



ELDERLY
ACCOMMODATION
COUNSEL



Report & Financial Statements 2005





Providing a quality service to older people

“What do I do now I can’t manage on my own?”

“How can I make sure my mother receives the best care available?”

Dilemmas faced by tens of thousands of older people and their families every year.

For 121 years, EAC has delivered a highly regarded, free, advice and information service to help older people make their own informed choices about meeting their housing and care needs.

It is the only organisation of its kind, providing older people with a ‘one stop shop’ service of high quality, impartial, independent and knowledgeable advice and information about the full range of housing, care and support options that can enable them to continue living as independently as possible.

Each of EAC’s Advisors has long experience in housing or social care, access to EAC’s extensive information databases, and knowledge of a wide range of other resources to call on when needed.

In partnerships with other organisations in its field, EAC intends to help ensure that good quality, independent housing advice is available to all older people, when and where they need it.



IMAGES

Above – EAC Advice Team

Right, and throughout Report – selections from EAC’s *Positive Images of Older People* collection



ELDERLY ACCOMMODATION COUNSEL

Report & Financial Statements 2005

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Reference & administrative information

Status

Elderly Accommodation Counsel (more usually known as EAC) is:

- A Company Limited by Guarantee no.1955490, registered under The Companies Act 1985
- An incorporated charity, no. 292552

The objects of the Charity are defined in its Memorandum and Articles of Association as “to promote the relief of the elderly by the provision of information and advice to those seeking to meet the needs of the elderly”.

The Charity is governed by a Board of Trustees, supported by a President. In recognition of his long service as Trustee and Chairman, Noel Shuttleworth was awarded the honorary title of Life President during 2005. All of the Charity’s Trustees also serve as Directors of the Company.

A connected Charity, The Association of Friends of Elderly Accommodation Counsel, exists but was inactive during 2005.

Honorary positions

President	The Countess of Mar
Life President	Noel Shuttleworth
Founder Members	Michael Farnell (deceased 22/06/2005), James Dreaper

Board of trustees

Dr Michael McCarthy (Chairman)
Mr Bob Bessell (resigned 21/02/2005)
Mr Gay Gardner
Mr Mervyn Kohler OBE
Mr Ian McNeill (resigned 22/11/2005)
Ms Jane Minter
Professor Ann Netten (from 17/05/2005)
Mrs Jenifer Rosenberg (resigned 17/05/2005)
Mr Noel Shuttleworth
Mr Ron Sutton (resigned 22/02/2005)

Director & Secretary

John Galvin

Registered Office

C/o haysmacintyre, Fairfax House, 15 Fulwood Place, WC1V 6AY

Operational address

Third floor, 89 Albert Embankment, London SE1 7TP

Auditors

haysmacintyre, Fairfax House, 15 Fulwood Place, WC1V 6AY

Bankers

National Westminster Bank, 55 Kensington High Street, London W8 5ZG

Solicitors

Levine Mellins Klarfeld, 24-26 Church Road, Stanmore, Middlesex HA7 4AW

Report of the trustees

for the year ended 31st December 2005



Declaration: The Trustees present their report and financial statements for the year ended 31 December 2005. The financial statements have been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by charities" issued in March 2005, applicable law and the charity's governing document.

Structure, Governance and Management

Trustees

EAC's Trustees are appointed by invitation of the Board, informed by a skills audit first undertaken in 2000 and reviewed during 2005. Four Trustees resigned during the year, and one new one was appointed.

The Charity has developed and maintains a 'Trustee Information Pack' designed to:

- explain the legal and financial responsibilities of Trustees;
- inform them how EAC's Board of Trustees operates, including the function of sub-groups;
- appraise them of the Charity's current policies, procedures and plans.

During the year:

- trustees continued to use sub or working groups set up by the Board as an efficient way of preparing recommendations for consideration by the full Board; only in specific and exceptional cases did the Board delegate decision making authority to them.
- working groups continued to review and monitor finance & fundraising, staffing matters, and the governing documents of EAC and its associated charity Friends of EAC.
- Messrs haysmacintyre were retained as Auditors, and also appointed to provide financial overview services.

Trustees' Responsibilities

Law applicable to incorporated charities in England and Wales requires the Trustees, who are also directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of its financial activities during the year. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards and statements of recommended practise have been followed subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charitable company. These accounting records should enable them to ascertain its financial position and to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Executive responsibility for the implementation of the Board's decisions, and those strategies, plans and budgets agreed by the Board, are delegated by the Board to the Director.

Staff and staff responsibilities

The Charity currently employs 11 people on a regular basis (7 salaried and 4 as consultants), totalling 7.4 full time equivalents (FTEs). Rough time allocation at January 2006 was:

Function	People	FTEs
Advice Line service	Sheila Coles, John Plimsoll, Elizabeth Currie, Shirley Blight, Margaret Wallace	3.5
Administration / fundraising / contracts / PR	John Galvin, Phil Prasad, Margaret Wallace, Alex Billeter, Chris Powell	2.6
R&D / partnerships	John Galvin, Margaret Wallace, Val Gorter, John Dillon	1.3

John Galvin heads the organisation as Director and leads on data and IT systems. Margaret Wallace combines overall management of the Advice Line service with partnership building and external networking. Sheila Coles is Team Leader of the Advice Line team.

Risk

Following the completion of a risk mapping exercise in 2002, we have continued to work to minimise the risks which that identified, and simultaneously to develop a comprehensive risk management strategy.

Key areas in which we have made progress are:

- Protection of our database assets – having recognised that these cannot be fully protected through enforcement of copyright law, we adopted a business strategy that relies on continual innovation to maintain value, and on recruiting potential competitors as partners to minimise the risk of theft.
- Over-dependency on key staff – the new staffing structure we have adopted addresses a longstanding concern that continuity of the Charity's work should not be over-dependent on the skills and loyalty of individual staff.
- Financial controls & compliance – the appointment of a Finance Officer and the retention of our Auditors, haysmacintyre, to provide a financial

overview service are designed to ensure that both Trustees and Director can rely on accurate and timely financial information, and are responses to the increasing complexity of our operations.

Objectives and Activities

EAC's mission is simple and to the point – “to help older people make informed choices about meeting their housing and care needs”. It seeks to achieve this through four principal areas of activity:

- delivering free information and advice services to older citizens and their families to help them choose housing, support or care to meet their needs and preferences;
- collecting and compiling information, and developing techniques, to support these services;
- forging partnerships with other agencies and professionals who advise older people, and sharing our information, techniques and expertise with them;
- utilising the knowledge and understanding gained through all the above to influence the availability and quality of housing advice and information services to older people.

Telephone Advice Line

Our established telephone Advice Line is acknowledged as the leading national service in our field. Through it we aim to engage with older people, and often their families and carers, at whatever point in decision making they find themselves, and to work to their hopes, preferences and circumstances in providing information, making suggestions and sharing experience, all with the aim of helping them make their own informed decisions. The service is delivered by staff with extensive experience in the fields of housing and social care, and during 2005 it achieved accreditation with the Community Legal Service.

The service is promoted widely to the public across the UK through newspapers, journals and radio, and also through the many networks of professionals and organisations that work with older people including GPs, hospital staff, social service teams, Age Concern Organisations, Citizens Advice Bureaux and employers. A majority of Advice Line users are referred to us by such organisations.

Detailed information is recorded about Advice Line users, initially and through extensive follow-up, to inform the development of our service and to broaden our understanding of older people's preferences and aspirations and the extent to which these are met by available housing, support and care provision.

Partnerships

From its early days, EAC has sought to build relationships with other organisations and agencies that have contact with older people, in order to:

- encourage them to ‘signpost’ people to EAC where our expertise is needed, and

- ensure that we are fully aware of their skills, knowledge and specialisms, so that we can signpost our own clients effectively to them where appropriate.

In recent years, we have increasingly focused on strengthening and deepening our relationships with those organisations that share our vision of good quality information and advice services, available to all older people, when they need them, and delivered in a way they find acceptable. Our ideal, that we have worked hard to make a reality, is for EAC to deliver its specialist service within broader, fully integrated delivery networks, national or local, alongside partners with different specialisms but similar commitments to excellence.

Website

Our website *www.HousingCare.org* is now a key means of delivering our service to people who prefer the online medium, and at the same time promoting our Advice Line to those surfers who might need it. It is a partnership venture led by EAC, and combines our own information, tools and explanatory materials with content provided by a number of key partners to create a comprehensive online resource for older people and their families.

Its major components are:

- An online tool to help older people appraise or assess their housing circumstances
- Accommodation searches, providing direct access to EAC's national databases of specialist housing and care homes
- A library of over 1,000 reading materials
- Searchable databases of relevant information and advice services and home improvement agency services

www.HousingCare.org also provides a means to:

- collect information about housing, support and care services
- share information and tools efficiently with other professionals and agencies
- support and encourage partnerships to improve housing/care advice for older people
- raise the profile of the charity amongst its peers

Information resources & tools

All the activities above are underpinned by an ongoing programme of work to build and maintain comprehensive information resources and to create tools to help older people make their own decisions in an increasingly complex environment:

- our uniquely detailed housing and care databases describe all specialist provision for older people in the UK;
- our HOOP tool helps older people weigh up whether or not to move home;
- our Care Options initiative helps those who need care to identify care homes that will suit their lifestyle;

- our growing database of home care and support services catalogues services that can help older people maintain independence in their own homes.

Achievements and Performance

Telephone Advice Line service

- I found your service extremely helpful - someone familiar with the care/support systems and clear information on different possibilities, financial aspects etc. I felt grateful for the humanity of your service - understanding the emotional dilemma and giving practical information so at least there is a sense support is available. Thankyou.
- Your service was enormously helpful – straight forward, practical, supportive – at a time of crisis.
- You were the most helpful and informed of all the people I spoke to when trying to find a care home for my father. Thank you!
- The brochure & info was lovely! I found the range of housing and pricing very useful. It made me more confident to decide what I could afford.

During the year, we delivered a personal service through our Advice Line to 6,897 people – compared to 7,353 in the previous year. The small reduction reflects an increase in staff time devoted to monitoring and quality control. 90% of service users contacted us by ‘phone, and 10% in writing.

A detailed analysis of customer contact for the year (full report available) shows:

- nearly half (47%) used the service for themselves, and an almost equal number on behalf of a close relative or friend
- 7% of service users were professionals on behalf of their clients
- 71% of users were referred by another advisory agency, a local authority, a housing provider or a professional service; 13% found us through the press and media and 3% via the internet
- 65% were owner-occupiers, 35% tenants & licensees
- the median ages of enquiry subjects was around 78 years, and the vast majority (89%) of enquiries related to people between 60 and 90

A questionnaire follow-up survey that had been piloted in 2004 was refined and extended to all service users in 2005, and became an invaluable source of insight into their views of our service. Amongst service users who returned questionnaires there was an extremely high overall level of satisfaction with our service:

- 94% gave an unqualified ‘yes’ to whether we had listened to them and understood what they wanted
- 97% felt we had given them enough time
- 82% thought our Advisors were well informed, and 97% well or fairly well informed
- 96% thought the written materials we subsequently sent them were clear and understandable

Overall, satisfaction levels in 2005 were even higher than in 2004, with 81% of users saying they were very satisfied with our service (74% in 2004), and 98% very or fairly satisfied (96% in 2004). As in 2004, 98% would recommend the service to others.

- Can't think of any improvements. Just grateful for your extremely useful service which is not provided locally. It is ironic that a London organisation can provide such useful information about the local area.
- I was very impressed by the personalised Housing Options Report you sent me - you are one of the few organisations who sent me what I asked for! Thanks. Can't fault you!
- An excellent service with helpful, informed, caring, sympathetic staff that in my case could not have improved on - if only you were running the country!
- I can not think of any way in which your service can be improved.
- Highly professional already. My assessment in a word - outstanding and thank you.
- I consider your service and that of the financial advisor you asked to contact me was excellent.
- Very useful information presented in easy to use format. I contacted round Housing Associations who were very approachable and helpful. Very impressive!
- Excellent helpful interest. Contacted 5 outlets - on the waiting list for 3 - but at 84/85 years, hope I do not have to wait too long. Time is never on your side at this age!

The questionnaires also provide an opportunity for us to assess how well our partnering and referral arrangements with other services are working. 48% of respondents recalled that we had offered them information about another advisory or professional agency, of whom 64% had followed our suggestion. Of these, 89% had found our 'signposted' agency helpful also.

- I consider your service and that of the financial advisor you asked to contact me was excellent.
- Very useful information presented in easy to use format. I contacted round Housing Associations who were very approachable and helpful. Very impressive!

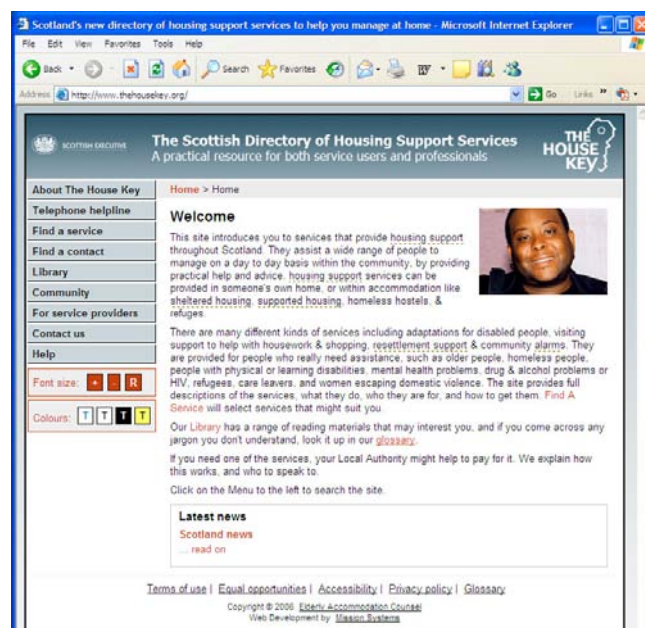
The one disappointment in relation to all these figures is that only 16% of service users returned our questionnaires. Whilst this may be understandable given the problems many service users are facing when they contact us, and indeed is a high figure by some measures, it leaves some doubt over conclusions to be drawn.

Nevertheless, our achievement of accreditation with the Community Legal Service during the year has continued to shape the way we think as an organisation, strive for excellence, and constantly explore new ways to measure our performance against the expectations of people who use our services.

Data research, dissemination & sales

Support at home services

We successfully completed a 3 year programme of grant funded and contract work for the Scottish Executive to create an online *Directory of Housing Support Services in Scotland* (now entitled *The House Key*). The Directory includes support services for a range of client groups, not just older people, and covers both specialist housing in which support is provided and 'floating' services that can support people wherever they live. It brought several important benefits for EAC:



- it provided a model for the creation of a UK database of home care and support services – a long identified gap in the resources available to our Advice Line;
- it helped us clarify how we might set about re-designing EAC's traditionally separate retirement housing and care homes databases into a more forward-looking format of a services database partially linked to an accommodation database;
- it utilised functionality that we had already created in our website *www.HousingCare.org*, and so illustrated the potential to recoup some of EAC's core R&D costs by marketing its outputs to other agencies working for different client groups.



Care homes

Our *Care Options* package is a set of information to help older people choose a care home that will meet their needs and their lifestyle preferences. We undertook a great deal of work towards completing it, including gathering information on thousands of care homes and devising a self appraisal tool for people seeking care.

We introduced it into our own Advice Line service; produced printed publications and reports based on it; created a website version of it; made it available to a number of other voluntary agencies for use with their clients, and entered into negotiations with several commercial publishers about licensing its use in their publications and websites.

Housing

We undertook work for the Abbeyfield Society to update our information on all Abbeyfield Houses and create a bespoke online search facility for incorporation into the Society's own website.

In support of our contracted work for the DH Extra Care Housing Learning & Improvement Network, we undertook a national survey of housing with care ('extra care') schemes.

We completed a commission for a major national Trust to help it identify gaps in the current range of housing provision for older people, and where it might make a difference by investing its resources.

Partnerships

As in previous years, work to develop and sustain partnerships spanned all our activities. We continued to work in several forums including:

- within HOPDEV (Housing for Older People Development Group, a Government forum) – towards expanding and consolidating a consortium of advisory agencies dedicated to improved housing advice for older people;
- with Age Concern England, Care & Repair England and others - to provide support and training to local information & advice services;
- within HOPA (Housing for Older People Alliance) to help ensure the future of sheltered and retirement housing within a spectrum of options for older people.

In partnership with Help the Aged, and with the backing of HOPDEV, we devised and successfully piloted a 'housing options' pack for use by advisors and older people alike. Entitled *How well does your home suit you?*, the pack included a shortened version of a housing appraisal questionnaire, originally known as HOOP (Housing Options for Older People) and devised by EAC in 1998 with researchers from the School for Policy Studies, Bristol. HOOP encourages older people to consider how well their present living circumstances suit them by responding to a number of questions on each of several topics (independence, comfort, cost, etc.). The pack also contained a booklet outlining solutions to common housing problems faced by older people, and a newly produced directory of housing information & advice agencies.

Housing Search > Housing List > Details

Previous 3 of 7 Next

Abbeyfield House

101 Christleton Road, Boughton, Chester, Cheshire CH3 5UQ

Manager: Abbeyfield Chester Society Ltd, 101 Christleton Road, Chester CH3 5UQ Tel. 01244 674 391



Properties:	8 flats. Sizes BSR. Includes mobility standard properties. Built in 1973.
Special Interest:	
Services:	Resident manager, non-resident manager (7 days)
Facilities:	Lounge, dining room, guest facilities, laundry, garden, conservatory
Accessibility:	Access to site easy. Distances: bus stop 50 yards; shop 25 yards; post office 25 yards; town centre 0.7 mile(s); GP 400 yards.
Lifestyle:	Monthly social activities include coffee mornings, outings, organised by Friends of Abbeyfield. Some meals available (lunch and high tea, every day). Smoking not allowed in any of the communal areas.
Pets:	Pets not accepted
Tenure:	Rent (social landlord)
Cost:	From £612.00 per month incl. service charge at Jul 2005.
Manager's notes:	"Very convenient for local shops and post office; attractive garden and pleasant conservatory; and all looked after by our very experienced House Manager who is also a super cook!"
Map this scheme:	Click here
Vacancies:	Relet(s): Two vacancies at £145 per week inclusive. Contact. (Notified 10/05/2006).

Search criteria: County/Council area search where county = Cheshire.



Within and outside HOPDEV, we are working with the Department for Work and Pensions (DWP) to help ensure that housing advice is an integral component of its evolving *Link Age Plus* network of services for older people.

Our Advice Line team met regularly with staff from other organisations that provide information, advice or services to older people, aiming to ensure coherent and effective 'signposting' of clients between us when one agency alone cannot meet all an enquirer's needs.

We took the lead in bringing partner agencies together to consider a response to a hard hitting report by the Office of Fair Trading, which called for the establishment of a national 'one stop shop' to ensure that older people moving into or living in care homes had access to much better information, guidance, advocacy and redress than they currently enjoy. Subsequently we took the decision to pool resources with key partners to pilot a joint, fully integrated, care advisory service.

Our contracts to provide administrative support to the Department of Health's Extra Care Housing Learning & Improvement Network (Housing LIN) and Better Commissioning LIN were renewed for 2005-06. These continued to provide opportunities to make many new contacts amongst housing, care and support providers and commissioning authorities, to enhance EAC's profile, and to deliver practical benefits including a lot of good quality information to add to our housing database.

In partnership with two other organisations (ARHM and AIMS), we completed work on a contract with Age Concern England to write a new publication, *The Complete Guide to Retirement Housing*, to replace *A Buyers Guide to Retirement Housing*.

Websites

We continued to invest in our main website www.HousingCare.org, and carried out a complete restructuring during the year, with the aim of:

- simplifying navigation of an increasingly complex site
- re-engineering several key components as self-standing modules that can be made available to other organisations' websites, with bespoke features if required
- reaching new users by making the site more accessible to search engines

The most significant



addition to the site was an online version of the housing appraisal tool (HOOP) described above. This was an important step for two reasons. First, the online tool is able to respond much more intelligently and precisely than printed material to the specific housing problems and issues raised by each individual user. Secondly, we hoped through the internet to reach 'younger older' people, and encourage them to start to think and plan ahead, so as to avoid some of the later life crisis situations that our Advice Line staff are all too familiar with. HOOP Online has been well received, and we hope to see it made available also through other websites during 2006.

Because of its rich content, and particularly the detailed information it holds on sheltered & retirement housing and care homes, www.HousingCare.org is, de facto, a free marketing tool for providers of housing and care services to older people. We have therefore continued to explore ways in which the site could earn revenue for the charity, whilst maintaining its reputation for absolute impartiality. So, for example, we continued to develop and promote a housing vacancy advertising service, and also negotiated sponsorship packages with a small number of respected housing providers.

The number of unique visitors to www.HousingCare.org increased by 30% over 2004 to 65,000, and the number of separate visits by 22% to 139,000. The evidence of our follow-up surveys of Advice Line users indicates that the website has until very recently served an almost entirely different audience, with only 3% of Advice Line service users claiming (during 2005) to have been steered to the service via the website. Interestingly however, this figure has risen to 8% in the early months of 2006, probably due to the combination of rapidly increasing site usage generally, and the pointers to the Advice Line incorporated into the HOOP online tool.

The most popular features of the website however continued to be the *Housing Options* search for retirement housing, followed by the *Care Options* care homes search. In addition to www.HousingCare.org, we also manage a site about the charity itself at www.eac.org.uk, and we deliver 'feeds' into sites operated by:

- The Abbeyfield Society
- Bettercaring
- Care Directions
- Care Directory

Profile

Under the new management of the Parker Harris Partnership, our ever popular annual competition *EAC Over 60s Art Awards* culminated in a very successful exhibition of 70 finalists at London's Mall Galleries in July. For the first time, significant sponsorship was raised towards the cost of Art Awards, whose purpose is to raise EAC's profile by encouraging and publicly celebrating artistic achievement by older people. A successful application to The Accent Foundation subsequently provided grant funding to help expand Art Awards further during 2006, for which detailed preparations began in the Autumn of 2005.

Financial Review

Funding Strategy

Trustees continued to aim for a permanent increase in the charity's overall income, but disappointingly, failed to achieve this during the year. We are however pleased to report substantial progress against our second longstanding priority – namely to increase the proportion of unrestricted income within the total (i.e. funds that can be applied freely towards meeting the charity's objectives). The vast majority of our income in 2005 was unrestricted.

Our strategy has been to invest modestly from reserves to build a secure platform for future growth. In late 2004 and 2005, we took decisions to invest in Art Awards, our primary profile-raising activity. In 2005 we also invested in an Assistant Administrator to support our contracted work for the Department of Health, and a Finance Officer to begin the process of bringing financial functions in-house. Early this year (2006), we agreed funding for the new post of Director of Charity Services (as above), the initial cost of which will likewise be underwritten by reserves.

Looking ahead, our budget for 2006 anticipates a significant increase in income to over £400,000, as we benefit from the restructuring of the Charity we have set in motion, and the sharper focus that is designed to bring to income generation from and for both our public-facing advice services and our research and developmental activities.

Financial Out-turn

We report a £19,000 trading loss for the year, just over half of which (£10,052) is accounted for by decisions made during the year to fund from reserves an anticipated deficit on our re-launched Over 60s Art Awards and to implement a new staff salary structure designed to aid recruitment and retention, as well as reward longstanding staff members.

The historic cross subsidy between EAC's activities is highlighted by the changes we have made to the format of our Income & Expenditure Account to comply with Charity Commission requirement (SORP 2005). Both our data collection and research activities and our contracted work for external agencies generated profits, which we used to subsidise our direct services to the public. Much as we intend to reduce the scale of this cross-subsidy in future years, we do not apologise for it. Maintaining the quality and reach of our advice services, leaders in their field, is an imperative, and we doubt whether they could ever be funded solely from grant sources, or retain their universality if we moved too far down the road of delivering them under contract.

At year end, our reserves stand at £128,000, just above the figure required under our current *Reserves Policy* (see below).

Presentation of Financial Statements

The Statements follow the revised format recommended by the Charity Commission, which is designed to align both income and expenditure figures more closely with the charity's main activities. We welcome this requirement, which has enabled us to present our Financial Statements in a way that relates closely to the earlier part of this Report.

As last year, the value of computer equipment is shown as expended in the year of purchase, rather than depreciating over a period of years.

A grant awarded in December 2005 by The John Ellerman Foundation towards the running cost of our Advice Line service for 12 months has not been included in our Financial Statements for the year, though it is gratefully acknowledged below.

Reserves policy

In January 2003 we agreed a policy of aiming to achieve, by the end of that year, unrestricted reserves of £125,000. This, in our judgement and that of our professional advisors, was sufficient to ensure continuity of the charity's then core activities for a period of 6 months, and a necessary safeguard given the uncertainties associated with raising funds to support the delivery of advice and information services. As is reported above, the balance of funds in our general or unrestricted account exceeded this figure at the end of 2005.

Early in 2006 we commenced a review of the policy, with two specific questions in mind:

- whether the current policy remains equally appropriate to both the Charity's business streams, and
- whether a flexible reserves figure, linked to annual expenditure forecasts, might be appropriate than a fixed one.

Investment policy

Our policy, adopted in 2001, is that the charity's reserves should be placed on deposit for fixed periods, or at notice, in either case not exceeding one month. The CAF Gold Account, designed specifically for charities, was judged appropriate, and an account opened.

Funds held on behalf of the Department of Health

Since February 2003, the Charity has been entrusted with holding and administering a fund on behalf of the Department of Health (DH) Change Agent Team – now part of the DH Care Services Improvement Partnership (CSIP). The administration of the fund is subject to a contractual agreement with CSIP, which defines its purpose, and also an agreed protocol which governs the authorisation of expenditure from the fund. The amount of funds held on trust by EAC at 31st December 2005 is included in the Balance Sheet and separately identified in Note 8 to the Financial Statements.

CONCLUSION AND PLANS FOR THE FUTURE

Business Planning

The business plan we adopted in 2001 set an over-arching aim of helping to ensure that more older people had access to good quality housing advice & information, and spelt out a number of detailed operational objectives, work programmes and targets to achieve this. It also attached importance to making use of the information collected for this purpose to inform policy making and influence future provision of housing, support and care services for older people.

During 2005, Trustees completed their review of the charity's achievements against the vision and detailed objectives set out in the plan, and began to refine a strategy to ensure that the Charity maintained its focus on service delivery and influencing whilst strengthening its R&D capacity and continuing to increase income from R&D activities and outputs.

Early in 2006, we took the decision to re-shape the Charity into two distinct but complementary 'departments', one responsible for services to older people, the other for R&D. The former would be headed by recruiting to the new post of Director of Charity Services, the latter by the Charity's current Director as Director of R&D. Each Director would be charged with devising a forward plan to develop the identity and build on the strengths of their respective area of activity, whilst together to develop a strategy for exploiting the synergy between the two. The current Director will assume an overall Chief Executive role to steer through these changes.

Planned organisational structure from July 2006

Principles

- EAC's Advice Line service remains unique nationally, continues to improve in quality and breadth, and is matched by only a few local services. It is well respected, well received by clients, and still very much needed. However its reach remains limited to 8,000 new clients a year, and as a largely telephone based service, it cannot meet all needs and preferences.
- The service should be enhanced by building on EAC's long experience of partnership work with other agencies, and formalising joint service delivery with selected parties, both national and local, who will bring complementary expertise and/or local presence.
- Consideration should be given to extending the support we offer to local or less specialist agencies to include training and information packages to help them deliver better housing information and advice to older people.
- EAC has created a definitive set of data and a number of important tools. Its R&D role should be developed further, aiming to be exploratory and innovative, and to influence other services through the delivery of tried & tested tools. Its Advice Line and websites provide ready vehicles for piloting and testing innovations.
- EAC R&D should establish collaboration with research partners whose interests and expertise complement our own; it should continue to address older people's aspirations as well as needs, and engage with 'younger older' people as well as the very old.

EAC Trustees	
Chief Executive (John Galvin)	
Responsible for overall strategy, support to the Board of Trustees and management of the Charity's human and financial resources.	
EAC Charity Services	EAC R&D
Head: Director of Charity Services (Ros Lucas)	Head: Director of R&D (John Galvin)
Staff: Shirley Blight, Sheila Coles, Elizabeth Currie, John Plimsoll,	Staff: Alex Billeter, John Dillon, Val Gorter, Chris Powell, Phil Prasad, Margaret Wallace
Total staff: 4.2 FTE	Total staff: 4.2 FTE incl. finance

Main responsibilities of Director	Main responsibilities of Director
<ul style="list-style-type: none"> • Charitable fundraising • Advice Line service management, monitoring & development • Service profile, promotion, marketing & media relations • Service delivery partnerships • EAC website • Input into HousingCare website • Work with EAC R&D to develop & piloting I&A tools • Budget preparation & management • Art Awards 2007 onwards • Act as client to EAC R&D • Charity services business plan 	<p>Existing non-advice work (to be reviewed end 2006):</p> <ul style="list-style-type: none"> • Commissioned / contracted work • HousingCare website • Marketing data products • Art Awards 2006 <p>Lead on development of:</p> <ul style="list-style-type: none"> • datasets & other I&A tools • info & analysis for service providers & policy makers • collaboration with external researchers / research bodies • commercial income generation • R&D business plan

Summary and prospects

Despite the difficulty of securing income sufficient to fund all the work we would like to do, we know that the Charity has again delivered top quality services to thousands of older people during 2005, and we are confident that we will continue to do so in the future.

We are also excited about the growth in quantity and variety in our data collection, research and developmental activities, and envisage these continuing to expand within the new organisational structure we have begun to implement during 2006.

Our long term investment in building partnerships with a wide range of organisations has provided a sound base from which to create the more strategic alliances we are now developing, and within which we aim to continue playing a leading role towards ensuring that good quality information and advice is available to all older people, to help them achieve the housing, support and care they need or aspire to.

We have confidence that *Art Awards for the Over 60s* will continue to grow in popularity and prestige, provide a public face for our work and thereby facilitate fundraising for it.

EAC's 21st birthday falls in November 2006, and we aim to mark the occasion in ways that not only celebrate what our Charity has achieved, but also communicate the reasons why getting accommodation and care right for our older generation is so important.

Finally, we believe that the changes we have set in motion to the staff structure within the Charity will enable us to carry forward the wide range of interlocking activities this Charity has pioneered over its 21 years with even greater focus, energy, commitment and success over the coming years.

ACKNOWLEDGEMENTS

We would like to express our sincere thanks to all those whose confidence in EAC, and willingness to back our vision for the future, have enabled us to report on yet another year of service delivery to older people in 2005. We particularly wish to acknowledge:

The Department of Health

In April 2005, the Department made a new commitment to provide core funding through its Section 64 Grants Programme to support our entire work programme in England for the years 2005-06 to 2007-08. This was especially welcome and reflects an awareness within the Department of the close inter-relationship between housing, health and social care issues which face older people, and specifically, an appreciation that EAC's services attempt to address these as a whole.

In addition, the Department agreed to provide funding for up to 2 years for a comprehensive work programme entitled *Launching Care Options*, designed to complete work on our package of information about care homes, and develop the new partnership initiatives that will enable us to deliver a *Care Options* service to a much larger number of people.

The Freemasons' Grand Charity

In July 2005, The Freemason's Grand Charity made available a grant to support our Advice Line service for one year.

The John Ellerman Foundation

In December 2005, The John Ellerman Foundation made available the first instalment of a two year grant to support our Advice Line service.

Other supporters

We are grateful to each of the following for their financial support during 2005:

- Assheton-Smith Charitable Trust
- Dyers Company Almshouse Charity
- Inman Charity Trustees
- Laing's Charitable Trust
- The Mercers Company
- P F Charitable Trust
- PPP Lifetime Care
- Retirement Security Ltd
- Stock Exchange Benevolent Fund
- Trustees of Hanwell Methodist Church

Caring Company Service subscribers

Our Caring Company Service supports the personnel and welfare departments of 8 large employers in advising their retired staff about housing, support and care issues. It also works in partnership with 1 subscribing Employee Assistance Programme provider company. We are grateful to all of these for their loyalty to us:

- BAT Industries
- BBC
- Ceridian Centrefile
- Exel plc
- John Lewis Partnership

- Royal Bank of Scotland
- J Sainsbury
- Sun Life
- Tesco

Sponsors and advertisers

As noted earlier in our Report, we are pleased to receive support in the form of sponsorship and advertising for our services, and our Over 60s Art Awards, from a number of organisations that provide housing and services to older people, amongst them:

- Care Fees Investment Limited
- Economic Lifestyle
- Girlings Retirement Options
- Hanover Housing Association
- Housing 21
- McCarthy & Stone Developments Ltd
- NHFA Care Fees Advice
- Pegasus Retirement Homes plc
- Raven Audley Court plc
- The Earnley Concourse

Special acknowledgements

The Trustees wish to record their continuing appreciation of the commitment, skills and expertise invested by the Director and staff of EAC in sustaining both the spirit and substance of the charity – regularly exceeding the expectations we have of them. With the support also of an energetic and knowledgeable group of Trustees, the work of the charity has gone from strength to strength. Our task now is to sustain that progress and grasp the challenges and opportunities ahead.

Dr Michael McCarthy, Chairman
15 June 2006



Independent Auditors' Report

for the year ended 31 December 2005

We have audited the financial statements of Elderly Accommodation Counsel for the year ended 31 December 2005 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors

As described in the Statement of Trustees' Responsibilities the charity's trustees are responsible for the preparation of the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The Trustees are also directors of Elderly Accommodation Counsel for the purposes of company law.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Trustees' Report is not consistent with the financial statements, if the charitable company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees' remuneration and other transactions is not disclosed.

We read the Trustees' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion the financial statements:

- give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charitable company's affairs as at 31 December 2005 and of its incoming resources and application of resources in the year then ended; and
- have been properly prepared in accordance with the Companies Act 1985.

haysmacintyre

Chartered Accountants / Registered Auditors

Fairfax House
15 Fulwood Place
London
WC1V 6AY

15th June 2006

Statement of Financial Activities

for the year ended 31 December 2005

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2005 £	Total 2004 £
Incoming resources					
<i>From activities in furtherance of the charity's objects:</i>					
Advice services and partnerships		85,880	26,400	112,280	123,314
Data research, dissemination and sales		85,239	-	85,239	146,054
Contracted services		136,529	-	136,529	81,445
Total incoming resources		307,648	26,400	334,048	350,813
<i>Less: Cost of generating funds</i>					
Fundraising and related publicity	3	24,930	-	24,930	38,472
Net incoming resources available for charitable application		282,718	26,400	309,118	312,341
Charitable expenditure					
<i>Costs of activities in furtherance of the charity's objects:</i>					
Advice service and partnerships		164,011	26,400	190,411	169,787
Data research, dissemination and sales		54,566	-	54,566	61,082
Contracted services		79,979	-	79,979	78,253
Governance costs		3,500	-	3,500	3,500
Total charitable expenditure	2	302,056	26,400	328,456	312,622
Total resources expended		326,986	26,400	353,386	351,094
Net movement in funds		(19,338)	-	(19,338)	(281)
Fund balances brought forward at 1st January 2005		147,717	-	147,717	147,998
Fund balances carried forward at 31st December 2005		£128,379	£ -	£128,379	£147,998

- All transactions are derived from continuing activities.
- All recognised gains and losses are included in the statement of financial activities.

Balance Sheet

at 31 December 2005

	Notes	£	2005	£	£	2004	£
FIXED ASSETS							
Intangible fixed assets	1(f)			1			1
Tangible fixed assets	6			3,151			4,701
CURRENT ASSETS							
Debtors	7	84,623			48,272		
Cash at bank and in hand		313,429			225,897		
		<u>398,052</u>			<u>274,169</u>		
CREDITORS:							
amounts falling due within one year	8	(272,825)			(131,154)		
NET CURRENT ASSETS				125,227			143,015
NET ASSETS				<u>£128,379</u>			<u>£147,717</u>
FUNDS							
Unrestricted funds				<u>£128,379</u>			<u>£147,717</u>

Approved by the Board of Trustees on 15th June 2006 and signed on its behalf by:

M. McCarthy
Chairman

M. Kohler
Trustee

Notes to the Financial Statements

For the year ending 31 December 2005

1. ACCOUNTING POLICIES

(a) Basis of accounting

The financial statements are prepared under the historical cost convention as modified by the revaluation of freehold land and buildings and in accordance with the Statement of Recommended Practice (Accounting and Reporting by Charities) issued in March 2005 and with applicable accounting standards.

(b) Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the Trustees in furtherance of the general charitable objectives.

Restricted funds are funds subject to specific trusts which may be declared by the donors or with their authority, but are still within the objects of the charity. The restricted fund in the year relates to the Department of Health grant for Launching Care Options.

(c) Incoming resources

Income from charitable activities includes income received from grant funding or received under contract. Grant income and donations included in this category are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

(d) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Charitable expenditure consists of costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Central overheads are allocated to charitable activities and fundraising functions on the basis of their use of central support services.

Governance costs include expenditure on the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

(e) Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or valuation less depreciation. 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:

Office equipment – 25% per annum

Cost of computer equipment is expended in the year which it is incurred.

(f) Amortisation of Database costs

The value of the charity's accommodation databases have been capitalised and amortised to a nominal value of £1 so as to comply with Financial Reporting Standard No. 10; Goodwill and Intangible Assets. However they remain a unique and indispensable asset without which the charity could not fulfil its primary purpose, and from which the charity derives considerable income to support its charitable activities.

(g) Cash flow

The financial statements do not include a cashflow statement because the charitable company, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard No. 1.

(h) Operating leases

Operating lease rentals are charged to the Statement of Financial Activities over the period in which the cost is incurred.

Notes to the Financial Statements

For the year ending 31 December 2005

2. ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff Costs £	Other £	Depreciation £	Total 2005 £	%
Cost of generating funds					
Fundraising and related publicity	3,198	21,663	69	24,930	7.1
Charitable activities					
Advice services and partnerships	109,878	78,348	2,185	190,411	53.9
Data research, dissemination and sales	36,010	17,889	667	54,566	15.4
Contracted services	51,545	27,411	1,023	79,979	22.6
Governance costs					
	-	3,500	-	3,500	1.0
Total	£200,631	£148,811	£3,944	£353,386	100

	2005 £	2004 £
Included in Governance costs are:		
Auditors Remuneration	£3,500	£3,250

3. FUNDRAISING AND PUBLICITY

	2005 £	2004 £
Art Awards	19,508	17,594
Other	5,422	20,878
	£24,930	£38,472

4. HUMAN RESOURCES

	2005 £	2004 £
Regular payroll staff		
Gross Salary	140,506	127,522
Employers NIC	13,057	12,106
Employers Pension	1,068	1,120
Consultants and occasional staff		
	46,000	62,308
	£200,631	£203,056

At the end of the year, the company employed 4 full time and 2 part time salaried staff, 3 regular consultants and 3 occasional / casual staff.

No employee received remuneration over £50,000 per annum (2004: Nil).

Notes to the Financial Statements

For the year ending 31 December 2005

5. TRUSTEES' REMUNERATION AND REIMBURSED EXPENSES

No trustee received reimbursed expenses or remuneration for their services during the year (2004: Nil).

6. TANGIBLE FIXED ASSETS

	Office Equipment £	Total £
Cost or valuation		
At 1st January 2005	76,754	76,754
Additions	2,394	2,394
	<hr/>	<hr/>
At 31st December 2005	79,148	79,148
	<hr/>	<hr/>
Depreciation		
At 1st January 2005	72,053	72,053
Charge for the year	3,944	3,944
	<hr/>	<hr/>
At 31st December 2005	75,997	75,997
	<hr/>	<hr/>
Net Book Value		
At 31st December 2005	£3,151	£3,151
	<hr/>	<hr/>
At 31st December 2004	£4,701	£4,701
	<hr/>	<hr/>

7. DEBTORS

	2005 £	2004 £
Trade debtors	69,977	33,978
Prepayments and accrued income	14,646	13,905
Other debtors	-	389
	<hr/>	<hr/>
	£84,623	£48,272
	<hr/>	<hr/>

8. CREDITORS

	2005 £	2004 £
Amounts falling due within one year		
Overdraft	12,347	-
Other taxes and social security costs	2,884	7,534
Funds held on behalf of the Department of Health	188,211	46,854
Other creditors and accruals	69,383	76,766
	<hr/>	<hr/>
	£272,825	£131,154
	<hr/>	<hr/>

Notes to the Financial Statements

For the year ending 31 December 2005

9. OPERATING LEASE COMMITMENTS

The charitable company has the following commitments due during the next year under operating leases:

	Land and buildings	Office equipment	Total
Leases expiring:			
Within 2-5 years	31,113	-	31,113

10. GRANTS AND DONATIONS

	at 01/01/05	Incoming	Outgoing	at 31/12/05
Dept. of Health (Launching Care Options)	0	26,400	26,400	0
Dept. of Health (Core)	0	44,550	44,550	0
The Grand Charity (Advice Services)	0	25,000	12,500	12,500
Client donations	0	19,259	19,259	0
Others	0	18,118	18,118	0
	0	133,327	120,827	12,500

EAC in a nutshell

Elderly Accommodation Counsel is an independent national charity, founded in 1985.

We provide:

- ⊙ Detailed information on all forms of accommodation, support service and care for older people, nationwide
- ⊙ Guidance and advice to help enquirers choose and finance the accommodation and services most suited to their needs

Our information covers:

- ⊙ Remaining at home
- ⊙ Sheltered & retirement housing for sale, rent or part-purchase
- ⊙ Residential care homes
- ⊙ Housing with care
- ⊙ Abbeyfield houses
- ⊙ Paying for the above, including entitlement to benefits and other sources of financial assistance

We offer our services:

- ⊙ directly to the public, by letter or telephone
- ⊙ in partnership with other charities, organisations and companies
- ⊙ through our website www.housingcare.org

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Charity No. 292552

www.HousingCare.org

