

Charity number: 1187188

Expert Link

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2021

Expert Link  
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For the year ended 31 March 2021

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# 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.

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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.



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

Expert Link  
Statement of Financial Position  
As at 31 March 2021

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

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**

	<b>2021</b>
	<b>£</b>
<b>Restricted funds</b>	
Donations received	1
Grants received	90,904
	<b>90,905</b>

**3. Income from charitable activities**

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

**4. Costs of charitable activities by fund type**

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

**5. Costs of charitable activities by activity type**

	<b>Activities undertaken directly</b>	<b>Support costs</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Support costs</b>			
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**

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

**7. Net income/(expenditure) for the year**

This is stated after charging/(crediting):

	<b>2021</b>
	<b>£</b>
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:

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

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

**9. Debtors**

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

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

	2021 £
Trade creditors	975
Other creditors	1,786
Accruals and deferred income	900
	<u><b>3,661</b></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><b>55,106</b></u>	<u><b>(9,725)</b></u>	<u><b>45,381</b></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
	<b>90,905</b>	<b>(30,531)</b>	<b>60,374</b>

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



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

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