



ELDERLY  
ACCOMMODATION  
COUNSEL



# Report & Financial Statements 2008





# 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 25 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



# Report & Financial Statements 2008

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# Report of the trustees

*for the year ended 31<sup>st</sup> December 2008*



**Declaration:** The Trustees present their report and financial statements for the year ended 31 December 2008. 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 and again in 2006. Two Trustees resigned during the year.

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 continued 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 practice 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 Chief Executive.

### Staff and staff responsibilities

The Charity currently employs 10 people on a regular basis (6 salaried and 4 as part-time consultants), totaling 7.0 full time equivalents (FTEs). One post is currently vacant. The approximate time allocation of all employees and consultants at December 2008 was:

Function	People	FTEs
Charity Services, including Advice Line service	Sheila Coles, John Plimsoll, Dominic Regan, AN Other (vacant post)	3.1
R&D / contracts	John Galvin, Val Gorter, Alex Billeter, Jerome Billeter, John Dillon	2.1
Administration / corporate support	John Galvin, Phil Prasad, John Wigley	1.0
FirstStop Advice service	Ken Reid	0.8

John Galvin heads the organisation as Chief Executive, Sheila Coles is Team Leader of the Advice Line team and Alex Billeter heads R&D.

### 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 and tools, 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, is accredited with the Telephone Helplines Association, and was accredited with the Community Legal Service Quality Mark until its demise.

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.

August saw the launch of FirstStop Advice, a service that encapsulates this ambition. Supported by the Big Lottery Fund, FirstStop is delivered jointly by the charities EAC, Counsel and Care and Age Concern & Help the Aged, and financial advisors NHFA Limited, and provides the public with the combined expertise and resources of the four partners through a single Freephone number and new website.

Our vision is that the partnership will grow to involve other specialist advice providers in delivering the national service, but that the main part of

our activity will be working alongside local advice services to build a seamless service capable of offering the same information, quality and expertise however clients chose to access it.

### **FirstStop Advice**

The FirstStop concept comprises a core national service, comprising a telephone advice line and interactive website, working with local partner organisations, most of which will be able to offer face to face advice as well as support, counselling and advocacy when required.

National partners are linked by a new telephone system and client management software that enables them to jointly and seamlessly contribute to meeting each client's requirements. 'Signposting' clients to an external agency, and the need for them to re-tell their story each time, become a thing of the past, replaced by a smooth handover to "my colleague who specialises in . . .".

The nature of the relationship between national and local dimensions will vary according to local capacity, expertise and reach, and of course the ambitions and policies of local authorities, primary care trusts and other major stakeholders. We are committed to flexibility, aiming to add value to local service delivery in whatever ways we can, and taking a pragmatic approach to securing longer term funding for the national dimension. We also aim to influence the quality of information and advice delivered by all agencies in the network, by offering training as well as back-up expertise.

FirstStop's potential to contribute to a substantial improvement in the availability and accessibility of good quality information & advice for older people was acknowledged by Government in its national strategy for housing in an ageing society *Lifetime Homes, Lifetime Neighbourhoods*, published in February 2008. And by the time this Report was written, the Communities and Local Government Department had made available a substantial grant to support FirstStop's development during 2009-10 and 2010-11. The grant will enable us to expand the capacity of the national service, employ partnership development staff to build the links with local partners, and commission a comprehensive evaluation of what the new model of information & advice delivery achieves for older people as well as how far it contributes to Government policy objectives.

### **Website**

Our website [www.HousingCare.org](http://www.HousingCare.org) has become 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 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 ('How well does your home suit you?') 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

The success of *www.HousingCare.org* has made a big impact on our thinking about EAC's future direction of travel.

### 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

Since the launch of the joint FirstStop Advice service described above, we deliver our service to two groups of people – those who contact EAC directly, and those who reach us via the FirstStop 'portal'. In total we achieved our aim of broadly maintaining previous years' levels of clients served and their satisfaction ratings, despite the challenges posed for our Advice Team by the new methods of working demanded by FirstStop.

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!

During the year, we delivered a personal service through our own Advice Line to 6,416 people, and through FirstStop to 356 – a total of 6,770. 87% of service users contacted us by 'phone, and 13% in writing.

A detailed analysis of customer contact for the year shows:

- 48% used the service for themselves, and 44% on behalf of a close relative or friend
- 8% of service users were professionals on behalf of their clients

- Nearly two thirds (63%) of users were referred by another advisory agency, a local authority, a housing provider or a professional service; 4% found us through the press and media and 25% via the internet (mainly our own website *www.HousingCare.org*)
- 56% were owner-occupiers, 39% tenants and 5% resident in care homes
- the median ages of enquiry subjects was around 78 years, and the vast majority (88%) of enquiries related to people between 60 and 90

Your service was enormously helpful – straight forward, practical, supportive – at a time of crisis.

In early 2007 we had undertaken a detailed analysis of the types of enquiries we were receiving, looking to identify any areas in which we needed to develop our expertise or information resources. This identified a steady rise in calls from older people and their families triggered by:

- The onset of dementia; or
- Wanting to ‘stay put’ and maintain independence at home, but needing adaptations, repairs or a little bit of help to enable them to do so.

We concluded that our Advice Team should develop a specialism in dementia care, and that we needed more detailed information on services that can help frailer people remain at home. Thanks to financial support from the Freemasons’ Grand Charity we were able to continue a two year programme of work around dementia, and with support from The Dulverton Trust and The Rayne Foundation, to commence work on ‘maintaining independence at home’.

We restricted our follow-up survey of service users and representatives this year to those 728 for whom dementia was a significant part of their reason for contacting us. Understandably perhaps, we received a lower percentage of responses than in previous years, at just 12% (89 respondents). However their replies and comments were extremely valuable – not only in showing near-unanimous (99%) overall satisfaction with our service and readiness to recommend it to others, but also in providing food for thought on some aspects of it. For example:

- 98% said we had listened to them and understood what they wanted;
- but only 87% were unequivocal that we gave them enough time; 10% said this was only ‘just enough’;
- and whilst 67% thought we seemed well informed, 32% thought only ‘fairly well’.

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. Thank you.

These figures compare with those from a survey of *all* service users during 2007, which showed:

- 94% said we had listened to them and understood what they wanted;
- 96% felt we had given them enough time

- 97% said we were well informed

We continue to work at improving our dementia advice and addressing the specific issues raised by our surveys.

Our Advice Line staff rely on a computer system for recording and retrieving information about service users, the information and advice we provide to each of them, and their responses to our customer satisfaction surveys. In 2007 The Clothworkers Foundation provided funding for a comprehensive upgrade which was successfully completed early in 2008.

### Information resources and tools

Our activities in this field have always sought to achieve several connected aims:

- to deliver fully on contracted work, and meet grant funders' requirements;
- to maintain our regular programme of work to update the charity's information databases;
- to develop an overview of housing and care provision to help shape future markets; and
- to create marketable data products to help fund our activities.

### 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. The development of the package between 2005 and 2007 was funded by a grant from the Department of Health, and was intended as the springboard for the launch of an enhanced care advice service in partnership with other advisory agencies. As noted above, FirstStop Advice evolved as the vehicle for this, and thanks to financial support from The Big Lottery Fund from January 2008, we were able to begin piloting the service during the Summer.

I thought the service was very helpful and sympathetic. Other people I have spoken to about a care home option for my father made me feel guilty. EAC seemed to understand how difficult it is for everyone. Thanks.

### Housing

We continued our longstanding work to maintain the *National Database of Housing for Older People*, an information resource covering 25,700 specialist housing developments across the UK. This underpins much of our advice work, is used by many other advisory services, and provides the raw material for our commercial activities.

Within the broad reach of this work, we continued to focus particularly on housing developments that provide or facilitate more support and care for residents than is the norm in traditional forms of sheltered and retirement housing. Known generically as 'housing-with-care' schemes, these are regarded by many as an alternative to moving into residential care for frailer older people. However the models adopted by different providers vary enormously, and EAC's responsibility therefore is to ensure that older people and their families have sufficient information about schemes to be able to decide which, if any, would meet their requirements.

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.

Early in the year we took the decision to make the *EAC Quality of Information Mark (QI Mark)*, previously restricted to housing-with-care schemes, available to all specialist developments for older people, with the aim of persuading housing providers to update us more frequently on what they provide. To qualify for the QI Mark, they are required to complete an extended questionnaire for each scheme describing its built form, services available, client group targeted, management structure and costs. Our ambition is to develop a typology of all forms of housing for older people. During the year a further 1,350 schemes were awarded the QI Mark, and these are highlighted on our website and printed materials.

### Websites

We continued to invest in our main website [www.HousingCare.org](http://www.HousingCare.org) with the aims of:

- promoting it, and increasing usage;
- promoting EAC's brand and its services;
- raising income from it;
- integrating it further with our Advice Line.

The number of unique visitors to the website continued to increase rapidly, from 237,500 in 2006 to 530,000 in 2007 and 980,000 in 2008.

Our evidence is that the website serves an almost entirely different audience from our Advice Line. Although 25% (1,680) of our Advice Line users had found their way to us via the website (up from 16% in 2007), these continue to represent only a tiny fraction of all website users. This suggests that we have much more work to do to achieve the fully integrated telephone and web service we aim for.

The most popular features of the website continued to be the *Housing Options* search for retirement housing, followed by the *Care Options* care homes search. We have therefore continued to explore and develop ways in which the site can earn revenue for the charity, whilst maintaining its reputation for absolute impartiality. We now run a housing vacancy advertising service, have sponsorship arrangements with a number of respected providers and have recently incorporated a limited amount of advertising. We are also contracted to deliver 'feeds' into sites operated by The Abbeyfield Society and Housing 21 and the Scottish Government's replacement for *The House Key* (see below). Revenue from these services is now running at around £3.5k per month.

In addition to [www.HousingCare.org](http://www.HousingCare.org), we also manage a site about the charity itself at [www.eac.org.uk](http://www.eac.org.uk), one about housing-with-care at [www.extracarehousing.org.uk](http://www.extracarehousing.org.uk), and another devoted to our Over 60s Art Awards (see below) at [www.eacartawards.org.uk](http://www.eacartawards.org.uk).

### *Contract: Extra care housing*

Our contract to provide administrative support to the Department of Health's Extra Care Housing Learning & Improvement Network (Housing LIN) was renewed for 2008-09. This continued to provide opportunities to make and maintain 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.

### Contract: Support at home services

Our long-running contract with the Scottish Government to create and maintain an online Directory of Housing Support Services (*The House Key*) came to an end in November. This followed changes to the settlement through which the national governments fund local authorities to provide housing support services, and a new version of the Directory has been developed and embedded in the Scottish Government's own website. We continue to look for a way of putting our experience to use in the new devolved situations.

### Profile

*EAC Over 60s Art Awards* is an important profile activity for the charity. Its purpose is to encourage and publicly celebrate artistic achievement by older people. Art Awards 2008 attracted over 1,600 entries and culminated in a very successful exhibition of 90 finalists at London's Bankside Galleries in September. Around 350 people attended the opening, including many of the artists and their families, and 9 overall winners were presented with cash prizes kindly donated by the event's sponsors.

During the year we also distributed 8,000 copies of our '*accommodation options for older people*' booklet through local outlets, contributed articles to two national newspaper supplements and continued to publish our journal *EAC In Focus*. Details of our service are given in dozens of publications by third parties, and hundreds of websites provide links to ours.

### **Risk management**

Following the completion of a risk mapping exercise in 2002, we have continued to work to minimise those risks identified, and simultaneously to maintain and review 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 competitors as partners to minimise the risk of theft.
- Partnerships – before and since entering into a collaboration agreement with other agencies to deliver the FirstStop Advice service we have regularly reviewed and appraised the potential risks to EAC's reputation, financial stability and longer term independence.
- 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.

In 2006, we also undertook a comprehensive review of our insurance needs, aiming to ensure particularly that the charity was adequately covered for eventualities in relation to its expanded contractual commitments and its marketing of research outputs. As a result, we extended the scope of our insurance cover and have subsequently kept this under review.

During 2008 we developed new mechanisms to appraise and minimize risks associated with our role as fundholder for the FirstStop partnership.

## Financial Review

### Funding strategy

Our success in attracting grant funding from the Big Lottery Fund for the joint FirstStop Advice venture made a big impact on the charity's funding position this year, and alongside other developments, began to change the context within which we framed our thinking on future funding strategy.

Since January 2008 EAC has acted as fundholder for a Big Lottery contribution towards FirstStop costs of £½m over 3 years of which half applied to 2008. Under a collaboration agreement with our partners, all expenditure against this funding is agreed with partners, but EAC remains responsible for reporting and accounting to the funder. In practice, a significant part of the funding was retained by EAC to cover the agreed costs of employing a project manager, contributing to FirstStop's advice services, developing its IT infrastructure and managing the funding.

As the year progressed it became increasingly likely that FirstStop would prove itself as a vehicle capable of attracting new funding for information and advice delivery – because of the scale and breadth of its ambitions, and high profile.

The concept of a flexible EAC, with low fixed staffing costs, but able to expand its delivery capacity in response to demand, was always an attractive proposition, and now appears to us a sensible and pragmatic approach to the future. Baseline staffing, and therefore costs, of around our current complement of 7 people is sufficient to maintain a centre of excellence in housing and care options for older people, including a small expert team of Advisors, an information gathering function and a developmental programme around exploiting new technology and developing tools to help older people consider options and make choices. Beyond this we would either expand parts of our operation, or seek partnerships with others, to take advantage of opportunities that arise.

Whilst this evolving strategy is not yet fully formulated or adopted, it appears to us an appropriate response to the happy reality that after playing our part over many years in highlighting the need for much more capacity, variety and quality in information and advice provision for older people, we now see a wealth of initiatives underway at local level, as well as through new technology. The challenge and responsibility for us is to continue to look for ways in which we can help these developments forward and add value to them wherever possible, and fundable.

We are pleased to report continued success against a longstanding priority – namely to maintain a high level of unrestricted income within our total (i.e. funds that can be applied freely towards meeting the charity's objectives). This year's figure of £434k is slightly higher than last year's, and roughly matches the core operating requirement discussed above.

### Financial out-turn

We report a trading surplus of £10,022 for the year.

At year end, our reserves stood at £121,409, just below the target of £125,000 we set in 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.

## Reserves policy

In January 2003 we agreed a policy of aiming to achieve 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 was just a little below this figure at the end of 2008.

Having kept the policy under close review since 2003, we reported last year that we anticipated updating it during 2008. However as both the nature and scale of the charity's activities began to change substantially during the year with the launch of the FirstStop venture, we decided instead to keep our reserves requirement under review as part of developing our overall funding strategy, as discussed above.

## 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) Care Networks. The administration of the fund is subject to a contractual agreement with DH, 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 31<sup>st</sup> December 2008 is included in the Balance Sheet and separately identified in Note 8 to the Financial Statements.

## Conclusion and Plans for the Future

### Business planning

During 2005, Trustees completed their review of the charity's achievements against the vision and detailed objectives set out in the business plan adopted in 2001, and began to refine a strategy to ensure that we maintained our focus on service delivery and influencing whilst strengthening our R&D capacity and continuing to increase income from R&D activities and outputs.

Following on from this, we took the decision early in 2006 to re-shape the Charity into two distinct but complementary 'departments', one responsible for services to older people, the other for R&D. This exercise served us well, leading to the development of higher levels of expertise within Charity

Services, rapid developments in information collection, web delivery and income generation by R&D, and close collaboration to enhance our resources and knowledge around identified key areas such as dementia care and low level 'help at home' services.

We broadly maintained this structure through 2008, but intend to review its suitability in light of changing circumstances during 2009.

### Organisational structure 2008

<b>EAC Trustees</b>	
<b>Chief Executive (John Galvin)</b>	
Responsible for overall strategy, support to the Board of Trustees, major fundraising and management of the Charity's human and financial resources.	
<b>EAC Charity Services</b>	<b>EAC R&amp;D</b>
Lead: Sheila Coles, Advice Line Team Leader	Lead: Alex Billeter, Research Manager
Staff: Shirley Blight, Sheila Coles, John Plimsoll, Dominic Regan	Staff: Alex Billeter, John Dillon, Val Gorter, Jerome Billeter, Phil Prasad
Total staff: 3.0FTE	Total staff: 3.4 FTE incl. finance
<b>Main responsibilities</b>	<b>Main responsibilities</b>
<ul style="list-style-type: none"> <li>• Advice Line management &amp; development</li> <li>• Support for charitable fundraising</li> <li>• Service promotion &amp; media relations</li> <li>• Service delivery partnerships</li> <li>• Input into HousingCare website</li> <li>• Work with R&amp;D to develop &amp; pilot I&amp;A tools</li> <li>• Act as client to R&amp;D</li> </ul>	<ul style="list-style-type: none"> <li>• Commissioned / contracted work</li> <li>• HousingCare website</li> <li>• Marketing data products</li> <li>• Datasets &amp; other I&amp;A tools</li> <li>• Info &amp; analysis for service providers &amp; policy makers</li> <li>• Collaboration with external researchers</li> </ul>

### Summary and prospects

2008 was an exciting year for EAC.

Our long term investment in building partnerships with a wide range of organisations provided the sound base from which to create the strategic alliance that now underpins delivery of the FirstStop Advice service.

Another long term investment also paid dividends. Our involvement since 2002 in HOPDEV (Housing and Older People Development Group), a reference group invited by Government to help deliver its *Strategic Framework for Quality and Choice for Older People's Housing*, helped ensure that information and advice featured prominently in the housing strategy document *Lifetime Homes, Lifetime Neighbourhoods*, published in February 2008. This in turn led to increasingly substantive discussions with Government during the year about investment to exploit FirstStop's potential. This has subsequently materialised, and will enable us not only to expand its national delivery capacity, but also to invest in intensive work with local partners, undertake a major evaluation exercise to measure its impact and launch a national training programme for housing advice staff and volunteers.

We also envisage a sea change in the way in which we interact with housing and care providers in our data collection, research and developmental activities. We aim to raise the quality of all our accommodation data through promotion of the *EAC Quality of Information Mark*. Later in 2009 we will launch our *EAC Housing-with-Care Awards*, designed to raise public awareness of the range of specialist housing provision now available by encouraging residents to speak out. Combined with in depth understanding of large

numbers of EAC and FirstStop clients, these will extend our capacity to deliver sound market intelligence data to housing and care providers.

Within as well as outside of FirstStop, 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.

## 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 2008. We particularly wish to acknowledge:

### The Department of Health

The Department extended its previous 3 year commitment of core funding through its Section 64 Grants Programme for a further year. 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.

### The Big Lottery Fund

In mid January, the Big Lottery awarded a grant of £500,000 to EAC as fundholder for the FirstStop Advice initiative. After two and a half years of work developing a business plan and then seeking seed funding to launch FirstStop, this was excellent news. It enabled us to gear up to launch a pilot service in August and paved the way for securing additional funding in 2009.

### The Freemasons' Grand Charity

In July 2005 The Grand Charity made available a grant to support our Advice Line service for one year, and in May 2007 they awarded a two year grant to establish a specific advice service on housing options for older people with dementia.

### The DH Care Services Improvement Partnership (now DH Care Networks)

Since 2003 the Department of Health has employed EAC directly and indirectly (through its Care Networks) to provide administrative support to its Housing and Commissioning Learning & Improvement Networks. This contractual arrangement has benefited EAC way beyond the value of the contract fee, bringing us into contact, and raising the charity's profile, with hundreds of individuals working in housing, care and support for older people.

### The Dulverton Trust & The Rayne Foundation

Both Trusts contributed generously towards improving our services to older people who are finding it difficult to remain in their own homes.

### Other supporters

We are grateful to each of the following for their financial support during 2008:

- Dyers Company
- Laing's Charitable Trust

- The Goldsmiths' Company
- The Mercers' Company
- Retirement Security Ltd
- Stock Exchange Benevolent Fund
- John Lewis Partnership

### Caring Company Service subscribers

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

- BAT Industries
- Ceridian Centrefile
- John Lewis Partnership
- J Sainsbury
- Sun Life

### 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
- Eldercare Group
- Girlings Retirement Options
- Housing 21
- McCarthy & Stone Developments Ltd
- NHFA Care Fees Advice
- Pegasus Retirement Homes plc
- The Earnley Concourse
- Retirement Plus
- Retirement Security Ltd.

### Special acknowledgements

#### Our staff

The Trustees wish to record their continuing appreciation of the commitment, skills and expertise invested by the Chief Executive 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.

#### Our partners

Our special thanks to the staff of our partners in FirstStop Advice, whose determined efforts over 3 long years finally culminated in the launch of our

unique joint venture last August. We look forward to continuing to work with you, and an expanding network of other like-minded organisations, over the coming years.

**Mervyn Kohler, Chairman**  
**19<sup>th</sup> March 2009**



# Independent Auditors' Report

*for the year ended 31 December 2009*

We have audited the financial statements of Elderly Accommodation Counsel for the year ended 31 December 2008 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 2008 and of its incoming resources and application of resources in the year then ended;
- have been properly prepared in accordance with the Companies Act 1985; and
- the information given in the trustees' report is consistent with the financial statements.

### **haysmacintyre**

*Chartered Accountants / Registered Auditors*

Fairfax House  
15 Fulwood Place  
London  
WC1V 6AY

19<sup>th</sup> March 2009

# Statement of Financial Activities

for the year ended 31 December 2008

	Notes	Unrestricted funds £	Restricted funds Others £	FirstStop £	Total 2008 £	Total 2007 £
<b>Incoming resources</b>						
<i>Incoming resources from generated funds:</i>						
Investment income		30,765			30,765	8,593
<i>Incoming resources in furtherance of the charity's objects:</i>						
Charity Services		130,867	27,500		158,367	145,497
Research & Development		272,512			272,512	315,868
FirstStop Advice service				353,310	353,310	
<b>Total incoming resources</b>		<b>434,144</b>	<b>27,500</b>	<b>353,310</b>	<b>814,954</b>	<b>469,958</b>
<i>Less: Cost of generating funds</i>						
Fundraising and publicity	3	24,421			24,421	34,676
<b>Net incoming resources</b>		<b>409,723</b>	<b>27,500</b>	<b>353,310</b>	<b>790,533</b>	<b>435,282</b>
<b>Outgoing resources</b>						
<i>Charitable activities:</i>						
Charity Services		185,958	30,363		216,321	222,552
Research & Development		181,878			181,878	198,376
FirstStop Advice service				378,765	378,765	
Governance costs	2	3,950			3,950	3,950
<b>Total charitable resources expended</b>	2	<b>371,786</b>	<b>30,363</b>	<b>378,765</b>	<b>780,914</b>	<b>424,877</b>
<b>Total resources expended</b>		<b>396,207</b>	<b>30,363</b>	<b>378,765</b>	<b>805,335</b>	<b>459,554</b>
Net movement in funds		37,937	-2,863	-25,455	9,619	10,405
Previous year adjustment					403	
Fund balances brought forward at 1st January 2008		111,387			111,387	100,982
Fund balances carried forward at 31st December 2008		<b>149,324</b>	<b>-2,863</b>	<b>-25,455</b>	<b>121,409</b>	<b>£111,387</b>

- All transactions are derived from continuing activities.
- All recognised gains and losses are included in the statement of financial activities.
- The notes on pages 21 to 24 form part of these accounts.

# Balance Sheet

at 31 December 2008

	Notes	2008		2007	
		£	£	£	£
<b>FIXED ASSETS</b>					
Intangible fixed assets	1(f)	1	1		1
Tangible fixed assets	1(e)	0	0		0
<b>CURRENT ASSETS</b>					
Debtors	7	58,534		78,951	
Cash at bank and in hand		624,552		490,912	
		-----		-----	
		683,086		569,863	
<b>CREDITORS:</b>					
amounts falling due within one year	8	-561,678		-458,477	
		-----		-----	
<b>NET CURRENT ASSETS</b>			121,408		111,386
			-----		-----
<b>NET ASSETS</b>			121,409		111,387
			=====		=====
<b>FUNDS</b>					
Unrestricted funds			121,409		111,387
			=====		=====

The Financial Statements were approved by the Board on 19<sup>th</sup> March 2009 and were signed on its behalf by:

**M. Kohler**  
Chairman

**C. Manthorp**  
Trustee

# Notes to the Financial Statements

*For the year ending 31 December 2008*

## 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 2007 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.

### (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 2008

## 2. ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff costs £	Overheads £	Depreciation £	Total 2008 £	%
<b>Cost of generating funds</b>					
Fundraising and related publicity	6,426	17,973	22	24,421	3.0
<b>Charitable activities</b>					
Charity Services	150,998	64,941	382	216,321	26.9
Research & Development	123,410	58,131	337	181,878	22.6
FirstStop Advice				378,765	47.0
<b>Governance costs</b>	-	-	-	3,950	0.5
<b>Total</b>	<b>280,834</b>	<b>141,045</b>	<b>740</b>	<b>805,335</b>	<b>100</b>

Included in Governance costs are:

	2008	2007
• Reimbursement of expense to Trustees	-	-
• Auditors Remuneration	£3,950	3,950

## 3. FUNDRAISING AND PUBLICITY

	2008 £	2007 £
Art Awards	14,628	16,673
Other	9,793	18,003
	24,421	34,676
<b>Net income raised</b>	<b>£109,277</b>	<b>£178,724</b>

## 4. HUMAN RESOURCES

	2008 £	2007 £
<b>Regular payroll staff</b>		
Gross salary	183,315	177,849
Employers NIC	21,228	20,180
Employers Pension	1,242	1,147
	205,785	199,176
<b>Consultants and occasional staff</b>	<b>75,049</b>	<b>84,985</b>
	<b>280,834</b>	<b>284,161</b>

- At the end of the year, the company employed 4 full time and 3 part time salaried staff, 4 regular consultants and 1 occasional / casual staff.
- No employee received remuneration over £60,000 per annum (2007: Nil).

# Notes to the Financial Statements

For the year ending 31 December 2008

## 5. TRUSTEES' REMUNERATION AND REIMBURSED EXPENSES

2008	2007
£	£
Nil	Nil

## 6. TANGIBLE FIXED ASSETS

	Office Equipment	Total
	£	£
<b>Cost or valuation</b>		
At 1st January 2008	87,397	84,229
Additions	740	3,169
	<u>          </u>	<u>          </u>
At 31st December 2008	88,138	87,397
	<u>          </u>	<u>          </u>
<b>Depreciation</b>		
At 1st January 2008	87,397	82,350
Charge for the year	740	5,047
	<u>          </u>	<u>          </u>
At 31st December 2008	88,138	87,397
	<u>          </u>	<u>          </u>
<b>Net Book Value</b>		
At 31st December 2008	1	1
	<u>          </u>	<u>          </u>
At 31st December 2007	1	1
	<u>          </u>	<u>          </u>

## 7. DEBTORS

	2008	2007
	£	£
VAT recoverable	2,357	-
Trade debtors	46,421	46,770
Prepayments and accrued income	9,755	32,182
	<u>          </u>	<u>          </u>
	58,534	78,952
	<u>          </u>	<u>          </u>

## 8. CREDITORS

	2008	2007
Amounts falling due within one year	£	£
Taxes and social security costs	352	5,189
Funds held on behalf of Dept. of Health	411,141	396,981
Other creditors and accruals	150,185	55,857
	<u>          </u>	<u>          </u>
	561,678	458,026
	<u>          </u>	<u>          </u>

# Notes to the Financial Statements

*For the year ending 31 December 2008*

## 9. RESTRICTED FUNDS

The restricted funds relate to amounts received from:

- Big Lottery Fund for a national one-stop phone and web-based advice service for older people
- The Grand Charity for a dementia services advice initiative
- The Rayne Foundation for a service to assist older people maintain independence

## 10. OPERATING LEASE COMMITMENTS

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

	<b>Land and buildings</b>	<b>Office equipment</b>	<b>Total</b>
<b>Leases expiring:</b>			
Within 2-5 years	32,177	-	32,177
	<u>          </u>	<u>          </u>	<u>          </u>

- The figure for land and buildings is the remaining annual contractual commitment on the lease EAC holds on its office to March 2010.

## 11. GRANTS AND DONATIONS

		<b>Incoming</b>	<b>Outgoing</b>	
	at 01/01/08		Grant	at 31/12/08
Big Lottery Fund (FirstStop Advice)		252,800	252,800	
Dept. of Health (core funding)	-	45,000	45,000	-
Clothworkers' Foundation (IT development)	2,750	-	2,750	-
Grand Charity (dementia project)	10,417	25,000	25,000	10,417
Rayne Foundation (independence)	4,583	-	2,500	2,083
Client donations	-	12,456	12,456	-
Others	-	11,236	11,236	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	17,750	346,492	351,742	12,500
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

# Reference and 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 and Life President. All of the Charity’s Trustees also serve as Directors of the Company.

A connected Charity, The Association of Friends of Elderly Accommodation Counsel, was wound up during the year, having been inactive for some time. A private limited company, Housingcare Services Limited, was registered in 2007, with the objects of carrying on any trade, business or undertaking with a view to raising funds for Elderly Accommodation Counsel.

## Honorary positions

President	The Countess of Mar
Life President	Noel Shuttleworth
Founder Member	James Dreaper

## Board of trustees

Mr Mervyn Kohler OBE (Chairman)  
Mr Nadeem Khan (to 06/09/2008)  
Mr James Lewis  
Mr Christopher Manthorp  
Ms Ann Netten  
Mr Steve Onger  
Ms Cathy Osborn (to 12/07/2008)  
Ms Meghan Zinkewich-Peotti

## Chief Executive & Secretary

John Galvin

## Registered Office

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

## Operational address

3<sup>rd</sup> floor, 89 Albert Embankment, London SE1 7TP

## Auditors

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

## Bankers

Unity Trust Bank, Nine Brindleyplace, Birmingham B1 2HB  
National Westminster Bank, 55 Kensington High Street, London W8 5ZG  
CAF Bank, 25 Kings Hill, West Malling, Kent ME19 4JQ

## Solicitors

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



# EAC in a nutshell

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

We provide:

- ⦿ Detailed information on all forms of specialist accommodation, support services 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
- ⦿ Care homes and nursing homes
- ⦿ Housing with care
- ⦿ Abbeyfield houses and almshouses
- ⦿ 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](http://www.housingcare.org)

**EAC, 3rd floor, 89 Albert Embankment,  
London SE1 7TP  
Tel: 020 7820 1343  
Email: [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk)**

**Charity No. 292552**

**[www.HousingCare.org](http://www.HousingCare.org)**

