562	9,943	(87,795)	18,710
	96,562	9,943	(87,795)	18,710

Unrestricted Funds - Previous year

	Balance at 01/04/2021	Incoming resources	Outgoing resources	Balance at 31/03/2022
	£	£	£	£
<i>General</i>				
General	45,381	86,170	(34,989)	96,562
	45,381	86,170	(34,989)	96,562

Purpose of unrestricted Funds

General

Delivery of services

Restricted Funds

	Balance at 01/04/2022	Incoming resources	Outgoing resources	Balance at 31/03/2023
	£	£	£	£
DLUHC	-	8,781	(6,977)	1,804
Gamble Aware	11,411	8,167	(19,578)	-
Gamble Aware GLEN	-	35,550	(9,117)	26,433
Gamble Aware LEC	-	7,050	(5,971)	1,079
Trust for London	3,087	22,499	(10,677)	14,909
Welfare Influencing Programme	4,924	14,900	(13,856)	5,968
Westminster	-	15,521	(13,670)	1,851
	19,422	112,468	(79,846)	52,044

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2023

Restricted Funds - Previous year

	Balance at 01/04/2021	Incoming resources	Outgoing resources	Balance at 31/03/2022
	£	£	£	£
Gamble Aware	19,358	48,988	(56,935)	11,411
Lankelly Chase	27,257	-	(27,257)	-
Trust for London	-	9,500	(6,413)	3,087
Welfare Influencing Programme	13,759	10,940	(19,775)	4,924
	60,374	69,428	(110,380)	19,422

Purpose of restricted funds

Gamble Aware

Building a GB Network of People with Lived Experience of Gambling Harms

- Recruitment of National Expert Advisory Panel (NEAP)
- Communications strategy including accessible platforms
- Becoming a sustainable network - progress towards becoming a legal entity with funding strategy including income generation

Lankelly Chase

- To continue equipping people with lived experience of multiple disadvantage with the knowledge and opportunities to influence national and local policy and practice.
- Develop our training programme.
- Build a strong network and movement of people on the ground.
- Map out the mutual aid and peer support network across the UK.
- Engage with our community, along with a wider audience, across platforms that are accessible to all.

Trust for London

For homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them.

Welfare Influencing Programme

Improve the process of claiming benefits for people experiencing multiple disadvantage, in particular those who are not currently engaged with the local DWP

Gamble Aware GLEN

Building capacity and infrastructure within the Gambling Lived Experience Network , including the recruitment and training of staff, and the development of a fundraising and funding strategy

Gamble Aware LEC

Input into the following areas of work related to the development of a Lived Experience Council:

- Advising on the application process and recruitment phase
- Holding an online information session for prospective applicants and senior GambleAware managers.
- Providing Training
- Providing safeguarding advice and support
- Ongoing support to regular Council meetings, once the procurement phase has been concluded.

Westminster

Co-production training and Support as part of the Changing Futures Programme

DLUHC

The delivery of a rough sleeping lived experience forum to inform national policy development on homelessness and rough sleeping over 2 years.

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2023

14. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	1,948	16,762	18,710
Restricted funds			
DLUHC	-	1,804	1,804
Gamble Aware GLEN	-	26,433	26,433
Gamble Aware LEC	-	1,079	1,079
Trust for London	-	14,909	14,909
Welfare Influencing Programme	-	5,968	5,968
Westminster	-	1,851	1,851
	1,948	68,806	70,754
Previous year			
	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	2,597	49,692	52,289
Restricted funds			
Gamble Aware	-	7,947	7,947
Trust for London	-	(3,087)	(3,087)
Welfare Influencing Programme	-	8,835	8,835
	2,597	63,387	65,984

EXPERT LINK

England & Wales - Charity number 1187188

Accounts

Charity number: 1187188

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2022

Expert Link
Contents Page
For the year ended 31 March 2022

Report of the Trustees	1 to 8
Independent Examiner's Report to the Trustees	9
Statement of Financial Activities	10
Statement of Financial Position	11
Notes to the Financial Statements	12 to 18

Expert Link

Report of the Trustees

For the year ended 31 March 2022

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantages (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse).

We aspire to a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about our lives. To reach this vision, we influence national policies and equip local policy-makers, service providers and individuals with lived experience, to work together to design policies and services that are driven by the voices of people with lived experience.

We encourage genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantages. We believe that co-production process should be guided by principles of collective power, equitable decision-making and by a strengths-based approach.

All the work that we undertake is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at our heart and guide by our values; belief in humanity and the potential of all people and when we come from a place of honesty, we can create the change that we want to see and bring hope into our world.

Network

The growth of our organisation provided us with the resources to recruit a Network and Communications Manager in September 2021 to improve and increase the opportunities for people with lived experience to engage in our work, and amplify their voices in national and local policy decision making.

The Network and Communications Manager developed a communications strategy, One Voice, One Channel, that identified our four key stakeholder groups:

- People with lived experience of multiple disadvantage
- Staff working in charities and voluntary sector
- Local Government Officers and National government decision makers
- Funders

The strategy details four communication goals and how to meet them so that we can engage successfully with our broad audience and deliver our organisational purpose to 'inspire, support and promote co-production'. They are:

- Raise Expert Link's profile and outreach within the lived experience community
- Positively influence decision makers
- Communicate the impact and quality of our work
- Raise awareness of Expert Link's offer of network opportunities and training to potential beneficiaries and wider audience

We started to implement the strategy in December 2022. Initial results have been positive and we will continue to review the strategy over the next 12 months.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2022

Influencing

Expert Link have continued to actively seek opportunities to amplify the voices of those with lived experience of severe and multiple disadvantage in order that they may influence local and national policy and decision making.

With and on behalf of the network, we have responded to a number of enquires and calls for evidence including:

- Shaping future support: the health and disability green paper:
- Levelling Up, Housing and Communities Committee: Exempt Accommodation call for evidence
- The Kerslake Commission on Homelessness and Rough Sleeping
- The Governments Spending Review

Expert Link recruited, trained and facilitated an 'Experts by Experience' group to support MHCLG rough sleeping policy development. This group engaged with senior members of the department along with the Minister for Homelessness and Rough Sleeping.

We have continued to influence change in the welfare system with the primary objective of improving the process of claiming benefits for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse), in particular those who are not currently engaged with local Department for Work and Pensions (DWP) agencies.

In February 2021, Homeless Link & Expert Link were commissioned by Housing and Public Health leads from The Royal Borough of Kensington and Chelsea council (RBKC) to carry out research into housing needs in the borough. Expert Link trained a group of peer researchers who also interviewed residents. The final report, submitted to RBKC in September 2021, included 13 recommendations one of which was "Co-produce with disabled people to improve access to suitable housing".

Expert Link supported the Crisis campaign "*Ending Homelessness for EEA Nationals living in the UK*". We did this by supporting the recruitment and development of a national Lived experience group and by facilitating their meetings whilst they worked with the Crisis policy and campaigning staff to develop the campaign.

In December 2021 Expert Link partnered with Westminster City Council and others as part of the Changing Futures Programme. The programme is funded by the DLUH and National Lottery to improve outcomes for people experiencing multiple disadvantage - homelessness, offending, mental health needs, substance misuse, domestic abuse. Expert Link will be supporting the development of lived experience groups within the programme. The learnings from the programme will influence both local and national policy and ways of working.

Expert Link secured funding from Trust for London to support homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them. Those accessing services will also be empowered to collectively influence key Government policies affecting rough sleepers in London.

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2022

ACHIEVEMENTS AND PERFORMANCE

Building a GB Network of People with Lived Experience of Gambling Harms

In February 2021, Expert Link, commissioned by GambleAware, started to design and create a GB-wide network of people with lived experience of gambling harms, to be delivered through consultation with people with lived experience. In March 2021 we brought together a group of 12 motivated people with lived experience of gambling harm to form the National Expert Advisory Panel (NEAP), to direct and steer the project. Over the course of the 2021/22 financial year, with support and training from Expert Link the NEAP set about developing the network.

Research

The NEAP were supported to develop and disseminate a survey to the gambling community. The survey was conducted primarily to understand what people with lived experience of gambling harms would want from a network and to engage discussion within the Panel around a clear focused output.

Respondents indicated that they would want a network to support people with lived experience of gambling harms, prevent people from experiencing gambling harms and to influence change to the gambling sector.

Group Development

Expert Link facilitated a series of on-line meetings and training sessions for NEAP members. The purpose of the meetings was to encourage group work between panel members and develop working relationships, to support people identify their skills and talents, develop a roadmap and schedule of future meetings, allocate budget for the different aspects of work e.g. Governance, communications, training, develop a Terms of Reference for the Panel, with detail of how we will together operate a safe space and develop draft purpose and values for the network (with input from the research), so that future direction and activities align and potential discussions and disputes can be resolved.

Through these discussions, the NEAP chose to name the network the Gambling Lived Experience Network, GLEN. Their ambition is for the network to be able to make a real difference to people's lives, with a voice that can meaningfully participate and influence national debate and policy making across the gambling sector.

"GLEN is our opportunity to drive the agenda, to make lived experience at the forefront of development and implementation of the reduction of gambling harms on society"

Their purpose to be "An independent voice raising awareness and support for people with gambling related harms" whose values are "Through honesty and integrity we bring hope without judgement"

Communications

Expert Link hosted an in-person event for the NEAP members to develop an external communications strategy that they could put in place as the network developed. The strategy was completed in January 2022.

The Communications Strategy identifies the GLEN audiences, including stakeholders, who are key ambassadors in meeting their purpose. The strategy sets out four communication goals to support meeting their purpose:

- Increase the number of people with lived experience of gambling harms who are meaningfully engaged with GLEN
- Support people with direct and indirect experience of gambling harms to have their voices heard in an impactful way by the general public and also decision makers
- Positively influence decision makers
- Establish good relations and work collaboratively with stakeholders and media outlets

Governance

The NEAP underwent a series of training and workshops focused on governance. It was important for the panel to decide which governance structures they would use to govern themselves and the wider network. In order to make an informed decision, understanding how different governance structures work, the benefits of each and the longer term implications for each was critical.

Based on the above training and further discussions the panel settled on becoming a Charitable Incorporated Organisation or CIO with the option of a membership - but with that membership initially limited to the Trustees themselves.

The decision was made in the March 2022, but now it has been made Expert Link are in a position to appoint solicitors to develop a constitution and application to the Charities Commission.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2022

Funding

During the development of their Governance, in particular around power influence and responsibility, the Panel discussed various possible stakeholders and with that potential forms of funding.

Although at the moment the panel does not have any clear funding strategy for GLEN, there is an awareness around funding and ideas on how they might develop the income streams. Expert Link have started to plan an in person funding event early in the new financial year.

'Experts by Experience' group to support MHCLG rough sleeping policy development.

Although not one of our larger pieces of work, developing and facilitating an Expert by Experience group to support MHCLG, was probably one of the most influential pieces that we have under taken to date.

We were commissioned to bring together a panel of up to 10 people with recent lived experience of rough sleeping and homelessness to join a series of meetings with senior policy makers at MHCLG and to meet the Minister for Rough Sleeping and Housing, Eddie Hughes MP.

We drew the panel from around the country with an aim to be as inclusive and diverse as possible. Each of the panel members went through an application process that included an interview. They then participated in a series of online training events in preparation to meet with MHCLG officials and the Minister.

The panel then attended a series of meeting with MHCLG officials to discuss a number of topics. These included what support had worked well for them over the last 18 months and what support hadn't? Their aspirations for 6 months time and the challenges with adopting online systems for benefits, system navigation, and proof of documentation needed for jobs.

The panels final policy meeting was attended by the Minister. In the meeting they discussed the importance of Early Years Interventions, difficulties of engaging with support when experiencing mental health difficulties and the need for mental health interventions similar to physical health interventions.

They then went on to discuss the need for a housing-led, holistic approach to ending homelessness which does not prioritise work. Finally they shared with the Minister what had worked about 'Everybody In' which was the collaboration and that agencies and people with lived experience had worked together.

After final de-briefs and feedback and ensuring all panellists left the project in a better place than when they arrived, they each received a personalised letter of thanks from the Minister.

It is our understanding that the information shared by the panellists helped to inform and support the Departments negotiations in the Governments annual spending review.

Well done Andreea, Andrew, Anthony, Charlotte, Jason, Paul, Roy, Terry and Valentin.

Expert Link

Report of the Trustees Continued

For the year ended 31 March 2022

Co-production in London Day Centres

Thanks to the generosity of Trust for London, Expert Link has started working with five day centres across London. The funding is for homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them. Those accessing services will also be empowered to collectively influence key Government policies affecting rough sleepers in London.

Individual people experiencing homelessness or rough sleeping and involved with the project will receive opportunities to gain skills to influence decisions within services and national Government. As a consequence of this work, a wider cohort of people experiencing homelessness or rough sleeping will benefit through improvements to service delivery where decisions are made that affect them. This includes decisions:

- about the support individuals require to meet personal aspirations
- about how support services should be run to ensure they respond effectively to people's needs, and at a political level about how to end rough sleeping in London.

This absence of voice leads to a sense of disempowerment for individuals, support that is not tailored to individual need, and political decisions made that are not congruent with all the relevant evidence and wisdom.

Although there is a will to change this, Day Centres face a number of barriers to effectively doing so. These include limited access to evidence of how to change practices (particularly given the transient nature of the population the service is supporting), and the absence of safe spaces for on-going learning.

Each Day Centre will receive training tailored to the specific needs of the organisation and the individuals within it, and have access to guidance, information and resources to support their work. Collectively, people experiencing homelessness and relevant staff will also become part of a peer-support network of people who have been a part of Day Centres across Greater London, with bi-monthly online meetings, an online platform and a programme of work to support national Government influencing.

To date Expert Link have recruited 4 of the day centres, The Passage, The 999 Club, NewWay and Restart. Together they have been planning and mapping out how the programme will fit into their work over the next 2 years, with the training beginning in the next financial year.

Influencing change in the welfare system

Expert Link secured grant funding from the Lloyds Bank Foundation as part of their Influencing Change in the Welfare System programme.

The primary objective of this work is to improve the process of claiming benefits for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse), in particular those who are not currently engaged with local Department for Work and Pensions (DWP) agencies.

Through meeting this objective we aim to increase the number of people experiencing multiple disadvantages who have live benefit claims and thus a potentially stable base to support other areas of their lives. Secondary to this, the work is likely to facilitate improvements to the support offered to claimants, including that by Work Coaches and others in support agencies.

To date we have recruited and trained a group of people with lived experience of multiple disadvantages and the benefit system to form the Welfare Change Lived Experience Group, who meet regularly to discuss related issues and progress of the project. This allows a mechanism to collect evidence of change needed and a forum that decision makers can utilise to understand the practicalities of any policy change.

We are very proud of the establishment of an effective group, that regularly meet. We are particularly proud that group is diverse. The group meet regularly, and have been skilled to produce a large amount of outputs. We have utilised vlogs as a good way of getting peoples voices public. The group have also made some clear, practical recommendations for change and have these well-articulated for use with decision makers.

A further success has been hosting a group meeting with DWP policy leads in 'Disability and Housing Support' to discuss advocates. This gave people with lived experience of multiple disadvantage a direct voice with policy makers who are leading on the forthcoming Advocate programme. We are proud that we pivoted towards concentrating more of our efforts on advocates after the Health and Disability Green paper showed that this was an area of policy interest to the DWP. A number of our suggestions go against what has initially been proposed, and we have also provided some important detail relating to how advocates could work with people experiencing multiple disadvantages, so we are hopeful we can track a direct link from the group's efforts to what a final advocate programme may look like.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2022

The group wrote to (now former) Minister for Welfare Reform Will Quince to outlining our request for changes to benefit claims. We received a response, which led to a meeting with the DWP policy leads from 'Poverty, Families & Disadvantage (homelessness, ex-offenders) Directorate.'

We have also hosted a group meeting with DWP policy leads in 'Disability and Housing Support' to discuss advocates. It is likely that DWP will pilot an advocate programme before next Spring, and we are working to play a part in these pilots. We are also hopeful that our recommendations discussed in the meeting will inform the pilots and the forthcoming White Paper.

FINANCIAL REVIEW

The income for the year was £155,598 (2021: £146,011) and expenditure was £145,369 (2021: £40,256). The balance sheet shows total funds of £115,984 split between restricted funds of £19,422 and unrestricted funds of £96,562. Restricted funds of £19,422 comprise unspent balances on grants subject to grant conditions. Full details of these restricted funds can be found in note 11 to the financial statements.

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regards to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The recruitment and development of trustees.

Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantage including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

Along with the formation of the board of trustees, two sub-committees were formed. Membership of the sub-committees is drawn from the trustees. The subcommittees are

Learning and Development Committee (LaD)

Purpose

- Provide oversight and scrutiny of the delivery of projects and services
- Provide support on learning and development
- Support strategy development
- Ensure EL works maintains focus on its purpose and works within its value set.

Finance and Governance Committee (FaG)

Purpose

- Provide scrutiny and oversight over Expert Link finances
- Sign off of accounts
- Sign off of annual budgets
- Provide scrutiny over use of resources
- Management of Risk Register
- Governance

Expert Link has a long standing relationship with Practical Governance who have supported the development of Expert Link from a small project to the now charity. Practical Governance continue to support the development of the organisation.

Policies and policy development

With support from Practical Governance, Expert Link have developed a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing
- Data Protection Policy
-

The policies are constantly monitored as the organisation develops and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible

REFERENCE AND ADMINISTRATIVE INFORMATION

Name of Charity	Expert Link
Charity registration number	1187188
Principal address	2nd Floor Minories House 2-5 The Minories London, EC3N 1BJ

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2022

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Peter James Smith (Chair)
Lee Dale
Ryan Snape
Paul Anderson
Marnie Burden
Joseph Paul Doran
Kim Kaur
Nicola Plumb
Steven Mark Neville

Independent examiner

Amanda Hall
Counterculture Partnership LLP
Unit 115, Ducie House
Ducie Street
Manchester
M1 2JW

Approved by the Board of Trustees and signed on its behalf by



Peter James Smith (Chair)
15 January 2023

Expert Link
Independent Examiners Report to the Trustees
For the year ended 31 March 2022

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Amanda Hall
Counterculture Partnership LLP
Unit 115, Ducie House
Ducie Street
Manchester
M1 2JW

15 January 2023

Expert Link
Statement of Financial Activities
For the year ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 £	2021 £
Income and endowments from:					
Donations and legacies	2	51,000	69,428	120,428	90,905
Charitable activities	3	35,170	-	35,170	55,106
Total		86,170	69,428	155,598	146,011
Expenditure on:					
Charitable activities	4/5	(34,989)	(110,380)	(145,369)	(40,256)
Total		(34,989)	(110,380)	(145,369)	(40,256)
Net income/expenditure		51,181	(13,695)	10,229	105,755
Reconciliation of funds					
Total funds brought forward		45,381	60,374	105,755	-
Total funds carried forward		96,562	19,422	115,984	105,755

Expert Link
Statement of Financial Position
As at 31 March 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	10	2,597	-
		2,597	-
Current assets			
Debtors	11	24,770	4,575
Cash at bank and in hand		92,975	104,841
		117,745	109,416
Creditors: amounts falling due within one year	12	(4,358)	(3,661)
Net current assets		113,387	105,755
Total assets less current liabilities		115,984	105,755
Net assets		115,984	105,755
The funds of the charity			
Restricted income funds	13	19,422	60,374
Unrestricted income funds	13	96,562	45,381
Total funds		115,984	105,755

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



Peter James Smith (Chair)
15 January 2023

Expert Link
Notes to the Financial Statements
For the year ended 31 March 2022

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Expert Link meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

2. Income from donations and legacies

	Unrestricted funds	Restricted funds	2022	2021
	£	£	£	£
Grants received	51,000	69,428	120,428	90,905
	51,000	69,428	120,428	90,905

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2022

3. Income from charitable activities

	2022	2021
	£	£
Unrestricted funds		
<i>Charitable activities</i>		
Income from charitable activities	35,170	55,106
	35,170	55,106
	35,170	55,106

4. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2022	2021
	£	£	£	£
Charitable activities	22,051	107,791	129,842	35,202
Support costs	12,938	2,589	15,527	5,054
	62,246	110,380	145,369	40,256

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2022	2021
	£	£	£	£
Support costs				
Charitable activities	129,842	15,527	145,369	40,256

6. Analysis of support costs

	2022	2021
	£	£
Charitable activities		
Management	2,309	2,201
Finance	24	174
IT	7,965	659
Insurance	212	208
Repairs and maintenance	-	33
Bookkeeping	4,117	879
Governance costs	900	900
	15,527	5,054

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2022

7. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of owned fixed assets	649	-
Auditor's fees	900	900
Staff pension contributions	3,839	1,311

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2022 were:

	2022	2021
	£	£
Salaries and wages	99,590	31,970
Social security costs	7,342	3,402
Pension costs	3,839	1,311
	110,771	36,683

9. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2021
	£	£	£
Income and endowments from:			
Donations and legacies	-	90,905	90,905
Charitable activities	55,106	-	55,106
Total	55,106	90,905	146,011
Expenditure on:			
Charitable activities	(9,725)	(30,531)	(40,256)
Total	(9,725)	(30,531)	(40,256)
Net income	45,381	60,374	105,755
Total funds carried forward	45,381	60,374	105,755

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2022

10. Tangible fixed assets

Cost or valuation	Computer equipment £
Additions	3,246
At 31 March 2022	3,246
Depreciation	
Charge for year	649
At 31 March 2022	649
Net book values	
At 31 March 2022	2,597

11. Debtors

	2022 £	2021 £
Amounts due within one year:		
Trade debtors	24,770	4,575
	24,770	4,575

12. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	3,650	975
Other creditors	(192)	1,786
Accruals and deferred income	900	900
	4,358	3,661

13. Movement in funds

Unrestricted Funds

	Balance at 01/04/2021 £	Incoming resources £	Outgoing resources £	Balance at 31/03/2022 £
<i>General</i>				
General	45,381	86,170	(34,989)	96,562
	45,381	86,170	(34,989)	96,562

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2022

Unrestricted Funds - Previous year

	Balance at 01/04/2020	Incoming resources	Outgoing resources	Balance at 31/03/2021
	£	£	£	£
<i>General</i>				
General	-	55,106	(9,725)	45,381
	<u>-</u>	<u>55,106</u>	<u>(9,725)</u>	<u>45,381</u>

Purpose of unrestricted Funds

General

Delivery of services

Restricted Funds

	Balance at 01/04/2021	Incoming resources	Outgoing resources	Balance at 31/03/2022
	£	£	£	£
Gamble Aware	19,358	48,988	(56,935)	11,411
Lankelly Chase	27,257	-	(27,257)	-
Trust for London	-	9,500	(6,413)	3,087
Welfare Influencing Programme	13,759	10,940	(19,775)	4,924
	<u>60,374</u>	<u>69,428</u>	<u>(110,380)</u>	<u>19,422</u>

Restricted Funds - Previous year

	Balance at 01/04/2020	Incoming resources	Outgoing resources	Balance at 31/03/2021
	£	£	£	£
Gamble Aware	-	24,494	(5,136)	19,358
Lankelly Chase	-	50,001	(22,744)	27,257
Welfare Influencing Programme	-	16,410	(2,651)	13,759
	<u>-</u>	<u>90,905</u>	<u>(30,531)</u>	<u>60,374</u>

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2022

Purpose of restricted funds

Gamble Aware

- Building a GB Network of People with Lived Experience of Gambling Harms
- Recruitment of National Expert Advisory Panel (NEAP)
- Communications strategy including accessible platforms
- Becoming a sustainable network - progress towards becoming a legal entity with funding strategy including income generation

Lankelly Chase

- To continue equipping people with lived experience of multiple disadvantage with the knowledge and opportunities to influence national and local policy and practice.
- Develop our training programme.
- Build a strong network and movement of people on the ground.
- Map out the mutual aid and peer support network across the UK.
- Engage with our community, along with a wider audience, across platforms that are accessible to all.

Trust for London

For homelessness Day Centres across London to develop their ways of working so that people accessing the services are treated as equal partners in strategic decisions within them.

Welfare Influencing Programme

Improve the process of claiming benefits for people experiencing multiple disadvantage, in particular those who are not currently engaged with the local DWP

14. Analysis of net assets between funds

	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	2,597	93,965	96,562
Restricted funds			
Gamble Aware	-	11,411	11,411
Trust for London	-	3,087	3,087
Welfare Influencing Programme	-	4,924	4,924
	2,597	113,387	115,984

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2022

Previous year	Tangible fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	-	15,571	15,571
Restricted funds			
Gamble Aware	-	24,494	24,494
Lankelly Chase	-	50,000	50,000
Trust for London	-	(270)	(270)
Welfare Influencing Programme	-	15,960	15,960
	-	105,755	105,755

EXPERT LINK

England & Wales - Charity number 1187188

Accounts

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2021

Expert Link
Contents Page
For the year ended 31 March 2021

Report of the Trustees	1 to 6
Independent Examiner's Report to the Trustees	7
Statement of Financial Activities	8
Statement of Financial Position	9
Notes to the Financial Statements	10 to 14
Detailed Statement of Financial Activities	15

Expert Link

Report of the Trustees

For the year ended 31 March 2021

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

Objectives and activities

The Objects of the CIO are, for the public benefit, to relieve poverty, sickness and need amongst people suffering severe and multiple disadvantages including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence, through the provision of education, training, advocacy and other forms of support.

Expert Link is a peer-led organisation that champions the voices of people with lived experience of multiple disadvantages (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse).

We aspire to a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about our lives. To reach this vision, we influence national policies and equip local policy-makers, service providers and individuals with lived experience, to work together to design policies and services that are driven by the voices of people with lived experience.

We encourage genuine collaboration between policy-makers, service providers and people with lived experience of multiple disadvantages. We believe that co-production processes should be guided by principles of collective power, equitable decision-making and by a strengths-based approach.

All the work that we undertake is driven by our purpose to inspire, support and champion co-production, with the voices of people with lived experience at our heart.

And guided by our values; belief in humanity and the potential of all people and when we come from a place of honesty, we can create the change that we want to see and bring hope into our world.

Network

Expert Link has set-up a range of network engagement infrastructure for people experiencing multiple disadvantage and others. This includes a website, social media accounts, mailing lists, online forums, regular newsletters, training and events and feedback mechanisms.

The network has enabled people to share:

- Opportunities to work together to influence local and national policy and practice
- Opportunities to challenge societal stigma and negative labels experienced by people experiencing multiple disadvantage
- Opportunities to build relationships

During 2020/21 our network grew from 350 to 1,416 engaged members, with our fortnightly newsletter on average being read 641 times per issue.

Building a GB Network of People with Lived Experience of Gambling Harms

GambleAware commissioned Expert Link to design and create a GB-wide network of people with lived experience of gambling harms, to be delivered through consultation with people with lived experience. The network will set its own priorities and develop sufficient capacity, resource, and membership to be able to meaningfully participate in and influence national debate and policy making. Whatever form the network takes, from its inception it will be independent, representative, sustainable, accessible, diverse, and accountable.

Influencing change in the welfare system

The primary objective of this work is to improve the process of claiming benefits for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse), in particular those who are not currently engaged with local Department for Work and Pensions (DWP) agencies.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2021

Housing Needs in RBKC - Report for the Royal Borough of Kensington & Chelsea

In February 2021, Homeless Link & Expert Link were commissioned by Housing and Public Health leads from The Royal Borough of Kensington and Chelsea council (RBKC) to carry out research into housing needs in the borough. Focusing on the lived experience of RBKC residents from different communities and backgrounds, the research set out to explore:

- People's experience of homelessness/housing need and accessing the right support
- Suggestions for improvement in support services
- The causes of homelessness/housing need and contributory factors
- Views on how RBKC could intervene at various stages to prevent homelessness
- Forms of hidden homelessness and how people can be reached
- The underlying causes of homelessness/housing need, and ways to prevent homelessness, for people with different protected characteristics.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2021

ACHIEVEMENTS AND PERFORMANCE

Engaging our community

Expert Link has been able to engage with our community in a number of ways, including providing knowledge and opportunities to influence national and local policy and practice

- **Conversations on Co-production:** In April 2020, Expert Link began curating online conversations to address key challenges and share best practices around local co-production. Events are attended by all stakeholders with an interest in co-production, including people with lived experience of multiple disadvantages, frontline staff, managers, Chief Executives, Commissioners and Government officials. In true co-production format, people are invited to come along and share their wisdom as well as learn from others. An eleven-part library of videos and blogs relating to initial conversations is hosted here: <https://www.expertlink.org.uk/conversations-on-coproduction>

- **National Advisory Panel.** In April 2020 Expert Link also set up a National Advisory Panel <https://www.expertlink.org.uk/national-advisory-panel> to provide opportunities for people with lived experience of disadvantages from across England to influence national and local policy. The Panel has discussed issues and experiences with key decision makers including Jeremy Swain (Homelessness consultant, Ministry of Housing, Communities & Local Government (MHCLG)); Dame Carol Black who is leading the Government-commissioned independent review into drug prevention, treatment and recovery; Jon White (MHCLG lead for annual rough sleeper count); Matt Downie MBE, Director of Policy and External Affairs at Crisis, and policy teams from MIND and Homeless Link. Written reports <https://www.expertlink.org.uk/national-advisory-panel> from the meetings are available online and are discussed with the Director of Homelessness and the Director of the COVID-19 Rough Sleeping Taskforce within MHCLG. Vlogs <https://www.expertlink.org.uk/vlogs> and blogs <https://www.expertlink.org.uk/blogs> are also produced and are shared widely across the sector.

- **Influencing change.** Expert Link has been able to work with network members to influence national policy-makers to invest in co-production and encourage their peers at the local level to do the same (via consultations on national government inquiries, lobbying and other influencing opportunities). In 2019, as a result of Expert Links influencing work, David Ford was appointed to the Governments Rough Sleepers Advisory Panel and tasked with Chairing their Building on Progress Task and Finish group. Through this, Expert Link has been able to develop working relationships with key individuals within MHCLG and thus secure channels of direct influence for people with lived experience of multiple disadvantages. It is our belief that the requirement for people experiencing homelessness to be involved in any funding bids for the Next Steps Accommodation Programme <https://www.gov.uk/government/publications/next-steps-accommodation-programme-guidance-and-proposal-templates> is a direct result of the influencing work of Expert Link as informed by our network of people experiencing multiple disadvantages. We are continuing to work with MHCLG to ensure service user involvement is in all future NSAP bids.

Training

- Expert Link has developed an extensive programme of training to support individuals and groups of people to develop the right skills, knowledge, and attitudes to engage in effective co-production. Given restrictions around social distancing, Expert Link developed both face-to-face and online courses to support sustainability throughout periods of lockdown.

- We also developed a comprehensive package of training and additional support delivered over one year to equip local groups of actors to deliver effective co-production. This included in-house training or facilitation, access to a peer support platform, monthly conversations on coproduction and regular support check-ins. This model also builds on Expert Link's track record of national policy influencing, to encourage national and local government to support local co-production.

Influencing change in the welfare system

Expert Link secured grant funding from the Lloyds Bank Foundation as part of their Influencing Change in the Welfare System programme.

The primary objective of this work is to improve the process of claiming benefits for people experiencing multiple disadvantage (including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse), in particular those who are not currently engaged with local Department for Work and Pensions (DWP) agencies. Through meeting this objective we aim to increase the number of people experiencing multiple disadvantages who have live benefit claims and thus a potentially stable base to support other areas of their lives. Secondary to this, the work is likely to facilitate improvements to the support offered to claimants, including that by Work Coaches and others in support agencies.

The work will achieve this by increasing the influencing opportunities of those with lived experience of multiple disadvantages and the benefit system, who will use their skills to support key people within areas of policy and practical influence -such as local and national decision makers within the DWP, frontline staff within JobCentre Plus and staff working in local and

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2021

national homelessness charities and related support agencies - increase their understanding of the barriers people face and potential policy and practical solutions. On a practical level, the project will aim to develop good practice around the mechanisms for making claims as determined by people with lived experience of multiple disadvantages and be a catalyst for wider use of local good practice that already exists (for example 'outreach' Work Coaches, trauma-informed environments, collaborative working with services and JobCentre Plus).

Building a GB Network of People with Lived Experience of Gambling Harms

GambleAware commissioned Expert Link to design and create a GB-wide network of people with lived experience of gambling harms, to be delivered through consultation with people with lived experience. The network will set its own priorities and develop sufficient capacity, resource, and membership to be able to meaningfully participate in and influence national debate and policy making. Whatever form the network takes, from its inception it will be independent, representative, sustainable, accessible, diverse, and accountable.

In Expert Links experience, in order for any group to survive and thrive there are three critical elements.

- **Ownership.** The membership must own its destiny. In our experience the majority of user led or lived experience groups that are set up by or within larger organisations rarely have the sense of ownership from within its membership. Where this differs is when the group or network feel that it has authority and control of its own direction.
- **Accountability.** All members need to feel that they are responsible for their own actions within the group and that collectively they are responsible for the actions and outputs of the group.
- **Trust.** Members need to trust one another and trust that the actions and outputs of the group are for the better good of the group.

Our approach is based around instilling and maintaining these three elements whilst acting as the facilitator and learning pool for the group to develop as it sees fit.

In March 2021 we brought together a group of 12 motivated people with lived experience of gambling harm to form the National Expert Advisory Panel (NEAP), which will direct and steer the project. It will be the initial intention that all members of the NEAP will have the opportunity, and be working towards becoming, members of any Governing body that may be formed.

FINANCIAL REVIEW

The income for the year was £146,011 and the expenditure was £40,256. We are very grateful for the invaluable support from all of our funders, including; The Lankelly Chase Foundation, The Lloyds Bank Foundation and Gamble Aware.

The balance sheet shows total funds of £105,755 split between restricted funds of £60,374 and unrestricted funds of £45,381. Restricted funds of £60,374 comprise unspent balances on grants subject to grant conditions. Full details of these restricted funds can be found in note 11 to the financial statements.

Reserves policy

The trustees propose to build and maintain the organisations/charity's reserves at a level which is at least equivalent to three/six months' operational expenditure and are doing so having regard to its manner of operation of likely funding streams. The trustees review the amount of reserves that are required to ensure that they are adequate to fulfil the charity's continuing obligations on a quarterly basis at their finance meeting.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Expert Link was formally constituted as a Charitable Incorporated Organisation (Registered Charity no: 1187188) on 3 January 2020. It is governed by a constitution which establishes the objects and powers of the charitable organisation.

As stated in the constitution, there should be a minimum of three trustees and there is no limit on the maximum number of trustees.

The recruitment and development of trustees.

Expert Link are proud that the majority of its trustees have direct experience of severe and multiple disadvantages including but not limited to homelessness, substance and alcohol misuse, mental illness, people affected by the criminal justice system, and victims of abuse and domestic violence.

In 2016, prior to becoming a charity, Expert Link set up an advisory panel of people with lived experience of multiple disadvantage to help guide and shape the project as it moved forward. The trustees were drawn from the organisations wider national network as well as interested parties from within the advisory panel.

Before joining the Board all potential trustees attended in person training held in Sheffield and subsequently invited to complete registration as a trustee.

The training was delivered by Practical Governance and Spring Impact and included,

- The structure, achievements and the aspirations of the organisation.
- Charity Commission Guidance, Charity Governance Code and the 5 S of good governance.

Along with the formation of the board of trustees, two sub-committees were formed. Membership of the sub-committees is drawn from the trustees. The subcommittees are:

Finance and Governance Committee (FaG)
Learning and Development Committee (LaD)

Expert Link has a long-standing relationship with Practical Governance who have supported the development of Expert Link from a small project to the now charity. Practical Governance continue to support the development of the organisation.

Policies and policy development

With support from Practical Governance, Expert Link have developed a comprehensive set of policies. That include

- Code of Conduct for Staff and Volunteers
- Confidentiality statement for staff, volunteers, consultants, trainers and other freelance workers
- Safeguarding Policies and Procedures
- Equality, diversity and inclusion policy
- Managing Relationships
- Grievance Procedure
- Dignity at Work Policy
- Whistleblowing

The policies are constantly monitored as the organisation develops and are subject to a review on a biennial basis. Monitoring and reviews ensure that our policies stay both relevant and accessible.

Expert Link
Report of the Trustees Continued
For the year ended 31 March 2021

REFERENCE AND ADMINISTRATIVE INFORMATION

Expert Link

Name of Charity

Expert Link

Charity registration number

1187188

Principal address

2nd Floor Minorities House
2-5 The Minorities
London, EC3N 1BJ

Trustees

The trustees and officers serving during the year and since the year end were as follows:

Peter James Smith (Chair)

Lee Dale

Ryan Snape

Paul Anderson

Marnie Burden

Joseph Paul Doran

Kim Kaur

Nicola Plumb

Steven Mark Neville

(Appointed: 19 August 2020)

Debbie Brown

Independent examiner

Amanda Hall

Counterculture Partnership LLP

Unit 115, Ducie House

Ducie Street

Manchester

M1 2JW

Approved by the Board of Trustees and signed on its behalf by Peter James Smith (Chair) Trustee



26th January 2022

Expert Link
Independent Examiners Report to the Trustees
For the year ended 31 March 2021

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Amanda Hall
Counterculture Partnership LLP
Unit 115, Ducie House
Ducie Street
Manchester
M1 2JW

26th January 2022

Expert Link
Statement of Financial Activities
For the year ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 £
Income and endowments from:				
Donations and legacies	2	-	90,905	90,905
Charitable activities	3	55,106	-	55,106
Total		55,106	90,905	146,011
Expenditure on:				
Charitable activities	4/5	(9,725)	(30,531)	(40,256)
Total		(9,725)	(30,531)	(40,256)
Net income		45,381	60,374	105,755
Total funds carried forward		45,381	60,374	105,755

Expert Link
Statement of Financial Position
As at 31 March 2021

	Notes	2021 £
Current assets		
Debtors	9	4,575
Cash at bank and in hand		104,841
		109,416
Creditors: amounts falling due within one year	10	(3,661)
Net current assets		105,755
Total assets less current liabilities		105,755
Net assets		105,755
The funds of the charity		
Restricted income funds	11	60,374
Unrestricted income funds	11	45,381
Total funds		105,755

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:



Peter James Smith (Chair) Trustee

26th January 2022

Expert Link
Notes to the Financial Statements
For the year ended 31 March 2021

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011.

Expert Link meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern

The financial statements are prepared, on a going concern basis, under the historical cost convention.

Funds

The charity maintains a general unrestricted fund which represents funds which are expendable at the discretion of the trustees in furtherance of the objects of the charity. Such funds may be held in order to finance both working capital and capital investment.

Designated funds comprise of unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds have been provided to the charity for particular purposes, and it is the policy of the board of trustees to carefully monitor the application of those funds in accordance with the restrictions placed upon them.

There is no formal policy of transfer between funds or on the allocation of funds to designated funds, other than that described above

Incoming resources

All incoming resources are included in the statement of financial activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Resources expended

Liabilities are recognised as resources expended when there is a legal or constructive obligation committing the Charity to the expenditure:

Taxation

As a registered charity, the company is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only. Value Added Tax is not recoverable by the company, and is therefore included in the relevant costs in the Statement of Financial Activities.

Irrecoverable VAT

Irrecoverable VAT is included in the Statement of Financial Activities, and is reported as part of the expenditure to which it relates.

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2021

2. Income from donations and legacies

	2021
	£
Restricted funds	
Donations received	1
Grants received	90,904
	90,905

3. Income from charitable activities

	2021
	£
Unrestricted funds	
<i>Charitable activities</i>	
Income from charitable activities	55,106

4. Costs of charitable activities by fund type

	Unrestricted funds	Restricted funds	2021
	£	£	£
Charitable activities	4,671	30,531	35,202
Support costs	5,054	-	5,054
	9,725	30,531	40,256

5. Costs of charitable activities by activity type

	Activities undertaken directly	Support costs	2021
	£	£	£
Support costs			
Charitable activities	35,202	5,054	40,256

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2021

6. Analysis of support costs

	2021
	£
Charitable activities	
Management	2,201
Finance	174
IT	659
Insurance	208
Repairs and maintenance	33
Bookkeeping	879
Governance costs	900
	5,054

7. Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2021
	£
Auditor's fees	900
Staff pension contributions	1,311

8. Staff costs and emoluments

Total staff costs for the year ended 31 March 2021 were:

	2021
	£
Salaries and wages	31,970
Social security costs	3,402
Pension costs	1,311
	36,683

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2021

9. Debtors

	2021 £
Amounts due within one year:	
Trade debtors	4,575
	<u>4,575</u>

10. Creditors: amounts falling due within one year

	2021 £
Trade creditors	975
Other creditors	1,786
Accruals and deferred income	900
	<u>3,661</u>

11. Movement in funds

Unrestricted Funds

	Incoming resources £	Outgoing resources £	Balance at 31/03/2021 £
<i>General</i>			
General	55,106	(9,725)	45,381
	<u>55,106</u>	<u>(9,725)</u>	<u>45,381</u>

Expert Link
Notes to the Financial Statements Continued
For the year ended 31 March 2021

Restricted Funds

	Incoming resources	Outgoing resources	Balance at 31/03/2021
	£	£	£
Gamble Aware	24,494	(5,136)	19,358
Lankelly Chase	50,001	(22,744)	27,257
Welfare Influencing Programme	16,410	(2,651)	13,759
	90,905	(30,531)	60,374

Purpose of restricted funds

Gamble Aware

Building a GB Network of People with Lived Experience of Gambling Harms

- Recruitment of National Expert Advisory Panel (NEAP)
- Communications strategy including accessible platforms
- Becoming a sustainable network - progress towards becoming a legal entity with funding strategy including income generation

Lankelly Chase

- To continue equipping people with lived experience of multiple disadvantage with the knowledge and opportunities to influence national and local policy and practice.
- Develop our training programme.
- Build a strong network and movement of people on the ground.
- Map out the mutual aid and peer support network across the UK.

Welfare Influencing Programme

Improve the process of claiming benefits for people experiencing multiple disadvantage, in particular those who are not currently engaged with the local DWP

12. Analysis of net assets between funds

	Net current assets / (liabilities)	Net Assets
	£	£
Unrestricted funds		
<i>General</i>		
General	15,571	15,571
RBKC	(270)	(270)
Restricted funds		
Gamble Aware	24,494	24,494
Lankelly Chase	50,000	50,000
Welfare Influencing Programme	15,960	15,960
	105,755	105,755

Expert Link
Detailed Statement of Financial Activities
For the year ended 31 March 2021

	2021 £
INCOME AND ENDOWMENT	
Donations and legacies	
Donations	1
Grants receivable	90,904
	90,905
Charitable activities	
Income from charitable activities	55,106
	55,106
Total incoming resources	146,011
EXPENDITURE	
Charitable activities	
Cost of direct charitable activity	(35,202)
	(35,202)
SUPPORT COSTS	
Management	
Management	(2,201)
	(2,201)
Finance	
Finance	(174)
	(174)
IT	
IT	(659)
	(659)
Insurance	
Insurance	(208)
	(208)
Repairs and maintenance	
Repairs and maintenance	(33)
	(33)
Bookkeeping	
Bookkeeping	(879)
	(879)
Governance costs	
Governance costs	(900)
	(900)
Total resources expended	(40,256)
Net Income	105,755