



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)

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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
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For the year ended 31 March 2025

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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.

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Influencing policy and systems

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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.

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Department for Levelling Up, Housing and Communities (DLUHC)

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

The recruitment and development of trustees.

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**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
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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

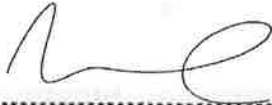
Expert Link
Statement of Financial Activities
For the year ended 31 March 2025

	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
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For the year ended 31 March 2025

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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
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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

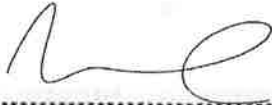
Expert Link
Statement of Financial Activities
For the year ended 31 March 2025

	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
	<u>7,056</u>	<u>6,687</u>

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

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	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