

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

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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').

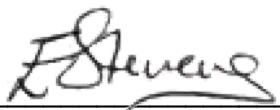
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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.