

EROSH

England & Wales · Charity number 1165109

Details

Other names	ESSENTIAL ROLE OF SHELTERED HOUSING
Status	Registered
Legal form	CIO
Registered	2016-01-08
Register	View on the Charity Commission register

Contact

Address	PO Box 127 Pontypridd Mid Glamorgan CF37 9FF
Phone	03330115804
Email	info@erosh.co.uk
Website	www.erosh.co.uk

Activities

Objects: PROMOTING THE EDUCATION OF THE PUBLIC IN THE PROVISION OF OLDER PERSONS HOUSING AND SERVICES IN ORDER TO RELIEVE THE NEEDS OF OLDER PEOPLE; AND TO RELIEVE THE NEEDS OF OLDER PEOPLE BY PROMOTING THE EFFECTIVE USE OF RESOURCES BY CHARITIES AND NON-CHARITABLE ORGANISATIONS WITHIN THE OLDER PERSONS HOUSING AND SUPPORT SECTOR

Activities: Consortium of Sheltered Housing Providers

Classification

- **How:** Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- Northern Ireland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£97,447	£96,932	-	-
2024-12-31	£93,506	£82,612	-	-
2023-12-31	£81,133	£75,099	-	-
2022-12-31	£92,342	£77,804	-	-
2021-12-31	£77,092	£70,500	-	-
2020-12-31	£71,445	£64,900	-	-

Trustees

Name	Role	Appointed
Ainsley Patrick St Aubyn Forbes MBE		2024-12-03
Bridie Doherty		2026-02-24
Christine Stephens		2025-08-12
Emily Jayne Lewis		2023-10-31
Emma Quansah		2021-02-09
Jenny Crocker		2025-08-12
Melissa Prince		2026-05-19

Accounts

EROSH
(Registered charity, number 1165109)
Financial statements
for the year ended 31 December 2025

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7	Receipts & payments account
8	Statement of assets & liabilities
9	Notes to the accounts

EROSH
Trustees' annual report
for the year ended 31 December 2025

Full name EROSH

Organisation type Charitable incorporated organisation

Registered charity number 1165109

Principal address PO Box 127, Pontypridd, CF37 9FF

Trustees

Ainsley Forbes, Chair
Emma Quansah, Vice-Chair
Emily Lewis, Treasurer
Chris Stephens
Christine Stephens, from 12/08/25
Jenny Crocker, from 12/08/25
Bridie Doherty, from 24/02/26
Trudy Hawkins, until 14/03/25
Christopher Thomas, until 20/05/25
Ann Karas, until 20/05/25

Independent examiner

Eva Stevens, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution CIO – Association registered 8 January 2016.

We advertise for expressions of interest for erosh trustees on our website, LinkedIn, charity jobs, social media channels.

We have a document for all prospective trustees to read "Your guide to being an erosh trustee" which explains about who we are and the role of a trustee.

An application is submitted by prospective trustees and applications are discussed at Trustees' meetings and Trustees are appointed from here for a period of 3 years.

Objectives and activities

Erosh has two overarching objectives:

1. Promoting the education of the public in the provision of older persons housing and services in order to relieve the needs of older people;
2. To relieve the needs of older people by promoting the effective use of resources by charities and non-charitable organisations with the older persons housing and support sector.

EROSH

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main activities undertaken for the public benefit

We support members through a variety of resources and networking opportunities to respond to challenges and opportunities.

Enhance individual and organisation performance.

Raise awareness of the benefits of good quality sheltered and retirement housing.

Improve the quality of older people's lives.

Our Independent Living Standards enable providers to demonstrate quality of services and accommodation against nationally recognised standards and measure positive outcomes for customers.

We champion good quality older people's housing and support and provide practical resources for those working with older people and their service managers. We have our own Independent Living Standards enabling sheltered and supported housing providers to demonstrate the quality of their services against nationally recognised standards.

We have national and regional networks which give members the opportunity to be more actively involved at a local level.

Disseminate good practice.

Celebrate housing with support for older people.

Offer a range of open and in-house training.

These activities benefit the public by raised awareness of the value and benefits of older people's housing so that older people and their families are aware of options available to them.

Influence joint working at all levels to ensure the best use of resources, helping to save money for health and social care.

Promoting sheltered and retirement housing schemes as community hubs to make the best use of resources and help reduce social isolation and loneliness.

Encouraging providers to proactively involve service users in decisions relating to the design, delivery and development of their services.

Promoting services that are person centred and promote empowerment, independence and choice. Housing for older people is designed to meet older people's current and future needs. Housing and services for older people is affordable, accessible, inclusive and non-discriminatory. Services comply with nationally recognised quality standards.

Staff working with older people are appropriately qualified, formally inducted and regularly trained to ensure they are up to date and comply with professional standards.

EROSH

Summary of the main achievements during the period

Produce Good Practice Guides and Briefings.

Quarterly legal and policy updates.

Ezine features, e-shots and social media posts.

Developed a training programme and ran 14 training courses during 2025, 11 in-house and 3 open courses, with Dealing with Challenging Behaviour being the most popular.

Developed a consultancy offer and ran a benchmarking project with 20 organisations submitting data and a report available on the erosh website.

Ran network events throughout England and Wales on quarterly basis.

Financial review

Management account surplus of £515 and cash balance of £102,705 at the end of 2025. Trustees consider this a healthy financial position.

The charity's policy on reserves

The trustees approved a reserves policy of holding a minimum of 3 months annual budgeted expenditure.

Financial risks

Fall in subscription income not offset by cost reduction.

EROSH

EROSH Chair's Report 2025

Change is the word that best describes 2025 for erosh. During the past year we have welcomed Steve Rafferty as chief executive, Rebecca Mollart has become the lead on Policy and Good Practice and Jenny Crocker, Christine Stephens and Bridie Doherty have become Trustees. We have also sadly bid farewell to Ann Karas and Chris Stephens both of whom stepped down as trustees after many years of service. Kevin Smith has also taken up the role of Director of Independent Living Standards and Tracy James has become the lead on Membership and Training. I am grateful to Emily too for continuing in her role as Treasurer despite a huge change personally in becoming a Mum. Emma has stepped into the role of Vice Chair and I have taken on the role of Chair.

In addition to the above, after two years of relentless effort, we have finally managed to clarify our VAT status with HMRC. We are delighted to confirm that we are exempt from Vat Members Fees and Services to Members.

We have also commissioned a redesign and update of our website as well as negotiated an arrangement with Kingdom Academy to provide level 3 and 4 courses relevant to people working in the sector. This will provide a valuable option for staff working in the sector.

The network groups continue to function as a forum for professionals in the sector to promote the exchange of ideas, approaches and mutual support focussed on the provision of good quality services. The network groups directly influence the programme of work and events that we undertake on their behalf. Examples of this are the Bitesize Monthly Events and the Heat Networks Webinar.

Erosh continues to be financially secure, and we are in the process of regularising the Bank Mandate and authorised signatories for our account.

I would like to take this opportunity to express my thanks to those trustees who have left for their hard work over many years. Chris and Ann have both made lasting contributions in helping erosh achieve its aims through their commitment, insight, professionalism and support.

I want to acknowledge all the current trustees for their commitment, time and contribution, both in and outside our formal meetings. This is in addition to the support provided to Steve and his team, as well as to me, in the shared roles which every one of us have as custodians of the erosh and the pursuit of its charitable objectives now and in years to come.

Signed on behalf of the charity's trustees:

Signed 
Ainsley Forbes, Trustee

Date 1/5/2026

**Independent examiner's report to the trustees of
EROSH
for the year ended 31 December 2025**

I report to the trustees on my examination of the accounts of EROSH (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

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

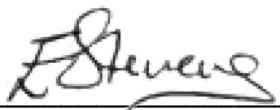
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 06/05/26
Eva Stevens BSc, CPFA
Employee of Community Accounting Plus

EROSH
Receipts & payments account
for the year ended 31 December 2025

2024		2025
£		£
	Receipts	
55637	Membership subscriptions	57628
33165	ILS income	21215
1500	Sponsorship	-
1604	Bank interest	1307
1600	Consultancy fees & assessments	7985
-	Training	9312
<u>93506</u>	Total receipts	<u>97447</u>
	Payments	
	Direct costs	
11295	Marketing, PR & Business Development	15120
20530	Consultancy - policy & projects	19672
25700	ILS expenditure	24669
	Support costs	
7906	Administrator	9461
1905	Website & IT	112
113	Telephone	123
424	Printing, postage & stationery	446
8617	Good Practice Guides	10895
305	Subscriptions	358
162	Insurance	162
642	Travel & subsistence	588
75	Bank charges	60
1540	Network launch	-
1558	Sundry expenses	253
	Governance costs	
840	Independent examiner's fee	874
1000	Professional fees/consultancy/training	14139
<u>82612</u>	Total payments	<u>96932</u>
10894	Net receipts/(payments)	515
<u>91296</u>	Cash funds at start of this period	<u>102190</u>
<u>102190</u>	Cash funds at end of this period	<u>102705</u>

EROSH
Statement of assets and liabilities
at 31 December 2025

2024			2025
£	Cash assets	Note	£
<u>102190</u>	Bank accounts		<u>102705</u>
<u>102190</u>			<u>102705</u>
	Other monetary assets		
41	Prepayment - Insurance		41
<u>-</u>	Debtors	2	<u>2350</u>
<u>41</u>			<u>2391</u>
	Liabilities		
<u>(9112)</u>	Creditors	3	<u>(5970)</u>
<u>(9112)</u>			<u>(5970)</u>

These financial statements are accepted on behalf of the charity by:

Signed  Date 06/05/26
Emily Lewis, Trustee

EROSH
Notes to the accounts
for the year ended 31 December 2025

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Debtors

	£
Membership subscriptions	60
ILS income	1075
Training	1215
	<u>2350</u>

3. Creditors

	£
Independent examination fee	930
Consultancy - policy & projects	1470
Administrator	800
Good Practice Guides	1260
Professional fees/consultancy/training	565
ILS expenditure	945
	<u>5970</u>

4. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

5. Related party transactions

There were no related party transactions during the period.

6. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

EROSH

England & Wales - Charity number 1165109

Accounts

EROSH
(Registered charity, number 1165109)
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for the year ended 31 December 2024

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EROSH
Trustees' annual report
for the year ended 31 December 2024

Full name EROSH

Organisation type Charitable incorporated organisation

Registered charity number 1165109

Principal address PO Box 127, Pontypridd, CF37 9FF

Trustees

Ann Karas, Chair

Emily Lewis, Treasurer

Emma Quansah

Christopher Thomas

Christopher Stephens

Ainsley Patrick St Aubyn Forbes MBE, from 03/12/24

Trudy Hawkins, until 14/03/25

Chris Jones, until 13/02/24

Amanda Cutbill-Sims, until 06/07/24

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution CIO – Association registered 8 January 2016.

We advertise for expressions of interest for erosh trustees on our website, LinkedIn, charity jobs, social media channels.

We have a document for all prospective trustees to read "Your guide to being an erosh trustee" which explains about who we are and the role of a trustee.

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Objectives and activities

Erosh has two overarching objectives:

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Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

EROSH

Summary of the main activities undertaken for the public benefit

We champion good quality older people's housing and support and provide practical resources for those working with older people and their service manager.

We have our own Code of Practice enabling sheltered and supported housing providers to demonstrate the quality of their services against nationally recognised standards.

We have national and regional networks which give members the opportunity to be more actively involved at a local level.

Disseminate good practice.

Celebrate housing with care and support for older people.

These activities benefit the public by raised awareness of the value and benefits of older people's housing so that older people and their families are aware of options available to them.

Influence joint working at all levels to ensure the best use of resources, helping to save money for health and social care.

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Housing for older people is designed to meet older people's current and future needs.

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Services comply with nationally recognised quality standards.

Staff working with older people are appropriately qualified, formally inducted and regularly trained to ensure they are up to date and comply with professional standards.

The charity's policy on reserves

The trustees approved a reserves policy of holding a minimum of 3 months annual budgeted expenditure.

Financial risks

Fall in subscription income not offset by cost reduction.

EROSH

EROSH Chair's Report 2024

2024 has been another busy year for erosh.

Our core work, supporting sheltered and retirement housing service providers and their staff continues, through our web-based resources including good practice guides and case studies, policy briefings and our ever-popular members' forum.

Our Independent Living Standards (ILS) accreditation continues to attract interest from varied organisations, old and new, which it supports and inspects. We keep it constantly under review to ensure its relevance and practical use to the sector. Providers continue to appreciate the benefits of using a national accreditation framework to demonstrate the quality of their accommodation and services for older people.

On the erosh core team this year, we were very pleased to hold a steady ship of talented and dedicated staff, although late in the year we said goodbye to Leisa Stephenson who has moved on to new challenges within the sector. I know you will want to join me in thanking Leisa for all her work on our good practice guides.

On our board of trustees, we bade farewell to Mandy Cutbill-Sims and welcomed Ainsley Forbes as a new trustee. Our relatively small board of trustees is fortunate to enjoy a wealth of talent and experience on our friendly and informal board.

Speaking of which, I'd like to sincerely thank our core erosh team and all our trustees for their hard work, support and commitment during 2024. We are always looking for new talent and expertise, so if you are reading this and thinking you'd like to find out more about becoming an erosh trustee, please let Rena know via info@erosh.co.uk – it would be great to hear from you.

Finally, as I have completed nigh-on 10 years as a trustee and have various other post-retirement commitments to attend to, I will be stepping down as Chair and trustee at our May AGM. I know I leave erosh in good health and in good hands, I wish both the board and team all the best for whatever the future may hold!

Signed on behalf of the charity's trustees:

Signed Ann Karas Date 10/05/25
Ann Karas, Trustee

**Independent examiner's report to the trustees of
EROSH
for the year ended 31 December 2024**

I report to the trustees on my examination of the accounts of EROSH (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

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

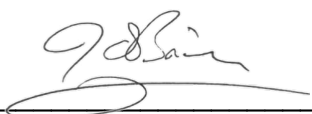
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Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 10/05/25
John O'Brien MSc, FAIA, FCIE
Employee of Community Accounting Plus

EROSH
Receipts & payments account
for the year ended 31 December 2024

2023		2024
£		£
	Receipts	
56318	Membership subscriptions	55637
19036	ILS income	33165
-	Sponsorship	1500
79	Bank interest	1604
5700	Consultancy fees & assessments	1600
<u>81133</u>	Total receipts	<u>93506</u>
	Payments	
	Direct costs	
9325	Marketing, PR & Business Development	11295
21000	Consultancy - policy & projects	20530
20561	ILS expenditure	25700
	Support costs	
7650	Administrator	7906
1545	Website & IT	1905
124	Telephone	113
-	Printing, postage & stationery	424
8100	Good Practice Guides	8617
396	Subscriptions	305
162	Insurance	162
319	Travel & subsistence	642
60	Bank charges	75
-	Network launch	1540
514	Sundry expenses	1558
	Governance costs	
756	Independent examiner's fee	840
4587	Professional fees/consultancy/training	1000
<u>75099</u>	Total payments	<u>82612</u>
6034	Net receipts/(payments)	10894
<u>85262</u>	Cash funds at start of this period	<u>91296</u>
<u>91296</u>	Cash funds at end of this period	<u>102190</u>

EROSH
Statement of assets and liabilities
at 31 December 2024

2023			2024
£	Cash assets	Note	£
91296	Bank accounts		102190
<u>91296</u>			<u>102190</u>
	Other monetary assets		
41	Prepayment - Insurance		41
<u>41</u>			<u>41</u>
	Liabilities		
(6910)	Creditors	2	(9112)
<u>(6910)</u>			<u>(9112)</u>

These financial statements are accepted on behalf of the charity by:

Signed  Date 10/05/25
Ann Karas, Trustee

EROSH
Notes to the accounts
for the year ended 31 December 2024

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2. Creditors

	£
Independent examination fee	874
Travel	299
Code of Practice	2605
Consultancy - policy & projects	1838
Administrator	661
Marketing, PR & Business Development	1260
Good Practice Guides	1575
	<u>9112</u>

3. Trustees' remuneration

During this period, a total of £85 was reimbursed to 1 trustee for travel expenses incurred.

4. Related party transactions

There were no related party transactions during the period.

5. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

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Accounts

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for the year ended 31 December 2023

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Ann Karas, Chair
Trudy Hawkins, Vice Chair
Emily Lewis, Treasurer, from 31/10/23
Chris Jones
Emma Quansah
Christopher Thomas
Christopher Stephens
Amanda Cutbill-Sims, from 04/08/23
Joy Smith, until 31/10/23
Karen Palmer, until 31/10/23

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

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Promoting sheltered and retirement housing schemes as community hubs to make the best use of resources and help reduce social isolation and loneliness.

Encouraging providers to proactively involve service users in decisions relating to the design, delivery and development of their services.

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Services comply with nationally recognised quality standards.

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The charity's policy on reserves

The trustees approved a reserves policy of holding a minimum of 3 months annual budgeted expenditure.

Financial risks

Fall in subscription income not offset by cost reduction.

EROSH

EROSH Chair's Report 2023

2023 has flown by, with various changes to report in both activities and people here at erosh.

Our work to support sheltered and retirement housing providers and their staff continues, through our web-based resources including good practice guides and case studies, policy briefings and our members' forum. Our plans for 2024 include a programme of work to enhance the profile of our virtual, and increasingly in-person, local networking opportunities.

Our longstanding Code of Practice was relaunched in 2023 as the Independent Living Standards (ILS) accreditation and continues to attract interest and plaudits from the varied organisations it supports and inspects. We keep it constantly under review to ensure its forward-thinking relevance to the sector. Providers continue to appreciate the benefits of using a national accreditation framework to demonstrate the quality of their accommodation and services for older people are.

On the erosh core team this year, we were very pleased to welcome Rebecca Mollart back as CEO, an external appointment to the role sadly not having worked out. Thankfully, Rebecca has returned invigorated and she - along with the rest of the team - has plenty of ideas on driving forward service improvements. The team continues to provide great professional support to the board of trustees.

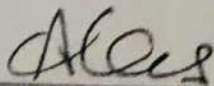
We also said goodbye to Karen Palmer as our treasurer. Karen was invaluable in updating and streamlining our financial systems over the last two years. We were very fortunate and happy to welcome Emily Lewis, who currently works as Head of Finance at a housing association in Wales, into the treasurer's role.

On our board of trustees, we bade fond farewells to Lucy Hales and Joy Smith. I'd like to register my grateful thanks to these trustees and at the same time as welcoming Mandy Cutbill-Sims as a new trustee. Our relatively small board of trustees is fortunate to contain a wealth of talent and experience, at a time when many organisations are struggling to attract people with the skills relevant to their sector.

Speaking of which, I'd like to end by thanking our core erosh team and all our trustees for their hard work, support and commitment during 2023. We are always looking for new talent and expertise, so if you are reading this and thinking you'd like to find out more about becoming an erosh trustee, please let Rena know via info@erosh.co.uk - we'd love to hear from you!

Signed on behalf of the charity's trustees:

Signed _____
Ann Karas, Trustee



Date 3/5/24

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EROSH
for the year ended 31 December 2023**

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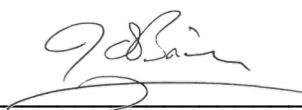
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1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 07/05/2024
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

EROSH
Receipts & payments account
for the year ended 31 December 2023

2022		2023
£		£
	Receipts	
54444	Membership subscriptions	56318
30688	Code of Practice income	19036
25	Bank interest	79
7185	Consultancy fees & assessments	5700
<u>92342</u>	Total receipts	<u>81133</u>
	Payments	
	Direct costs	
13075	Marketing, PR & Business Development	9325
21033	Consultancy - policy & projects	21000
25597	Code of Practice	20561
	Support costs	
10390	Administrator	7650
1154	Website & IT	1545
162	Telephone	124
414	Printing, postage & stationery	-
1500	Good Practice Guides	8100
571	Subscriptions	396
151	Insurance	162
92	Travel & subsistence	319
78	Bank charges	60
1307	Sundry expenses	514
	Governance costs	
720	Independent examiner's fee	756
1560	Professional fees/consultancy/training	4587
<u>77804</u>	Total payments	<u>75099</u>
14538	Net receipts/(payments)	6034
<u>70724</u>	Cash funds at start of this period	<u>85262</u>
<u>85262</u>	Cash funds at end of this period	<u>91296</u>

EROSH
Statement of assets and liabilities
at 31 December 2023

2022			2023
£		Note	£
<u>85262</u>	Cash assets		
<u>85262</u>	Bank accounts		<u>91296</u>
			<u>91296</u>
	Other monetary assets		
<u>38</u>	Prepayment - Insurance		<u>41</u>
<u>38</u>			<u>41</u>
	Liabilities		
<u>(8575)</u>	Creditors	2	<u>(6910)</u>
<u>(8575)</u>			<u>(6910)</u>

These financial statements are accepted on behalf of the charity by:

Signed AK
Ann Karas, Trustee

Dated 3/5/24

EROSH
Notes to the accounts
for the year ended 31 December 2023

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Creditors

	£
Independent examination fee	840
Travel	85
Code of Practice	1805
Consultancy - policy & projects	1750
Administrator	630
Marketing, PR & Business Development	900
Good Practice Guides	900
	6910

3. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

4. Related party transactions

There were no related party transactions during the period.

5. Glossary of terms

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

EROSH

England & Wales - Charity number 1165109

Accounts

EROSH
(Registered charity, number 1165109)
Financial statements
for the year ended 31 December 2022

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2 - 4	Trustees' annual report
5	Independent examiner's report
6	Receipts & payments account
7	Statement of assets & liabilities
8	Notes to the accounts

EROSH
Trustees' annual report
for the year ended 31 December 2022

Full name EROSH

Organisation type Charitable incorporated organisation

Registered charity number 1165109

Principal address PO Box 127, Pontypridd, CF37 9FF

Trustees

Ann Karas, Chair

Trudy Hawkins, Vice Chair

Karen Palmer, Treasurer

Chris Jones

Emma Quansah

Christopher Thomas, from 03/05/22

Joy Smith, from 03/05/22

Christopher Stephens, from 03/05/22

Lucy Hales, until 02/05/23

Emma McPherson, until 08/11/22

Ken Johnson, until 02/08/22

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution CIO – Association registered 8 January 2016.

We advertise for expressions of interest for erosh trustees on our website, LinkedIn, charity jobs, social media channels.

We have a document for all prospective trustees to read "Your guide to being an erosh trustee" which explains about who we are and the role of a trustee.

An application is submitted by prospective trustees and applications are discussed at Trustees' meetings and Trustees are appointed from here for a period of 3 years.

Objectives and activities

Erosh has two overarching objectives:

1. Promoting the education of the public in the provision of older persons housing and services in order to relieve the needs of older people;
2. To relieve the needs of older people by promoting the effective use of resources by charities and non-charitable organisations with the older persons housing and support sector.

EROSH

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main activities undertaken for the public benefit

We champion good quality older people's housing and support and provide practical resources for those working with older people and their service manager.

We have our own Code of Practice enabling sheltered and supported housing providers to demonstrate the quality of their services against nationally recognised standards.

We have national and regional networks which give members the opportunity to be more actively involved at a local level.

Disseminate good practice.

Celebrate housing with care and support for older people.

These activities benefit the public by raised awareness of the value and benefits of older people's housing so that older people and their families are aware of options available to them.

Influence joint working at all levels to ensure the best use of resources, helping to save money for health and social care.

Promoting sheltered and retirement housing schemes as community hubs to make the best use of resources and help reduce social isolation and loneliness.

Encouraging providers to proactively involve service users in decisions relating to the design, delivery and development of their services.

Promoting services that are person centred and promote empowerment, independence and choice.

Housing for older people is designed to meet older people's current and future needs.

Housing and services for older people is affordable, accessible, inclusive and non-discriminatory.

Services comply with nationally recognised quality standards.

Staff working with older people are appropriately qualified, formally inducted and regularly trained to ensure they are up to date and comply with professional standards.

Summary of the main achievements during the period

- Producing good practice guides and briefings e.g. Digital engagement, Lessons learnt from the pandemic for supporting people with dementia.
- Code of Practice workshops.
- E-zine features, e-shots and social media.
- Programme of network events.

The charity's policy on reserves

The trustees approved a reserves policy of holding a minimum of 3 months annual budgeted expenditure.

Financial risks

Fall in subscription income not offset by cost reduction.

EROSH

EROSH Chair's Report

2022 has been a year of change both in activities and people. It has been a positive year for erosh members as older people's housing resume pre-pandemic service delivery, ensuring that safeguarding and loneliness concerns are being comprehensively addressed.

We continue to support sheltered and retirement housing providers and their staff through our web-based resources including good practice guides and case studies, policy briefings, our members' forum, as well as our virtual national and local networking opportunities.

Our Code of Practice goes from strength to strength and is constantly under review to ensure its relevance and benefit to the sector. Providers continue to appreciate the benefits of using a national accreditation framework to 'stand out from the crowd' and to demonstrate - to residents, potential residents, staff, and other stakeholders - just how good their accommodation and services for older people are.

On the erosh core team, we have had some changes. Rebecca Mollart who has been CEO for over 12 years has stepped down from that role, she will continue to contribute to erosh instead in a newly created Policy & Research role, something we have been lacking to date. Our new CEO, Tricia Goan, brings a wealth of experience as an older people's housing professional of many years' standing in a variety of senior positions.

The rest of the team continue to provide great professional support to the board of trustees.

Speaking of which, I'd like to end by thanking our trustees, the old and the relatively new. All genuinely a pleasure to work alongside We continue to look for new talent and expertise, so if you think you may want to 'give it a go' as an erosh trustee, please let Rena know via info@erosh.co.uk – we'd be very glad to hear from you!

Signed on behalf of the charity's trustees:

Signed



Ann Karas, Trustee

Date 23/06/2023

**Independent examiner's report to the trustees of
EROSH
for the year ended 31 December 2022**

I report to the trustees on my examination of the accounts of EROSH (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

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

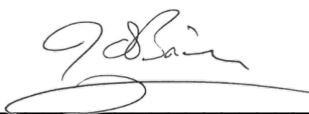
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 23/06/2023
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

EROSH
Receipts & payments account
for the year ended 31 December 2022

2021		2022
£		£
	Receipts	
53301	Membership subscriptions	54444
21985	Code of Practice income	30688
1800	Conference, sponsorship & training	-
6	Bank interest	25
-	Consultancy fees & assessments	7185
<u>77092</u>	Total receipts	<u>92342</u>
	Payments	
	Direct costs	
6999	Marketing & PR	1665
19517	Consultancy - policy & projects	21033
6544	Business Development	11410
15028	Code of Practice	25597
	Support costs	
14400	Administrator	10390
2898	Website & IT	1154
126	Telephone	162
417	Printing, postage & stationery	414
2500	Good Practice Guides	1500
504	Subscriptions	571
151	Insurance	151
-	Travel & subsistence	92
96	Bank charges	78
100	Sundry expenses	1307
	Governance costs	
1220	Independent examiner's fee	720
-	Legal & professional	1560
<u>70500</u>	Total payments	<u>77804</u>
6592	Net receipts/(payments)	14538
<u>64132</u>	Cash funds at start of this period	<u>70724</u>
<u>70724</u>	Cash funds at end of this period	<u>85262</u>

EROSH
Statement of assets and liabilities
at 31 December 2022

2021			2022
£	Cash assets	Note	£
70724	Bank accounts		85262
<u>70724</u>			<u>85262</u>
	Other monetary assets		
2271	Debtors - Membership subscriptions		-
8834	Debtors - Code of Practice income		-
38	Prepayment - Insurance		38
<u>11143</u>			<u>38</u>
	Liabilities		
(8627)	Creditors	2	(8575)
<u>(1579)</u>	Advance receipts - Membership subscriptions		-
<u>(10206)</u>			<u>(8575)</u>

These financial statements are accepted on behalf of the charity by:

Signed



Karen Palmer, Trustee

Dated 23/06/23

EROSH
Notes to the accounts
for the year ended 31 December 2022

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Creditors

	£
Independent examiner's fee	756
Consultancy - policy & projects	1750
Business Development	1800
Code of Practice	3611
Administrator	630
Travel & subsistence	28
	<u>8575</u>

3. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

4. Related party transactions

There were no related party transactions in this period.

5. Glossary of terms

Advance receipts: These are amounts received by the charity in the accounting period, for use in a future period.

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

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EROSH

England & Wales - Charity number 1165109

Accounts

EROSH
(Registered charity, number 1165109)
Financial statements
for the year ended 31 December 2021

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6	Receipts & payments account
7	Statement of assets & liabilities
8	Notes to the accounts

EROSH
Trustees' annual report
for the year ended 31 December 2021

Full name EROSH

Organisation type Charitable incorporated organisation

Registered charity number 1165109

Principal address PO Box 6362, Stratford upon Avon, CV37 1PU

Trustees

Ann Karas, Chair
Karen Palmer, Treasurer
Emma McPherson, Secretary
Ken Johnson
Chris Jones
Lucy Hales
Trudy Hawkins
Emma Quansah, from 09/02/21
Tony Clark, until 04/05/21
Robin Deane, until 04/05/21
Jane Endersby, until 09/02/21

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management

The charity is operated under the rules of its constitution CIO – Association registered 8 January 2016.

We advertise for expressions of interest for erosh trustees on our website, LinkedIn, charity jobs, social media channels.

We have a document for all prospective trustees to read "Your guide to being an erosh trustee" which explains about who we are and the role of a trustee.

An application is submitted by prospective trustees and applications are discussed at Trustees' meetings and Trustees are appointed from here for a period of 3 years.

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Erosh has two overarching objectives:

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EROSH

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main activities undertaken for the public benefit

We champion good quality older people's housing and support and provide practical resources for those working with older people and their service manager.

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Disseminate good practice.

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Influence joint working at all levels to ensure the best use of resources, helping to save money for health and social care.

Promoting sheltered and retirement housing schemes as community hubs to make the best use of resources and help reduce social isolation and loneliness.

Encouraging providers to proactively involve service users in decisions relating to the design, delivery and development of their services.

Promoting services that are person centred and promote empowerment, independence and choice.

Housing for older people is designed to meet older people's current and future needs.

Housing and services for older people is affordable, accessible, inclusive and non-discriminatory.

Services comply with nationally recognised quality standards.

Staff working with older people are appropriately qualified, formally inducted and regularly trained to ensure they are up to date and comply with professional standards.

Summary of the main achievements during the period

- Producing good practice guides and briefings e.g. LGBTQ+;
- Research and surveys in specific areas e.g. update the domestic abuse, pandemic lessons learnt;
- Programme of network events.

The charity's policy on reserves

The trustees approved a reserves policy of holding a minimum of 3 months annual budgeted expenditure.

Financial risks

Fall in subscription income not offset by cost reduction.

EROSH

Erosh Chair's Report

2021 has been another strange and challenging year for us all personally and professionally.

It has been another positive year for erosh as membership continues to steadily increase with greater recognition of the need to stay 'connected'. We continue to support sheltered and retirement housing providers and their staff through our web-based resources including good practice guides and case studies, policy briefings (including those focusing on pandemic-related issues and the lessons learned), and our members' forum, as well as our virtual national and local networking opportunities via our new 2022 event programme.

Our Code of Practice has also gone from strength to strength as more sheltered and retirement housing providers appreciate the benefits of using a national accreditation framework to 'stand out from the crowd' and to demonstrate - to residents, potential residents, staff, and other stakeholders - just how good their accommodation and services for older people are.

On the staffing front, we have said goodbye to Alison Braithwaite who managed our marketing for many years and welcomed Jo Riley as our business development manager. This is a new position which has enabled us to gather much valuable information about our organisation's strengths, weaknesses and the possibilities for erosh to grow further, provide even better members' support especially at the local level, and have a more influential voice over 2022 and beyond.

In another vital role, Kate Chapman, whom many of you will have known from previous erosh conferences and AGMs has left for pastures new, and Rena Karadogan has joined the team as our new administrator. I'm sure you'll join me in warmly welcoming both Jo and Rena to the team and in thanking Alison and Kate for their hard work over the course of many of our early and formative years.

And finally... we were incredibly proud to win a 2021 Welsh Housing Award for Excellence in Championing Equality and Diversity for our good practice guide on [LGBTQ+ Older People and Sheltered and Retirement Housing](#). This award recognises organisations leading on promoting equality and diversity in their business, who are driving positive, meaningful change, and who are contributing to building a truly inclusive community.

Last but not least, a massive thanks to our hardworking and excellent CEO, Rebecca Mollart, and to our trustees, the old and the relatively new – you genuinely are a pleasure to work alongside, albeit still on Zoom for now. We are always looking for new talent and expertise, so if you're out there, thinking of maybe 'giving it a go' as a trustee, please let Rena know via info@erosh.co.uk – we'd be very glad to hear from you!

Signed on behalf of the charity's trustees:

Signed 
Ann Karas, Chair

Date 13/05/2022

**Independent examiner's report to the trustees of
EROSH
for the year ended 31 December 2021**

I report to the trustees on my examination of the accounts of EROSH (the charity) for the year ended 31 December 2021.

Responsibilities and basis of report

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

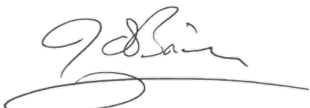
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 16/05/2022
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

EROSH
Receipts & payments account
for the year ended 31 December 2021

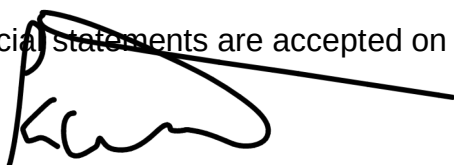
<i>2020</i>		<i>2021</i>
£		£
	Receipts	
46642	Membership subscriptions	53301
18470	Code of Practice income	21985
-	Conference, sponsorship & training income	1800
-	Bank interest	6
<u>65112</u>	Total receipts	<u>77092</u>
	Payments	
	Direct costs	
8000	Marketing & PR	6999
19060	Consultancy - policy & projects	19517
-	Business Development	6544
20435	Code of Practice	15028
	Support costs	
10800	Administrator	14400
1698	Website	2898
131	Telephone	126
372	Printing, postage & stationery	417
-	Good Practice guides	2500
375	Subscriptions	504
151	Insurance	151
281	Travel & subsistence	-
60	Bank charges	96
40	Sundry expenses	100
	Governance costs	
1220	Independent examiner's fee	1220
64	Trustee travel costs	-
<u>62687</u>	Total payments	<u>70500</u>
2425	Net receipts/(payments)	6592
<u>61707</u>	Cash funds at start of this period	<u>64132</u>
<u>64132</u>	Cash funds at end of this period	<u>70724</u>

EROSH
Statement of assets and liabilities
at 31 December 2021

2020			2021
£	Cash assets	Note	£
64132	Bank accounts		70724
<u>64132</u>			<u>70724</u>
	Other monetary assets		
3872	Debtors - Membership subscriptions		2271
7765	Debtors - Code of Practice income		8834
38	Prepayment - Insurance		38
<u>11675</u>			<u>11143</u>
	Liabilities		
(5297)	Creditors	2	(8627)
<u>(3656)</u>	Advance receipts - Membership subscriptions		<u>(1579)</u>
<u>(8953)</u>			<u>(10206)</u>

These financial statements are accepted on behalf of the charity by:

Signed



Karen Palmer, Trustee

Dated 13/05/2022

EROSH
Notes to the accounts
for the year ended 31 December 2021

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Creditors

	£
Independent examiner's fee	720
Marketing & PR	800
Consultancy - policy & projects	1666
Business Development	2445
Code of Practice	2000
Administrator	900
Subscriptions	96
	8627

3. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period (2020: £64 – travel expenses).

4. Related party transactions

There were no related party transactions in this period.

5. Glossary of terms

Advance receipts: These are amounts received by the charity in the accounting period, for use in a future period.

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

EROSH

England & Wales - Charity number 1165109

Accounts

EROSH

**REPORT OF THE TRUSTEES AND FINANCIAL
STATEMENTS**

YEAR ENDED 31 DECEMBER 2020

REGISTERED CHARITY NUMBER: 1165109

**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31
DECEMBER 2020**

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REFERENCE AND ADMINISTRATIVE INFORMATION

Patron

Dame Esther Rantzen DBE

Trustees

Robin Deane, Chair
Ann Karas, Vice Chair
Karen Palmer, Treasurer
Emma McPherson Secretary
Tony Clark
Lucy Hales
Trudy Hawkins
Ken Johnson
Christopher Jones
Emma Quansah

Charity registration number

1165109

Registered office address

PO Box 6362
Stratford upon Avon
Warwickshire
CV37 1PU

Independent Examiner

Alan C Radford FCA DChA
Chartered Accountant
Needham Cottage
Needham Green
Hatfield Broad Oak
Bishops Stortford
Herts
CM22 7JT

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

REPORT OF THE TRUSTEES FOR THE YEAR ENDED DECEMBER 2020

The Trustees submit their report and financial statements for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and the provisions of the Statement of Recommended Practice, "Accounting and Reporting by Charities" (Charities SORP FRS 102).

Objects, governance and management

Erosh was formed in 1997 to champion the "emerging role of sheltered housing". In 2015 we reviewed our charitable status - and registered with the Charity Commission for England and Wales as a Charitable Incorporated Organisation on 8 January 2016. The changes in the sector and in erosh's role are reflected in our objects – showing a departure from our original focus on sheltered housing:

- To promote the education of the public in the provision of older persons housing and services in order to relieve the needs of older people.
- To relieve the needs of older people by promoting the effective use of resources by charities and non-charitable organisations within the older persons housing and support sector.

Membership is open to individuals, corporate or unincorporated bodies interested in furthering the charity's objectives. The Board of Trustees comprises a minimum of three and a maximum of fifteen persons. One third of the Trustees retire annually but are eligible for re-election, when new members may also be elected. New Trustees may be recruited at any time through co-option at a Board meeting.

The Trustees who served during the year are:

Robin Deane (Chair)
Ann Karas (Vice-chair)
Karen Palmer (Treasurer)
Emma McPherson (Secretary)
Tony Clark (from 3 November 2020)
Lucy Hales
Ken Johnson
Christopher Jones
Emma Quansah (from 9 February 2021)
Trudy Hawkins (from 3 November 2020)
Ying Hu (resigned 11 August 2020)
Angela Stacey (resigned 4 February 2020)
Kevin Williamson (resigned 4 February 2020)
Jane Endersby (resigned 31 December 2020)

Activities and achievements

2020 brought unique challenges to erosh, our members, and the older people they serve. As the Covid pandemic locked down face-to-face contact, many of our members had to quickly rethink their services. They took their staff out of schemes and switched to contact using the phone and warden call systems. Meetings and social activities were suspended. The social life of schemes ground to a halt. Our members took responsibility to ensure their residents stayed healthy and had the food and medication they needed. Their own staff had to quickly adapt to working from home, looking after the interests of vulnerable people without being able to see them. Despite their best efforts, many residents and some staff lost their lives to the virus.

Erosh, too, has had to adjust our approach, and despite the challenges, 2020 was another year of development and growing strength for the organisation:

- We increased our membership as staff working from home have sought more support and advice e.g. from our Covid-19 briefings.

- We replaced our face-to-face network meetings with virtual meetings and expanded the programme so more members were able to attend. In 2021 we plan to not only increase our networks, but also to develop more virtual national network events along with other training and development sessions.
- We accredited 17 organisations through our Code of Practice, which we reviewed in preparation for launching an updated version which will attract a wider range of types and sizes of organisation.
- We kept members and the wider sector informed through our social media campaigns and regular e-zines
- We published briefings or good practice guides on TV licenses; resident engagement; working during the pandemic; returning to schemes when lockdown eases and Anti Social Behaviour.
- Rebecca Mollart, our Chief Executive, was a keynote speaker at a number of events and conducted a live interview with our patron Dame Esther Rantzen DBE, which was part of our virtual older people's conference with CIH Cymru on 1 December.
- We've benefited through the year from sponsorship from some loyal supporting organisations and I'd particularly like to thank Keir, Riverside, Optivo, Engie and Neo Property Solutions and who have been so generous.
- Finally, we developed a new three-year Business Plan which sets out how we'll increase membership and Code of Practice (CoP) take up and extend our networks across the UK. Our strong financial position and healthy reserves will enable us to invest in these activities.

Charity Governance Code self-assessment

The code includes 73 practice recommendations grouped under seven principles and 22 'key outcomes'. They focus on the role of the board. This is a summary of our self-assessment for 2020. Overall, we have effective governance arrangements, proportional to the size of the organisation. We've strengthened our governance in some key areas compared to 2019. However, there are some areas we can further improve.

Principle 1 - Organisational purpose

The board is clear about the charity's aims and ensures that these are being delivered effectively and sustainably:

- Our constitution is relatively new – rewritten during 2015 before we registered as a Charitable Incorporated Organisation
- We are adopting a new three-year business plan which shows how our charitable purpose translates into objectives
- Every year we agree an action plan to further the objectives
- We report on our progress in the annual report included in the annual accounts document, and through regular ezines and member briefings

Principle 2 - Leadership

The board is effective and provides strategic leadership in line with the charity's aims and values.

- Trustees are recruited from member organisations and so represent the interests of those directly supporting beneficiaries
- Trustees and officers have role profiles and a trustee information pack details expectations and policies
- The board reviews progress against the annual action plan at each meeting
- Since the last review in 2019, we have strengthened the Board with new members and all officer roles are now filled

Principle 3 - Integrity

The board acts with integrity, adopting values and creating a culture which helps achieve the organisation's charitable purposes. The board is aware of the importance of the public's confidence and trust in charities, and trustees undertake their duties accordingly:

- Trustees are reminded about conflicts of interest at each meeting
- Trustees have created a 'firewall' between discussions about the management of the Code of Practice and operational decisions about how organisations are assessed
- We carry out an annual review of how we measure up to this code (the Charity Governance Code)

Principle 4 - Decision making, risk and control

The board makes sure that its decision-making processes are informed, rigorous and timely, and that effective delegation, control and risk-assessment, and management systems are set up and monitored:

- We hold regular meetings and minute them clearly
- We set an annual budget and monitor progress against it at every meeting
- Each meeting reviews progress against the action plan
- The trustee information pack describes our structure and the role of trustees and staff/consultants
- We assess risks before taking on new functions – e.g. Code of Practice
- We have strengthened our approach since the last review in 2019 by self-assessing against the Charity Commission's internal financial controls checklist

Principle 5 - Board effectiveness

The board works as an effective team, using the appropriate balance of skills, experience, backgrounds and knowledge to make informed decisions:

- New trustees go through an interview and induction process
- The board seek external advice where needed – e.g. VAT
- Meetings are constructive and clearly minuted
- Some meetings are less well-attended than others
- We've adjusted during the Covid pandemic by holding virtual meetings, including the AGM

We can:

- Consider a light-touch process to review how the Board works, perhaps incorporating the diversity actions below

Principle 6 - Diversity

The board's approach to diversity supports its effectiveness, leadership and decision making:

- The board is broadly representative of erosh membership
- Our good practice briefings and Code of Practice promote diversity and equality

We can:

- Consider results of our trustee equality monitoring and set clearer targets for representation
- Report on the diversity and accessibility of the board

Principle 7 - Openness and accountability

The board leads the organisation in being transparent and accountable. The charity is open in its work, unless there is good reason for it not to be:

- The board reports progress of the action plan and other news to members' network meetings
- We post key documents on our website – including our business and action plans, AGM notes, trustee information pack and more
- We welcome observers at board meetings - Network chairs are invited to the annual planning session, and attendees at the AGM to the trustees meeting held on the same day

We can:

- Establish a register of interests, gifts and hospitality
- Publish a complaints procedure – especially relating to the Code of Practice
- Consider how we publicise erosh to our beneficiaries (residents living in older people's housing).

Trustees and staff

Erosh is a relatively small and lean organisation considering we are a national charity, with a high profile in our sector. We're able to operate so effectively thanks to our wonderful staff – who work for us on a consultancy basis. They are Rebecca Mollart our Chief Executive; Kate Chapman,

Membership & Good Practice Administrator; and Alison Braithwaite, Marketing Manager. On behalf of trustees and members, once again I offer them my admiration and thanks for their hard work throughout the year.

We also continue to be supported by a board of dedicated trustees representing a real range of member organisations. We were joined during the year by Tony Clark from Orbit and Trudi Hawkins from Trivallis. Despite having to conduct meetings virtually, trustees continue to provide knowledgeable and thoughtful leadership. They balance constructive challenge with positivity and support to staff. Meetings and discussions outside meetings are focused and good humoured. I'd like to particularly thank Karen and my fellow officers for their support.

I'd also like to thank the four trustees who stood down in 2020. Kevin Williamson had been a trustee since the early days of erosh and we will miss his enormous knowledge and sense of fun. Ying Hu was treasurer for a number of years and we owe her an enormous debt for her stewardship of our financial affairs. Jane Endersby and Angela Stacey both brought a wealth of experience to their roles. We thank them all for their service.

After eight years as a Trustee I'm stepping down myself at the 2021 AGM and do so with enormous pride at what we've achieved in that time, and the financial security we've attained. I'm confident erosh will continue to be a powerful voice of older people's housing and will expand its services to benefit older people.

Financial review

Our surplus for the year is £6,545 (2019: £25,946). Income is lower this year as although membership income and income from Code of Practice both increased, we did not receive sponsorship or event income. Direct costs have increased as Trustees agreed to invest in policy and good practice development. Support costs have reduced partly as a result of lower travel and office running costs. Reserves have increased to £66,854 of which £64,132 is held in cash. This position allows us to provide strong and flexible support to our members and fund future strategies and opportunities.

Impact of Covid 19.

Covid-19 has not significantly impacted on our results. Membership renewals have not been affected and Code of Practice income has increased. Events and accreditation are successfully being delivered virtually. Trustees consider the level of the reserves and the ability to deliver a remote service maintain the charities going concern status.

Reserves policy

The Trustees approved a reserves policy of holding a minimum of 3 months annual budgeted expenditure; this is £19,652 based on 2020 budget. The surplus earned in the year and level of reserves brought forward have ensured that we have comfortably achieved that level of reserve at the end of the year. Both this policy and its implementation are under regular scrutiny.

Public benefit statement

The Trustees confirm that they have complied with their duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission in reviewing the aims and objectives and the outcomes of our work. The public benefit of the Charity's activities is outlined within this report through our achievements and performance and in planning future activities.

This report was approved and authorised for issue by the Trustees on May 4th 2021 and signed on their behalf by:


Robin Deane

Chair

May 4th 2021

Independent Examiner's Report to the Trustees of Erosh

I report to the Trustees on my examination of their financial statements for the year ended 31 December 2020, which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

Respective responsibilities of Trustees and Independent Examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the financial statements as required under section 145 of the 2011 Act. In carrying out my examination, I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's statement

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

- accounting records were not kept in accordance with section 130 of the 2011 Act.
- the accounts do not accord with such records.
- the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.
- the financial statements have not been prepared in accordance with the Charities SORP (FRS 102)

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

Alan C Radford FCA DChA
Needham Cottage
Needham Green
Hatfield Broad Oak
Bishops Stortford
Herts. CM22 7JT

April 30th 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	2020	2019
		£	£
INCOME			
Charitable activities	2	71,388	80,720
Investment income		<u>57</u>	<u>64</u>
TOTAL INCOME		71,445	80,784
EXPENDITURE			
Charitable activities	3	<u>64,900</u>	<u>54,838</u>
NET MOVEMENT IN FUNDS		<u>6,545</u>	<u>25,946</u>
FUNDS BROUGHT FORWARD AT 1 JANUARY 2020		<u>60,309</u>	<u>34,363</u>
FUNDS CARRIED FORWARD AT 31 DECEMBER 2020		<u>66,854</u>	<u>60,309</u>

All income and expenditure are unrestricted as to purpose.
The statement of financial activities includes all gains and losses recognised in the year
All income and expenditure derive from continuing activities.

The annexed notes form part of these financial statements

BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	2020		2019	
		£	£	£	£
CURRENT ASSETS					
Debtors	7	11,675		5,272	
Cash at bank and in hand		<u>64,132</u>		<u>61,707</u>	
		75,807		66,979	
CURRENT LIABILITIES					
Creditors due within one year	8	<u>(8,953)</u>		<u>(6,670)</u>	
NET ASSETS		<u>66,854</u>		<u>60,309</u>	
FUNDS					
UNRESTRICTED INCOME FUNDS:					
General reserves		<u>66,854</u>		<u>60,309</u>	

The financial statements were approved by the Trustees on May 4th 2021 and signed on their behalf by:

Robin Deane

Robin Deane

K Palmer

Karen Palmer

The annexed notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**1. ACCOUNTING POLICIES****1.1 Basis of preparation**

The financial statements have been prepared under the historic cost convention with items recognised at cost or transaction value in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (Charities SORP FRS 102) and the Charities Act 2011.

1.2 Going Concern

The Trustees consider that there are no material uncertainties over the Charity's ability to continue as a going concern.

1.3 Fund accounting

General funds are unrestricted funds that can be expended at the discretion of the Trustees in furtherance of the objects of the Charity and which have not been designated for other purposes.

1.4 Income

Membership subscriptions are recognised as income according to the subscription year to which they relate. Bank interest is recognised when credited to the account.

1.5 Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis. The Charity is not registered for VAT so all costs are shown inclusive of VAT charged.

Governance costs comprise costs of preparation and examination of accounts, the costs of trustee meetings and the costs of any advice to trustees on governance or constitutional matters.

1.6 Debtors

Debtors are recognised at the settlement amount due. We have made a provision for unpaid invoices we do not expect to collect in 2021.

1.7 Cash at bank

Cash at bank comprises bank deposits repayable on demand.

1.8 Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and accruals are recognised at their settlement amount.

1.9 Taxation

The Charity is not liable to income tax or capital gains tax on its charitable activities.

2. INCOME FROM CHARITABLE ACTIVITIES

	2020	2019
	£	£
Membership subscriptions	50,388	47,245
Code of practice income	21,000	16,900
Conference, sponsorship & training income	-	16,575
	<u>71,388</u>	<u>80,720</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
3. EXPENDITURE ON CHARITABLE ACTIVITIES -

	2020	2019
	£	£
DIRECT COSTS		
Marketing & PR	8,000	13,522
Consultancy - policy & projects	19,060	13,233
Code of Practice	20,960	5,669
Other events and conferences	-	1,640
	<u>48,020</u>	<u>34,064</u>
SUPPORT COSTS		
Administrator	10,800	10,830
Website	1,698	2,893
Telephone	131	111
Printing, postage & stationery	372	673
Subscriptions	375	216
Insurance	151	151
Travel and subsistence	281	1,496
Bank charges	60	60
Professional fees	-	1,800
Governance costs (Note 4)	1,284	1,597
Bad debt provision	1,688	-
Sundry expenses	40	947
	<u>16,880</u>	<u>20,774</u>
TOTAL	<u>64,900</u>	<u>54,838</u>

4. GOVERNANCE COSTS

	2020	2019
	£	£
Independent examiner's fee	1,220	1,220
Trustee travel costs	64	377
	<u>1,284</u>	<u>1,597</u>

5. TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year, no Trustee received any remuneration or any other benefits from the charity. The charity paid a total of £64 to Trustees for reimbursement of travel expenses (2019: £377). There were no transactions with related parties.

6. EMPLOYEES

The Charity had no employees during the year.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

7. DEBTORS DUE WITHIN ONE YEAR

	2020	2019
	£	£
Insurance prepaid	38	38
Other debtors	13,325	5,234
Bad debt provision	(1,688)	-
	<u>11,675</u>	<u>5,272</u>

8. CREDITORS DUE WITHIN ONE YEAR

	2020	2019
	£	£
Membership subscriptions received in advance	3,656	1,841
Other creditors and accruals	5,297	4,829
	<u>8,953</u>	<u>6,670</u>

9. CONTROL

No one party had control of the Charity during this or the previous year.