

Elderly Accommodation Counsel

Registered charity

Company limited by guarantee

Report and Financial Statements

for the year ended 31st December 2025

Company Registration Number 01955490

Charity Registration Number 292552

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Elderly Accommodation Counsel

Report of the Trustees

for the year ended 31st December 2025

Declaration

The Trustees present their report and financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (FRS 102), applicable law and the charity's governing document.

1. Introduction

This report is provided by the Trustees of Elderly Accommodation Counsel (EAC), charity no 292552, whose operating office is at Brigade House, Brigade Street, London SE3 OTW. EAC is a registered Company (no 01955490) private, limited by guarantee and with no share capital.

EAC's charitable mission is to help older people reach informed decisions about meeting their housing and care needs. Since 1985 we have done this by compiling extensive directories of housing and care facilities and services for older people, making these widely available through our website HousingCare.org, and until recently providing a free, expert telephone Advice Line service.

In recent years, we have focused our efforts on building our independent income earning capacity to enable us to continue maintaining our directories and investing in our website.

In the last 12 months, we have continued to work with partners, such as the Housing & Ageing Alliance, ARCO and Retirement Housing Group to help evidence and articulate a vision for a new national Housing Options Information and Advice (I&A) initiative, building on the work the former Chief Executive undertook both during his tenure on the Older Peoples' Housing Taskforce and more generally during his time as Chief Executive.

We have been pleased to see the continued strong support expressed for the goal of ensuring EAC's success into the future, as the champion of housing options information and advice for older people. This will enable us to continue our core activity of providing independent and impartial information and guidance on the range of specialist housing ('retirement housing') available to older people.

John Galvin stepped down from his role as Chief Executive in the summer of 2025 and Emma Webster joined the charity as his successor in July 2025. Emma joined the charity with over a decade of experience in the retirement sector.

The charity's Trustees in the year were: - Professor Ann Netten (Chair) Dr Gemma Penn, Dr Bruce Moore. John Galvin, the former Chief Executive of EAC joined the Trustee Board in October 2025.

2. Overview of the Year

Throughout the year the Board of Trustees met regularly, reviewing the budget, financial positioning and forecasts. The data and website upgrade strategies were further developed over the last year, with the plan for full deployment in 2026. Further to the publication of the Older Peoples' Housing Taskforce Report in the summer of 2024, the trustees and Chief Executive of EAC have continued along with other bodies, such as the Housing and Ageing Alliance to pursue the case for a revived national housing options information and advice service. We await the Government's formal response to the taskforce's report and also the National Housing Strategy. The charity's financial position is stable, with uncommitted reserves at the end of 2025 of £287,989. This provides a good base for the charity for the forthcoming year and will enable the future plans of the incoming Chief Executive and trustees to be realised, for the benefit of older people considering their housing and care options.

3. Key Activities, Achievements and Performance

In 2025, EAC's main activities were: Maintaining the information directories and website HousingCare.org. The UK retirement housing directory encompasses all forms of specialist housing available to older people including those with limited financial resources as well as the newer provision at the higher end of the market. It is designed to help older people and their families to understand the variety of options available to them, so they are able to reach informed decisions about housing and care needs, both now and into the future.

In order to do this, information is regularly checked, updated and amended from the information held on over 26,000 existing housing developments, which are run by over 2,000 companies. This information is collated from a variety of sources, looking at new developments opening as well as closures and refurbishments. We also share information on properties which are immediately available.

We recognise that the majority of people wish to remain in their current home, and through our directory of home services focus on support and/or services that may be required in order for someone to be able to 'stay put', for example: Home improvement, handyperson and gardening services, aids and adaptations, transport and day centres, befriending and telecare services.

Our searchable directories, along with explanatory materials, are the centrepiece of EAC's main website www.housingcare.org. Our linked 'Housing Options for Older People' web 'app' hoop.eac.org.uk provides an alternative interface to EAC resources structured as suggestions in response to a range of concerns that users identify.

Services to housing providers and related organisations

8 housing providers and 5 estate agencies use our service to augment the presentation of their housing facilities on our website. This subscription service is regarded as marketing by subscribers, but in EAC's terms it enables us to present more informative profiles of housing facilities than we could otherwise. We also license use of our specialist housing data to 11 housing researchers, planning advisors, developers, investment brokers and social landlords. This data product has earned a reputation as the most comprehensive and independently monitored information about specialist housing for older people available anywhere. Revenue from both these business streams remained stable in 2025 and provides a substantial contribution to our income.

We maintain a less detailed directory of registered care homes, but are still able to present all options when someone is considering their housing and care requirements. This enables us to present a full picture of older people's accommodation incorporating housing and care elements.

4. Legal and Financial Report

Our Charitable and Business Activities

Our main charitable activities during 2025 were to maintain a number of datasets and a library of information and guidance materials, and to make these widely available via two websites in order to offer free, independent and authoritative information, advice and guidance to older people and their families about housing and care options for later life.

Public Benefit

In setting the charity's objectives, the Trustees have paid due regard to the Public Benefit guidance published by the Charity Commission. All of the work we do is intended to contribute to our mission - to help older people reach informed choices about meeting their housing and care needs.

Staffing and staff costs

For the first half of the year EAC employed salaried staff (1.8fte) - John Galvin (Chief Executive) and Alex Billeter (Projects Manager) who were EAC's key management personnel until the end of June 2025. In July 2025 Emma Webster joined at Chief Executive, John and Alex became volunteers for the charity. As required, EAC engages the services of consultants with expertise in ICT and web development and support, data management and charity finances.

Report of the Trustees

for the year ended 31st December 2025

Financial Out-turn

Income in 2025 was £169k while expenditure was £221k as EAC invested in the skills and talents of a new CEO to take EAC into the next phase of its development. Further investment is being made in 2026 to ensure that EAC's infrastructure is well equipped to meet the challenges of a rapidly evolving technological environment and its public facing profile is modernised and relevant.

Reserves Policy

Trustees conducted a detailed review of the Charity's Reserves Policy in March 2022, under the following headings: protection against disaster, cushion against the unforeseen and protection against / mitigating risk. It was agreed to set an interim reserves requirement equal to the charity's actual reserves at the end of 2021 which we felt was both prudent and commensurate with the charity's then current turnover and scale of operation. Subsequently we have routinely reviewed requirements and concluded that nothing material has changed to impact on either our approach to determining reserves requirements or the figure we adopted in 2022. Both will however be kept under review as the charity's future plans evolve.

A further detailed review of the Charity's Reserves Policy will take place in 2026, as a result of the appointment of a new Chief Executive and will take into account the priorities of the charity moving forwards.

Treasury Management

Total income in 2025 was £169k. Funds were held across 3 accounts in 2 banks, both members of the Financial Services Compensation Scheme.

Risk Management

Our attitude to risk has evolved over recent years, as we have learnt to adapt to changing priorities of funders and allied older people's charities in post-Covid times. As a result, we have learnt to be self-sufficient, while also cutting costs. Our new Chief Executive started in July 2025; this was a positive step forward and demonstrates the importance of the succession planning undertaken by the Trustees and employees of EAC over the years.

Data Protection

EAC is committed to ensuring that it is compliant with the requirements of the Data Protection Act 2018 and General Data Protection Regulation (GDPR).

5. Structure, Governance and Management

Trustees

EAC's Trustees are appointed by invitation of the Board, informed by regular skills audits. The Board of Trustees met seven times and offered support to our CEO as and when needed.

Trustees' Responsibilities Statement

The Trustees (who are also directors of Elderly Accommodation Counsel for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

• Select suitable accounting policies and then apply them consistently;

• Observe the methods and principles in the Charities SORP;

• Make judgements and estimates that are reasonable and prudent

• State whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;

• Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as we are aware:

• There is no relevant independent examination information of which the charitable company's independent examiner is unaware;

• and The Trustees have taken all steps necessary to make themselves aware of any relevant examination information and to establish that the independent examiner is aware of that information.

Staff Responsibilities

See Section 4: Staffing and staff costs.

6. Acknowledgements

We continue to be grateful for the dedication and hard work of our trustees, employees and consultants, as well as those who work in organisations and services within our wider network.

In particular, we would like to pay thanks to the hard work, commitment and dedication of John Galvin and Alex Billeter over the decades they have worked for the charity. Thanks should also go to our service subscribers and licensees.

We are grateful to developers, investors, academic institutions, consultants and planners who licence our specialist accommodation supply data, for their ongoing support. An important part of our income comes from the delivery of these services, which enables us to continue to provide information and advice services to the general public, without charge.

Signed on behalf of the Board of Trustees



Professor Ann Netten, Chair of Trustees **17 September 2026**

Elderly Accommodation Counsel

Independent Examiner's Report

for the year ended 31st December 2025

Independent Examiner's Report

for the year ended 31 December 2025

Independent Examiner's Report to the Trustees of Elderly Accommodation Counsel

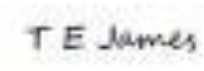
I report to the charity trustees on my examination of the accounts of Elderly Accommodation Counsel for the year ended 31 December 2025.

Responsibility and basis of report
As the charity's trustees and also its directors for the purposes of company law, you are responsible for the preparation of the accounts in accordance with the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of Elderly Accommodation Counsel are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed all 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 the examination giving me cause to believe that in any material respect:
1. accounting records were not kept in respect of the Company as required under section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with accounting requirements under section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.
This report is made solely to the trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees as a body for my work or for this report.



Trevor James FCA DChA FCIE
Dormer Cottage
Old Broyle Road
West Broyle
Chichester
West Sussex
PO19 3PR
24 July 2026

EAC SoFA 2025

INCOME AND EXPENDITURE

	Notes	Unrestricted funds General	Restricted funds General	Total funds 2025	Total funds 2024
		£	£	£	£
Income and endowments from:					
Donations and legacies					
Legacy & Client Donations		90		90	2,721
Organisations		6,000		6,000	0
Charitable activities					
Research & Development		46,328	-	46,328	48,610
Other trading activities		109,530	-	109,530	144,097
Other income	3	0		0	28,550
Investments		7,417	-	7,417	7,637
Total income and endowments		**169,365**	**0**	**169,365**	**231,616**
Expenditure on:					
Fundraising and publicity		9,310	-	9,310	2,749
Charitable activities					
Research & Development	1	46,882	-	46,882	34,335
Advice Service	1	27,844	-	27,844	22,335
Misc. Charity Services	1	21,566	-	21,566	19,090
IT infrastructure	1	115,340	-	115,340	77,575
				0	0
Total expenditure on charitable activities		**220,942**	**0**	**220,942**	**156,085**
Total expenditure	1	**220,942**	**0**	**220,942**	**156,085**
Net income (expenditure)		**-51,577**	**0**	**-51,577**	**75,531**
Transfer between funds		-	-	-	-
Net movement in funds		-51,577	0	-51,577	75,531
Reconciliation of funds:					
Funds balance brought forward at 1 January 2025		339,566	0	339,566	264,035
Funds balance carried forward at 31 December 2025		287,989	0	287,989	339,566

The accompanying notes form part of these financial statements.

BALANCE SHEET

AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Intangible fixed assets	4	1	1	1	1
Tangible fixed assets		-	-	-	-
CURRENT ASSETS					
Debtors	5	30,902		28,421	
Cash at bank and in hand		308,114		412,531	
		339,016		440,952	
CREDITORS: amounts falling due within one year	6	(51,028)		(101,386)	
NET CURRENT ASSETS			287,988		339,565
NET ASSETS			287,989		339,566
FUNDS					
Unrestricted funds			287,989		339,566
Designated			0		0
Restricted Funds	7		0		0
			287,989		339,566

The Financial Statements were approved and authorised by Trustees on 24 July 2026 and were signed on its behalf by:

A. Netten
Chair

Gemma Penn
Trustee

Company registration number: 01955490

STATEMENT OF CASH FLOWS

For the year ended 31 December 2025

Statement of cash flows

	2025	2024
	£	£
Cash flows from operating activities:		
Net cash provided by (used in) operating activities	**(111,832)**	**75,001**
Cash flows from investing activities:		
Dividends, interest and rents from investments	7,417	7,637
Net cash provided by (used in) investing activities	0	0
Cash flows from financing activities:	0	0
Net cash provided by (used in) financing activities	0	0
Change in cash and cash equivalents in the reporting period	**(104,416)**	**82,638**
Cash and cash equivalents at the beginning of the reporting period	**412,531**	**329,893**
Cash and cash equivalents at the end of the reporting period	**308,114**	**412,531**

1. Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds for the reporting period (as per the statement of financial activities)	**(51,577)**	**75,531**
Adjustments for:		
Dividends, interest and rents from investments	(7,417)	(7,637)
(Increase)/decrease in debtors	(2,481)	(13,025)
Increase/(decrease) in creditors	(50,358)	20,132
Net cash provided by (used in) operating activities	**-111,833**	**75,001**

2. Analysis of cash and cash equivalents

	2025	2024
	£	£
Cash in hand	308,114	412,531
Total cash and cash equivalents	**308,114**	**412,531**

Notes to the Financial Statements

Note 1 - Analysis of total resources expended

	Staff costs	Overheads	Other direct costs	Total 2025	%	Total 2024	%
	£	£	£	£		£	
Less: Cost of generating funds							
Fundraising and publicity	8,230	1,080	0	9,310	4%	2,749	2%
Charitable activities							
Research & Development	41,445	5,437	-	46,882	21%	34,335	22%
Advice Service	24,615	3,229	0	27,844	13%	22,335	14%
Miscellaneous Charity Services	19,065	2,501	-	21,566	10%	19,090	12%
IT infrastructure	101,965	13,375	-	115,340	52%	77,575	50%
Sub-total	**187,090**	**24,542**	**0**	**211,632**	**96%**	**153,336**	**98%**
Total expenditure	**195,320**	**25,622**	**0**	**220,942**	**100%**	**156,085**	**100%**

Support Costs

	Office-related costs	Other costs	Total 2025	Total 2024
	£	£	£	£
Fundraising and publicity	630	450	1,080	380
Research & Development	3,170	2,267	5,437	4,748
Miscellaneous Charity Services	3,341	1,429	5,730	5,729
IT infrastructure	7,799	3,336	13,375	10,728
	14,939	7,481	25,622	21,585

Staff costs include costs of salaried and non-salaried staff allocated directly to each activity
Overheads include all office related costs and governance costs
Other direct costs are those costs incurred solely by a particular activity

Governance costs:-	2025	2024
	£	£
Independent Examiner's remuneration	750	750
Reimbursement of expenses to Trustees	0	0
	750	750

Note 2 - Staff Costs

	2025	2024
Payroll staff	£	£
Gross salary	67,914	39,282
Pension contributions	1,101	0
Recruitment costs	15,750	0
	69,015	39,282

Independent Consultants / Service Providers	110,555	95,218
Consultants and occasional staff allocated directly to projects	15,750	1
Total	195,320	134,500
Average number of employees in the year	2	2
Employees earning more than £60,000 in the year	-	-
Total pay for key management personnel	57,786	39,282

Note 3 - Other Income

Previously carried forward monies transferred to general funds

Note 4 - Intangible Fixed Assets

	2025	2024
	£	£
Notional value of EAC datasets	1	1

Note 5 - Debtors

	2025	2024
	£	£
Trade debtors	25,980	24,480
Prepayments and accrued income	4,922	3,941
	30,902	28,421

Note 6 - Creditors: Amount falling due within one year

	2025	2024
Other creditors and accruals	23,462	20,947
Accruals	100	58,187
Deferred Income	23,208	20,722
Other taxes and social security payable	4,257	1,531
	51,028	101,386

Note 7 - Restricted Funds

Note 8 - Donations

None

Designated fund

Land & Buildings	**2025**	**2024**

	£	£
Not later than 1 year	6,636	9,100
Later than 1 year not later then 5 years	0	15,925
More than 5 years	0	-
	6,636	25,026

89 Albert Embankment

Note 10 - Related Party Transactions

During the year, EAC provided web & data services to Housing21 whose Chief Executive, Bruce Moore, is a Trustee of the charity.
Housing 21 paid a fee of £10,950 (2024: £10,950) to EAC for these services.
There were no other related party transactions in either the current or the preceding year

Elderly Accommodation Counsel

Reference and administrative information

For the year ended 31st December 2025

Status

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

- A Company Limited by Guarantee no.01955490, registered under The Companies Act 2006
- An incorporated charity, no. 292552

It is registered for VAT with HMRC (VAT reg. no. 386 3167 27)

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. All of the Charity's Trustees also serve as Directors of the Company.

Board of Trustees
Professor Ann Netten (Chair)
Dr Gemma Penn
Dr Bruce Moore

Chief Executive & Secretary
John Galvin (to 30/06/2025)
Emma Webster (from 01/07/2025)

Registered Office
42 Christopher Boones Court, Blessington Road, London SE13 5FW

Solicitors
William Sturges, Burwood House, 14-16 Caxton St, London SW1H 0QY
Bates Wells & Braithwaite London LLP, 10 Queen Street Place, London, EC4R 1BE