



The Royal Star
& Garter Homes
Caring for the nation's military family since 1916

Annual Review

2014/2015



Office Bearers

Patron

Her Majesty The Queen

President

HRH Princess Alexandra, the Hon. Lady Ogilvy, KG, GCVO

Vice Presidents

Vice Admiral Sir David Dobson KBE
Air Chief Marshal Sir David Parry-Evans GCB CBE
Dennis Roberts OBE
Marshal of the Royal Air Force The Lord Craig of Radley GCB OBE
The Mayor of Richmond upon Thames
The Mayor of the Royal Borough of Kingston upon Thames
The Mayor of Solihull

Members of the Body of Governors during the year ended 31 December 2014

- ^{1,2,3,4,5} Vice Admiral Sir John Dunt KCB BSc CEng FIET (Chairman)
Captain Helen Allkins BSc RN Retd – to December 2014
Susan J Bush RRC MBA BA RGN
- ^{1,2,4} J. Malcolm D Chapple BSc, Barrister at Law, FCI Arb (Vice Chairman)
- ^{3,4,5} Air Vice-Marshal Simon R C Dougherty MSc MBBS FRCP FFOM DAvMed DObstRCOG FCMI FRAeS
Surgeon Rear Admiral Michael A Farquharson-Roberts CBE PhD MA MB FRCS
- ² Digby Flower BSc MRICS
- ^{1,3,4,5} Amanda Francis DSS BSc ACA (Treasurer)
- ^{1,3} Nigel Gaymer FCA
- ² Christopher Harrison
- ³ Robert Robson BA
Captain Julie Thain-Smith BSc (Hons) RN(A) QARNNS – from December 2014
- ^{1,4} Major General Tim Tyler CB MA
Group Captain Marcus Wills CVO OBE
- ^{1,4,5} Mark Wills BSc FRGS DipAIBD MInstRE Chartered MCSI CWM

Medical Representatives from the Armed Services – Ex Officio Governors

Major General Ewan B Carmichael CBE QHDS L/RADC – to September 2014
Surgeon Rear Admiral Calum J G McArthur QHP – to March 2014
Air Vice-Marshal Aroop K Mozumder QHP MSc FRCGP RAF – to March 2014
Surgeon Commodore Peter Buxton OBE QHP FRCR RN HRNMS/ACOS Med – from September 2014
Surgeon Commodore Robin McNeil Love – from March 2014 to September 2014
Major General Jeremy Rowan OBE QHS L/RAMC – from September 2014
Group Captain Phil Spragg QHN MA MSc PMRAFNS – from June 2014

Appointee of The British Red Cross Society

Professor Suzanna Rose DL PhD MA RN

- 1 Member of Finance Committee as at 31 December 2014
2 Member of Property Committee as at 31 December 2014
3 Member of Strategy Group as at 31 December 2014
4 Member of Remuneration Committee as at 31 December 2014
5 Member of Investment Group as at 31 December 2014

Executive

Michael Barter CBE
Chief Executive

Gordon Craig BA MInstF
Director of Fundraising & Marketing

Siobhan Creighton FCIPD
Director of Human Resources

Malcolm Munro-Faure BSc ACA FRSA
Director of Finance & ICT

Pauline Shaw BHSc MSc RGN PG Dip Arts (Nursing)
Director of Care & Service Development

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Lloyds Bank plc
Barclays Bank PLC

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Investment Managers

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Auditor

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Caring for the nation's military family since 1916



Contents

| | |
|--|----|
| Chairman's Message | 1 |
| Chief Executive's Message | 2 |
| Our Care Philosophy | 3 |
| Fundraising | 4 |
| 2014/2015 at a Glance | 5 |
| Our People | |
| Resident: Derek Banham | 7 |
| Relative: Heather Penn | 8 |
| Volunteers: The Parvins | 9 |
| Care Staff: Eileen Farngalo | 10 |
| How Your Support Helps Us & Major Contributions | 11 |
| Investing in New Care Homes | 12 |



Front cover: Ernie Prior was called up in 1940, aged 20, and served in the 51st (Leeds Rifles) Royal Tank Regiment as a Trooper. He served in North Africa and then Italy. Ernie recalls vividly having to act as a stretcher bearer, carrying injured people from a church, over a bridge, to a safer area. The church and bridge were being shelled and the roof had been blown off the church. Ernie was honoured by the Canadian Infantry for his efforts and received a maple leaf clasp. Ernie now lives at our Surbiton Home where the nursing and therapeutic care he receives from dedicated staff support him in living life to the full.

Chairman's Message

The past year has been one of tremendous progress at The Royal Star & Garter Homes.

September saw Her Royal Highness Princess Alexandra's 50th anniversary as President of the Charity. During the Princess' tenure, the nature of the care we provide has changed. Today we care for older ex-Servicemen and women and their spouses who are disabled or living with dementia. Against this backdrop of increasing care needs, the Charity embarked on a development programme to build three state-of-the-art Care Homes and to sell our iconic Richmond Home.

Last year, we completed the sale of our Richmond properties. The conclusion of this complex sale was a defining moment in the Charity's history. We also exchanged contracts for the purchase of the site for our third Care Home in High Wycombe. Our planning application for this new Home will be determined shortly, allowing construction to start in our

centenary year – 2016. By 2017, the Charity will have three Homes fit for the 21st century, providing specialised nursing and therapeutic care for nearly 200 veterans, including dedicated dementia care for 71 residents. This progress has only been possible thanks to the generosity of our supporters.

Last year, after 12 years as Chairman of the Board of Governors, I decided to stand down. I am delighted that Major General Tim Tyler, currently a Governor, will succeed me in September 2015. It has been a privilege to have served the Charity through such an exciting period of development and I will continue to take a keen interest in our great Charity. I know you will share in my warmest welcome and best wishes to Tim Tyler.

Since March 2009, our Chief Executive Mike Barter has led the Charity through this demanding phase of transition with great distinction. Regrettably, Mike has announced his intention to stand down at the end of 2015, and the Governing Body has initiated a recruitment process to identify his successor. Mike will be an extremely hard act to follow!



Vice Admiral Sir John Dunt KCB
Chairman, Governing Body



“It will be a great honour to be the Chairman of this historic, vibrant and forward-looking Charity. Since joining the Governing Body I have learned why the Charity enjoys such an enviable reputation within the ex-Service charity community and beyond.”

Major General Tim Tyler CB



Chief Executive's Message

With the centenary of the start of the First World War last year and our own centenary in 2016, this year has been a time for reflection as well as progress. Building on the legacy of care that began in Richmond, we are now looking to the future as a multi-home organisation which continues to provide exceptional specialist nursing care for disabled veterans.

One of the Charity's core aims is the delivery of outstanding care. Consequently, we were delighted when the Solihull Home was awarded Level 1 status, following the unannounced Dementia Care Audit by Dementia Care Matters in July 2014. Level 1 is the highest accolade achievable through Dementia Care Matters' National Kitemark programme. This demonstrates that the Home is providing exceptional person-centred care.

The new Surbiton Home is following in Solihull's experienced footsteps, having received positive feedback from key members of the care sector after fact-finding visits. These included the Chief Executive of the Social Care Institute of Excellence and the Chief Inspector of Adult Social Care at the Care Quality Commission. The visitors were interested in seeing the Surbiton Home following third-party recommendations that the Charity was a great example of best practice.

The sale of the Richmond Home and the breakthrough in the purchase of the High Wycombe site for our next new Home were significant milestones in our development programme. We have achieved a huge amount over the last year and I would like to take this opportunity to congratulate the team who have worked so hard on these projects.

I would also like to recognise our tremendous supporters. For example, inspired by the centenary of the First World War, a team set out to complete our WWI Battlefield Trek. The trekkers raised funds for our Charity, the very existence of which came from the need to provide care for the injured men returning

from those battlefields. It was an appropriate way to acknowledge the sacrifices made by our predecessors.

Lastly, it is with great sadness that I have decided to retire from my role as Chief Executive at the end of 2015. I will have been with the Charity for nearly seven years and I can honestly say those years have been the busiest, most enjoyable and rewarding I have ever had. This has made the decision to leave one of the hardest in my working life. I love this Charity passionately and I have had the privilege of working with a tremendous team of dedicated people. It has been an honour to be a part of a family of like-minded people who are determined in their quest to deliver exceptional care to the finest residents you could ever meet.



Mike Barter CBE
Chief Executive



Our Care Philosophy

We all need a sense of purpose to feel motivated. Older people in care often find this factor overlooked, even though their basic needs are met. At The Royal Star & Garter Homes, staff encourage residents to join in activities and groups, enjoy hobbies and participate in therapies. We want residents to feel valued, with a sense of connection and fulfilment.



All staff and volunteers at our Homes treat people as they would wish to be treated themselves, with compassion, dignity and respect. Part of this is recognising that having a sense of purpose is vital to a person's well-being and staff take time to understand how they can help each individual, many of whom led a previously structured military life. For example, inviting residents to actively participate in activities such as military visits, simply help to prepare fruit for a snack, or share their favourite music with staff, creates a sense of purpose and worth. It ensures people feel valued and needed.

In addition to the discussion groups, musical entertainment, craft sessions, films and outings organised by the busy Activities Teams, residents are welcome to help with baking, or join the woodwork or gardening group. The Solihull Home won the 'Best Community Area' Award, Solihull in Bloom 2014, for the beautiful Linley Garden which the residents and volunteers worked so hard to create. Residents are encouraged to continue enjoying the hobbies or pastimes they have always loved and to maintain the military links which are so important to them.

Physiotherapy and Speech & Language Therapy play a crucial role in maintaining a resident's physical and mental wellbeing. Residents can attend therapy sessions, tailored to meet individual needs. Upper Limb Gym is a popular way to keep mobile and active for residents in wheelchairs. Those who need some assistance in walking can safely use the walking harness hoist in the Physiotherapy department, which leaves the physiotherapist hands-free to check and address the resident's movement. As Jo Whitehead, Lead Physiotherapist in the Surbiton Home, explained: *"Physiotherapies such as practising walking can maintain independence and dignity, allowing a resident to make their own transfer to the bathroom or bed."*

All of these considerations, delivered with compassion, friendship, respect and care, combine to ensure that residents feel a valued part of The Royal Star & Garter Homes' family.

Fundraising

The Charity receives no direct government funding and is dependent on money raised through donations, legacies and fundraising. Whichever way you choose to support us, it is satisfying to know that 83.2p in every pound that you donate goes to care for our disabled veterans now and into the future.

Our first ever Surbiton Fete was opened by The Mayor of The Royal Borough of Kingston upon Thames and raised over £4,000 for the Charity. Our annual Solihull Fete was opened by the Mayor of Solihull and raised nearly £2,000. Our volunteers and staff work extremely hard to make these events happen, generating funds for the Homes and friends within the community. The Charity is also deeply grateful for the invaluable support from the 2014 Birmingham International Tattoo, which once again named the Charity as the beneficiary of its exit collection. In total, an incredible £9,500 was raised in aid of The Royal Star & Garter Homes.

Last September, 12 committed supporters and two members of staff joined the sponsored WWI Battlefields Trek through the famous battle-sites of the Ypres Salient. It was a poignant and fitting way to mark the centenary of the start of the First World War whilst raising funds for those who served. Four of the Charity's

fantastic supporters, Anders Sagadin, Alexandra De Maria, Jonathon Weedon and Antony Constantiou, ran the London Marathon to raise much-needed funds this year.

Many of our supporters choose to make a gift or fundraise in memory of a loved one, or to nominate the Charity to receive donations in lieu of flowers at a funeral. We are always honoured to help pay tribute to a loved one and we record their name on our online Memorial Wall.

Legacies are a vital part of our voluntary income. We are deeply grateful to all of the supporters who choose to leave a gift in their Will to the Charity. Every gift, large or small, makes a real difference to the lives of our disabled ex-Service residents. Remembering The Royal Star & Garter Homes in your Will helps to provide the highest standard of care for the military family, who themselves have given so much.

Gifts from companies, charitable trusts and foundations enable us to ensure we can offer residents both the highest level of nursing care and a stimulating programme of therapies and activities. Recent gifts have also enabled us to purchase specialist healthcare equipment, reminiscence items for those living with dementia, and gardening tools and plants. The support received directly benefits every one of our ex-Service residents.



2014/2015 at a Glance

The Charity offers a continuous and varied programme of events, outings and activities. Here are just some of the year's highlights:

June 2014

70th Anniversary of D-Day

The Royal Star & Garter Homes remembered the 70th anniversary of D-Day with special celebration events in each Home.

Armed Forces Day

The Charity celebrates Armed Forces Day every June. It is a special time of the year, when the nation honours our Armed Forces, both past and present, and acknowledges the incredible contribution made to our nation by our residents.

July 2014

Surbiton Home Summer Fete

Our first ever Surbiton Fete was opened by The Mayor of the Royal Borough of Kingston upon Thames and raised more than £4,000 for The Royal Star & Garter Homes.

Roundel Wing Award

The Roundel Wing in our Solihull Home was awarded Kite Mark Level I by Dementia Care Matters. This is the highest level achievable and reflects the quality of dementia care provided by the Home.

August 2014

Centenary of the First World War

We commemorated the outbreak of the First World War with special ceremonies of remembrance in each Home. A group of staff and residents also attended 'A Solemn Commemoration' at Westminster Abbey.

Partnership with Sainsbury's Surbiton

The Surbiton Home was successful in being named as Sainsbury's Surbiton local charity partner of the year for 2014/15.

Vi Butler's 100th Birthday

We celebrated the 100th birthday of resident Vi Butler with a special birthday party at our Surbiton Home.

Solihull Home Summer Fete

Our annual Solihull Fete was opened by the Mayor of Solihull and raised almost £2,000 for The Royal Star & Garter Homes.

2014

January 2015

Founders' Day

Both Homes celebrated 99 years of caring for the nation's military family with special concerts and an afternoon tea.

February 2015

Andrea Sutcliffe, CQC

The Surbiton Home received a special visit from Andrea Sutcliffe, Chief Inspector of Adult Social Care with the Care Quality Commission (CQC). Andrea had been advised to visit the Home to see an example of 'best practice' in care homes.

March 2015

Art Exhibition

The Solihull Home held an art exhibition featuring the work of talented artist and resident, Alec Shaw, who lives with dementia.

September 2014

50 Years of Princess Alexandra as President of the Charity

The Royal Star & Garter Homes was honoured to welcome HRH Princess Alexandra to our Surbiton Home, to celebrate 50 years as President of the Charity.



WWI Battlefields Trek

A group of 12 supporters and two members of staff trekked through the Ypres Salient as part of the Charity's First World War commemorations.

Row to Remember

More than 200 rowers from Kingston Rowing Club came together to commemorate the centenary of the First World War and help to raise vital funds for the Charity.

Solihull in Bloom Competition

The Linley Garden at the Solihull Home won the 'Best Community Area' Award in the annual Solihull in Bloom Competition.

October 2014

Surbiton Home First Birthday

Residents and staff celebrated a successful first year with a special birthday celebration.

Dementia Care Awards

The Dementia Care Team at Solihull was shortlisted as finalists in the national Dementia Care Awards.

November 2014

Birmingham International Tattoo

The Charity was honoured once again to be a beneficiary of the 2014 Birmingham International Tattoo. In total, £9,500 was raised in aid of The Royal Star & Garter Homes.

Tony Hunter, SCIE

Tony Hunter, CEO of the Social Care Institute of Excellence (SCIE) visited the Surbiton Home. He was very impressed with the Home and made particular mention of the warmth of staff.

Wedding Bells at Solihull

When resident Joan Senior was unable to attend the wedding of her grandson due to illness, staff at Solihull went the extra mile and re-created the wedding especially for Joan.

Remembrance Day

The Royal Star & Garter Homes commemorated Remembrance Day with special services in both Homes.

December 2014

Edward Davey MP Christmas Card Competition

Surbiton Home residents, Bert and Jean Ryder, were delighted to assist Councillor Liz Green with the judging of the annual Edward Davey Christmas Card competition.

British Transport Police

Members of the British Transport Police bought Christmas presents for our residents and a six-foot Father Christmas delivered them to our Solihull Home.

April 2015

Annual Volunteer Awards

We celebrated the fantastic work of our volunteers, who have given their time and skills so generously over the years.

May 2015

VE Day Celebrations

Our Homes commemorated VE Day with indoor street parties and concerts for our residents, bringing back lots of memories.

2015

Our People

We believe that people make a home. Residents, relatives, staff and volunteers all play a part in making our Homes what they are – happy and welcoming places to live and work.

Resident: Derek Banham

Derek Banham served in the Royal Navy during the Second World War. He is now a much-loved and inspiring resident at our Solihull Home.

Derek entered the Royal Navy aged 18. In 1945, he joined a newly built ship, HMS Loch Craggie, as a Seaman Gunner. Equipped with the latest weapons and technology, Derek recalls that she was: *"the Rolls-Royce of ships"*.

Derek's ship joined the Battle of the Atlantic and was tasked with hunting down an enemy U-Boat which had torpedoed seven ships. Churchill had given specific orders for this U-Boat to be sunk. It took Derek's ship three days to chase down and sink the submarine. Its destruction still haunts him now.

When the War ended, Derek was sent to fight in the Dutch East Indies. The British government awarded his crew the Malaya & Borneo medal and Derek wears The National Malaya & Borneo Veterans Association badge with pride. Derek maintains that from Admiral to Seaman Gunner, they were all shipmates: *"Once Navy, always Navy."*

Derek today and inset in 1945,
Opposite: HMS Loch Craggie

"I can only say thank goodness I was in the Navy, I probably didn't feel it at the time with all the terrible things I witnessed. But I feel I am being compensated with the privilege of living at The Royal Star & Garter Homes."

In 2014, as Derek's sight deteriorated and he required 24-hour nursing care, he came to live at the Solihull Home. He commented: *"The difference for me is the staff are so jolly and kind. I don't feel I am a burden to anyone."*

Derek has always been sociable and enjoys the many activities that take place in the Home. The high level of physiotherapy care that the Home provides ensures that he remains independent and maintains his fitness, as he explained: *"I enjoy Movement to Music, and Upper Limb Gym with the Physio department."* Previously he was a postman, delivering mail by bike, and he now uses the exercise bike to maintain his fitness too. This often brings back memories, which he loves to share with staff and residents alike.



Relative: Heather Penn

Heather Penn's mother, Joan Senior, is a resident at our Solihull Home. Joan was a British Red Cross Nurse in Sheffield and Heather's father, Ken, served as an electrician in the RAF during and after the Second World War.

Heather recalls that her mother had a happy family life in Sheffield and was married to her childhood sweetheart, Ken, for 44 years until his death. They have three children and three grandchildren. Joan's family took the difficult decision to find a care home for her as her dementia progressed. The Royal Star & Garter Home in Solihull has a great reputation locally and the family felt that it was the best environment for her advancing dementia, so Joan came to live at the Home in 2013. Heather commented: *"We love the Home. The staff are friendly and welcoming and always have time for the residents and families. It's an amazing place, which we feel privileged to be part of."*

Joan is now living with advanced dementia and is wheelchair bound. She needs help with her personal care, including hand-to-mouth co-ordination. She loves to have her hair and nails done and is dressed carefully so that she looks fabulous. The sensory area is her favourite place to relax and have hand massages. Being sociable is important to Joan and the Roundel Wing offers her the opportunity to be around people, in a safe and relaxed environment. She attends Movement to Music run by the Physiotherapy department and any group that involves music.

Last November, Joan was delighted to receive an invitation to the wedding of her treasured grandson Alex and his bride Ali, but on the day she was unwell and had to miss a milestone in her life. So care staff worked with Joan's family to recreate the wedding at the Solihull Home for Joan to share. Heather recalls that: *"It was a super, relaxed occasion which we all enjoyed enormously. I knew the care here was great, but this really did show person-centred care for a resident living with dementia at its finest."*

"In my opinion The Royal Star & Garter Homes is the best for dementia care in the country. It's made the journey through this difficult stage of Mum's life much more bearable. The fact that she's so happy and relaxed takes all the angst out of the situation, and we will always be grateful to everyone at The Star & Garter Homes for all they've done for us as a family."

Heather Penn





Volunteers: John and Lesley Parvin

John and Lesley Parvin have been volunteering for the Charity for over 20 years and are valued members of our volunteer team in Surbiton.

In 1993, the Parvins were visiting Lesley's father in the old Richmond Home when they were invited to join in a wheelchair dancing session. They were inspired by this experience to support the many activities offered by the Home.

In the past, John and Lesley helped to take residents on trips to the seaside or to Belgium and France in a bus. The trips were great fun and often therapeutic for everyone involved. As John recalled: *"One holiday, we took the residents swimming and, as we helped one resident, who never spoke, into the water, he started singing Rock of Ages. He sang it all the way through and made everyone cry."*

As residents' care needs have changed, trips are now closer to home, with visits to the theatre, the shops and sporting events. Recently, some residents visited the Shard building in London.

"It's still busy but it is a different type of busy, more activities based," Lesley explained. *"Anything that comes up we'll have a go at."* Their favourite activities include: drama events at local primary schools which the residents love, especially chatting to the children afterwards; and welcoming animal visitors to the Home.

Lesley and John also run the NAAFI Wagon, a mobile shop named after the wartime refreshments trucks, which offers residents the opportunity to buy treats and toiletries. John is happy to take requests and experience has taught him which biscuits are preferred! It is also a great opportunity for a chat.

"You get to know all the residents and carers well – we have a laugh. You can learn a lot from our veterans. Some of the things they chat about, their experiences, they are inspirational."

Care Staff: Eileen Farngalo

Eileen Farngalo works as a Health Care Assistant in our Surbiton Home. She is passionate about her work and a pioneer of dementia care development.

Having had previous experience in dementia care, Eileen completed her NVQ2 in Dementia Care before coming to the Charity. She started working at the Richmond Home in 2011, working across both nursing and dementia care. She chose to work within dementia care when the residents moved to Surbiton because, she explained: *“The Royal Star & Garter Homes is the best place for real care in dementia. I believe in what we do.”*

Eileen regards laughter as the best therapy – along with dancing – and loves to share special moments with the residents. *“I enjoy my work and being with the residents. Each day, we make good memories to carry with us.”* She also recognises how important therapeutic touch is to people living with dementia and the value of sitting quietly and simply holding hands.

The most challenging aspect for her role in dementia care is trying to understand what is going through

someone’s mind but Eileen is deeply empathetic and knows when to wait until a resident feels ready to share their feelings. Her skill is to change a difficult moment into one of calm or happiness with simple acts of kindness. She feels equipped to do so thanks to the ongoing dementia care training which all care staff receive: *“Training at the Charity has opened my eyes to the reality of dementia.”*

Eileen believes that strong teamwork is essential to facilitate proper care for people living with dementia: *“As a team we work well together and understand each other. The most important people here are the residents and once we learn to understand each other we can work towards the residents. We need positivity.”*

“I love interacting with the residents, having a laugh, holding their hands, taking them out. I love just letting them feel at home, with comfort, warmth and love.”



How Your Support Helps Us

Your support is vital for everything that we do. Here is a brief summary of exactly how your support has helped us this year.

How we raised our income

During 2014, we raised £14 million from our normal activities to invest in providing the highest quality of care for our residents.

Where our income came from in 2014:

| | | |
|--------------------|-------|-------|
| Legacies | £6.4m | 45.7% |
| Fees | £4.6m | 32.9% |
| Donations & events | £2.2m | 15.7% |
| Investment Income | £0.8m | 5.7% |

Total Income £14.0m

How we spent the money

During 2014, we spent £10.7 million on providing care and support to residents. This represents 83.2 pence in every pound which we spent. Like all charities, we have to spend money in order to raise valuable funds. This vital spending adds up to just 17.8p in every £1 which we raise.

Summary of our expenditure in 2014:



| | |
|---------------------------------|-------|
| ● Care & support | 83.2% |
| ● Fundraising & events | 11.8% |
| ● Development & decommissioning | 3.7% |
| ● Investment management | 0.6% |
| ● Governance | 0.7% |

Total Expenditure £12.8m

Major Contributions in 2014

We are immensely grateful for the many generous donations we received during 2014 and in the 99 years since our foundation. These enable us to provide the specialist therapeutic care and activities which are so valued by our residents, and which help residents to remain independent and enjoy life to the full.

We would particularly like to thank the following for their generous support during 2014:

- ABF The Soldiers' Charity
- Baron Davenport's Charity
- Compton Housing Association
- Donald Forrester Trust
- Garfield Weston Foundation
- M B H Fund
- Monday Charitable Trust
- Mr & Mrs A E R Goulty's Charity Trust
- Queen Mary's Roehampton Trust
- Royal Air Force Benevolent Fund
- Royal Navy & Royal Marines Charity
- Salamanca Group Trust (Jersey) Ltd
- Santander UK Foundation Ltd
- Scott (Eredine) Charitable Trust
- The Albert Hunt Trust
- The H & M Charitable Trust
- The John Coates Charitable Trust
- The Jordan Charitable Foundation
- The May Isobel Collyer Charitable Trust
- The Peacock Charitable Trust
- The R H Scholes Charitable Trust
- The Swire Charitable Trust
- The Zochonis Charitable Trust



Investing in New Care Homes

Having opened our new purpose-built Care Homes in Solihull (2008) and Surbiton (2013), we have achieved the following major milestones during 2014:

- Our administration team moved to a new office in Hampton.
- We exchanged contracts for the purchase of the site for our new High Wycombe Care Home in July 2014, and submitted our planning application in January 2015.
- We completed the sale of our Richmond buildings in November 2014.
- Governors have agreed the following steps to develop our capacity to care for our beneficiaries:
 - Once we open our High Wycombe Home, we will quantify the need for and viability of a fourth new Care Home. We have set aside funds totalling £25m for this purpose.
 - We have established a *Care Home Replacement Fund* with an initial contribution of £5m which we intend to increase gradually to enable us to finance the replacement of our existing Care Homes when they reach the end of their useful lives; and
 - We have established a *Care Support Fund* with assets totalling £25.54m to provide income and capital to secure the future of dependent beneficiaries in case other fundraising income falls. Moving to three new state-of-the-art Care Homes is enabling the Charity to provide outstanding nursing care to residents, and operate as efficiently and effectively as possible. This Fund is necessary because the Charity provides a significant subsidy – or grant – each year towards the cost of care for our residents. This grant totalled £6.1m in 2014 and is only possible because

of the generous support from donors. We anticipate that the level of legacy and voluntary income will fall in future years as fewer people have direct contact with the Armed Forces. This Fund is necessary to ensure that our care is properly resourced for the foreseeable future.

Our three new purpose-built Care Homes represent an investment of £58 million, and will enable us to provide the highest quality care for 197 residents with state-of-the-art facilities, including accommodation for 71 residents with dementia. Our commitment to investing in new Homes and the long-term provision of care to residents is reflected in how we apply our funds. All of our funds are committed towards providing the highest quality of care for our beneficiaries (98.8%), or fulfilling our responsibilities to members of our pension scheme (1.2%).

How we applied our Funds at 31 December 2014:

| | | |
|-----------------------------|---------|-------|
| Solihull Care Home Fund | £13.55m | 10.7% |
| Surbiton Care Home Fund | £16.25m | 12.8% |
| High Wycombe Care Home Fund | £25.00m | 19.8% |
| Fourth Care Home Fund | £25.00m | 19.8% |
| Care Home Replacement Fund | £5.00m | 4.0% |
| Administration Office Fund | £3.30m | 2.6% |
| Property Refurbishment Fund | £3.32m | 2.6% |
| Care Support Fund | £25.54m | 20.1% |
| Pension Deficit | £1.57m | 1.2% |
| Free Reserves | £8.07m | 6.4% |
| Endowment Fund | £0.05m | 0.00% |

Total Charitable Funds £126.65m

2016 Centenary Partnerships

To commemorate 100 years of caring for the nation's military family, we are inviting companies and organisations to become 2016 Centenary Partners. During this very special year, organisations will receive a range of benefits, including branding, advertising and press opportunities, and the chance to attend our Centenary events. To find out more, please contact: Kirstie Miller, Major Partnership Relations Manager, on 020 8481 7686 or kirstie.miller@starandgarter.org



Caring for the nation's military family since 1916

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