



# Royal Star & Garter

Care with courage



# Annual Review

2023



# Welcome



**Royal Star  
& Garter**

Care with courage

Each day we provide outstanding, loving and compassionate care to those who have had the courage to serve their country. We are proud to support members of the Armed Forces community who have given so much and who are now living with disability or dementia.



With the dark days of the Covid pandemic behind us, we have been able to focus once again on our exciting plans for the future. Our strategy sets out a bold vision: to push the boundaries of the quality of our services, while doubling the number of veterans and partners we support. We launched our new, free-to-access Telephone Friendship Service, while our Day Care and Lunch Club services opened in two Homes, helping us to reach yet more people.

This year we have also started an exciting national programme, alongside our colleagues at the Royal British Legion, to help other care homes across the country to become Veteran Friendly. This is a game-changing initiative that more widely shares our experience of supporting our military family.

We aim for the highest standards, so we are delighted that we were named a Top 20 Small Care Home Group in the national carehome.co.uk awards for the third year running. Our care teams and support staff always put the needs of our residents and beneficiaries first. This extends to all veterans and their partners and the wider work of Royal Star & Garter. We remain very grateful to our teams – they are what make our Homes and our services so special.

We would also like to thank our volunteers and Governors for their wholehearted commitment, along with our many donors and supporters, who all help to underpin the long-term future of Royal Star & Garter.

Thank you for your support,

Major General Tim Tyler CB  
Chair, Governing Body

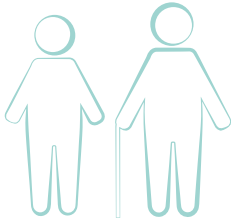
Best wishes,

Andy Cole OBE  
Chief Executive

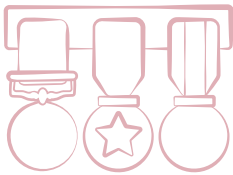
# Our impact

## 2023

**335**  
veterans  
and partners  
supported:



**254** Residents  
**52** Lunch Club  
Service users  
**29** Telephone Friendship  
Service users



**54%**  
Army

**32%**  
RAF

**14%**  
Royal Navy &  
Royal Marines



**61,220**  
days of care  
provided

**47%**  
were for residents  
living with dementia



Residents took part in

**22,935**

Wellbeing\* sessions



**9,630**  
physiotherapy sessions  
were delivered

\* Wellbeing includes: activities, events and outings, in groups or one to one

# Supporting residents

We deliver exceptional care in the Homes every day, constantly evolving our work to better support the people who live with us.

## Our specialist dementia care

By 2028, around 65,000 veterans will have developed dementia.

There is a growing body of evidence linking it with early trauma and PTSD, indicating a greater potential impact on those who have served. We are committed to ensuring that more veterans and their families can obtain the specialist care and support they need. This year, we expanded the capacity of our High Wycombe Home so that we now care for a total of 110 people living with dementia across our Homes. This represents over a third of the total dedicated residential care for veterans living with dementia in England.

We are fortunate to attract and then support staff dedicated to this demanding, yet rewarding, area of our work. Almost a third of our staff are specially trained in dementia care.

In 2023, our Solihull Home won the Chief Nurse for Adult Social Care Team Award. Chief Nurse, Deborah Sturdy, said: "It is no mean feat to achieve this award in the complex area of dementia care and support."

“

Seeing the fantastic quality of care given to extraordinary people, who have served and sacrificed for this country, underlines the value of good social care.

Sir Ed Davey, Kingston & Surbiton MP, Lib Dem leader



“

It's much bigger than the residents, it's their loved ones you're looking after, it has a huge ripple effect.

Greg, Roy and Patricia's son



**44%** of our residents need our award-winning dementia care



**254** long-term and short-break residents received our care in 2023



**90** is the average age of our residents but ages ranged from 36 to 105 in 2023



“

Royal Star & Garter is very forward thinking in looking at innovative ways to improve its care. NMPs are definitely one of them.

Heni, Non-medical Prescriber

## Non-medical prescribers

Non-medical prescribers (NMPs) are trained healthcare professionals, other than a doctor or a dentist, who can prescribe from a list of medications.

We are one of the first homes in the UK to train NMPs in a residential care setting, enabling us to offer an enhanced service. In our Solihull Home, we have invested in the detailed and demanding training of two lead nurses, which now enables them to prescribe to our residents as needed.



At the heart of our NMP service is the desire to further drive our person-centred ethos of care, providing safe and timely access to appropriate treatment for our residents. We want to ensure that residents receive an assessment of their health issues promptly rather than awaiting a visit from a GP.

## Benefits to residents

- NMPs are able to provide a response to residents when they are unwell, reducing distress and discomfort.
- Avoids deterioration in residents' health.
- Residents are treated by someone they know and trust.
- Prescription and delivery of appropriate medication to residents within hours.

## Benefits for the community

- Reduction in GP call-outs and appointments.
- Significant cost savings both for local GP services and NHS hospital admissions, due to timely access to medications.
- Promotion of the role of NMPs to other care homes, demonstrating an initiative which furthers the residents' rights to prompt access to assessments and medication.

## Younger veterans' care

We are proud to have met the care needs of two younger servicemen with severe injuries or disabilities during 2023.

We are seeking to build on our expertise and are investing significant resources to develop accommodation and a community for younger veterans on a plot of land close to our High Wycombe Home.

One of these younger servicemen is 36-year-old Stephen, who suffered severe head injuries in a mortar blast while serving in Basra, in 2007.



He was 19 at the time. Stephen has been receiving specialist round-the-clock care from us since 2017.

Andy Cole, our Chief Executive, commented: "We know there is much still to be done

to support younger veterans living with disabilities in the UK. This is part of our strategic focus, and it is great to be talking to others about how we achieve our common goal of supporting our Armed Forces community."

# Developing our services & supporting staff

We are committed to increasing the number of people we support and to developing the skills and experience of the staff who care for them.

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## Raising the standards of care

We actively embrace our responsibility to the Armed Forces community, driving standards and innovation in our care.

We also share our experience with other care providers and veterans' charities. Our staff team continues to be involved in the Confederation of Service Charities (Cobseo) and the National Care Forum, the leading association of not-for-profit care providers, where our Chief Executive is Chair.

We have engaged in several national research projects to develop and promote best practice in care. We are also involved in a research project, with University College London, looking into the use of Cognitive Stimulation Therapy in care homes for supporting people living with dementia.



## Veteran Friendly Framework (VFF)



There are over 25,000 veterans in England living in care homes but, for many, their service is not recognised.

The VFF aims to tackle issues of loneliness and isolation, delivering improved health and wellbeing outcomes. It is a two-year collaboration between ourselves, the Royal



British Legion and the Veterans Covenant Healthcare Alliance, with funding support from the Armed Forces Covenant Fund Trust.

The VFF helps residential homes to identify veterans in their care and to address their wellbeing needs, including recognising service, and improving signposting to statutory and charitable services. Launched in October, by the end of the year over 60 care homes had already signed up, including some larger groups.

“

**We've already seen so many benefits from the VFF. We're improving the care we provide residents, including their outcomes and their experiences of living in our home.**

Laura Barnsley, Home Manager, St Mary's Riverside



“

The staff are lovely, they really know the residents. The care feels so personal.

Shirley Hall, new Director of Care, with resident Jennie



## Supporting our staff with opportunities

To offer our exceptional level of care requires continual investment in staff support and training.



**8,190**

DCT training sessions were delivered in 2023

We have championed the use of nursing associates in social care for several years now. We have supported many of our healthcare assistants (HCAs) to develop the skills required to bridge the gap between their role and the nurses'. By taking on some of the nurses' clinical responsibilities, nursing associates help the team to function more effectively, delivering better care.

In 2023, two nursing associates graduated and five were in training.

We were awarded the Defence Employer Recognition Silver Award to recognise our support for the veterans amongst our staff. We are committed to achieving the Gold Award next year.



## Developing Care Together

With a national shortage of staff in the social care sector, we embarked on a change programme to adapt our model, called Developing Care Together (DCT).

The model enhances the support, training and skills we provide to our care teams. In 2023, this focused on our healthcare assistants (HCAs), with a programme of learning and development designed to help them to take on greater responsibilities, including some clinical tasks. The targets were:

- Improving resident care through more collaborative working;
- Enabling staff to spend more time with residents developing a holistic view of their needs;
- Supporting the professional development of our staff with recognised qualifications and ongoing learning;
- Maintaining our high retention rates by offering a fair and competency-based pay scheme.



“

I love my job, I feel supported in my development and appreciated for what I do.

Kate, HCA in Surbiton

Almost 200 HCAs completed the majority of the development framework in 2023; and, in early 2024, they will complete the final module on medication administration.

We will use a similar approach next year to further develop our registered nurses.

# Developing our services



In 2023, we launched Lunch Clubs, a free Telephone Friendship Service and our popular Day Care, to support veterans and their partners living in the local community.

## Telephone Friendship Service (TFS)

This free service matches trained volunteers with lonely, isolated veterans or their partners for a regular conversation. It has been widely recommended by users, their relatives and hospital staff. A service user commented, “I found the TFS very professional and friendly at the same time.”

### What themes are commonly raised?

- Loneliness
- Fear of having to leave their homes
- Health conditions
- Housing problems
- PTSD in younger veterans

### Users' feedback

- A unique and simple scheme
- Pleasing and pleasant
- Lovely people making such worthwhile connections
- Very professional, friendly supportive and patient

### Volunteers' feedback

- Building meaningful connections
- Feeling supported
- Volunteers' week workshop
- Overall positive experience

“

I look after my husband 24/7 so these calls mean everything to me. We used to be so active, but after Mac's stroke all that stopped, along with seeing my friends. The Telephone Friendship Service is a lifeline.



**453**

hours of TFS calls were made in 2023

Doreen, 84, full-time carer for her Army veteran husband Mac



### Kevin's story

Royal Navy veteran Kevin started using the TFS in July 2023. He is the main carer for his wife, who has several health conditions, as does Kevin. He also has accommodation issues and feels no one knows how to support veterans properly. Recognising that he felt isolated, Kevin reached out to us and was matched with Tiffini. He commented: “The calls have been a lifeline for me. I no longer feel alone, and I look forward to our chats every week.”



“

Lunch Club has been a really popular addition to our Home since it launched, and we've seen camaraderie and friendships develop and grow among people using the service.

Helena Maher, Home Manager, Surbiton



## Day Care

Our Homes are once again able to offer Day Care to veterans and partners living in the community.

This provides a full day of activities, home-cooked food and social interaction while offering much needed respite for carers. There are also dedicated days available for anyone living with dementia. We are proud of the impact this vital service has. After evaluating our first trial, 88% of people attending reported that it had improved their wellbeing.



“

Lockdown wasn't an easy time for anyone, and my world has shrunk as I no longer drive, and find walking increasingly difficult. So I think this is a very important new service.

Pat, WRAC veteran and Day Care user

## Lunch Club

Our new Lunch Clubs have already welcomed over 52 veterans across all our Homes in just three months.

This important and easy-to-access service provides companionship and delicious, hot meals for veterans and their partners.

Kevin, whose mother attends Solihull's Lunch Club, said: "The staff made it a special day for her and the rest of the group. It seems a really good idea and well appreciated by all those who attended."



In a feedback survey of Telephone Friendship Service users, all of them said they felt better connected and that it was something they look forward to every week



Two thirds of TFS users told us that it is an outlet to share problems and that it has increased their confidence in managing them



By December 2023, TFS was supporting 22 veterans and their partners, through 12 volunteers

# Technology supports our care

We have invested in a suite of IT solutions that help support our residents' health and wellbeing and enable us to plan our care more efficiently.

## What's new?

While we have always had robust systems and practice, we have taken the opportunity of emerging from the pandemic to really invest in a number of our clinical systems.



“

Physiotec helps me to put together a set of exercises targeted for the individual. We've had a lot of positive feedback. It empowers residents because their progress is in their own hands.

Louis, Physiotherapist



**Person Centred Software (PCS)** offers instant access to records through the use of handheld devices. It enables easy scheduling, planning and information for audits and internal analysis.

Lead Nurse Jean (above, with resident Allan) explains just some of the benefits: “We are able to record information immediately, allowing us to spend more time with our residents. The device allows us to quickly find relevant information that enables us to maintain the highest standards and deliver the best person-centred care.”

Working alongside this is a programme that allows us to connect directly to the GP system. This provides a more comprehensive picture of someone's health, resulting from better sharing of records, observations and diagnosis.

We have introduced a number of other systems that are already directly improving outcomes for our residents:

**Physiotec** helps our in-house teams design personalised exercise plans with each resident. They can then work on these by themselves or with the support of our physiotherapists or HCAs.



**80**

individual Physiotec plans were generated in 2023

“

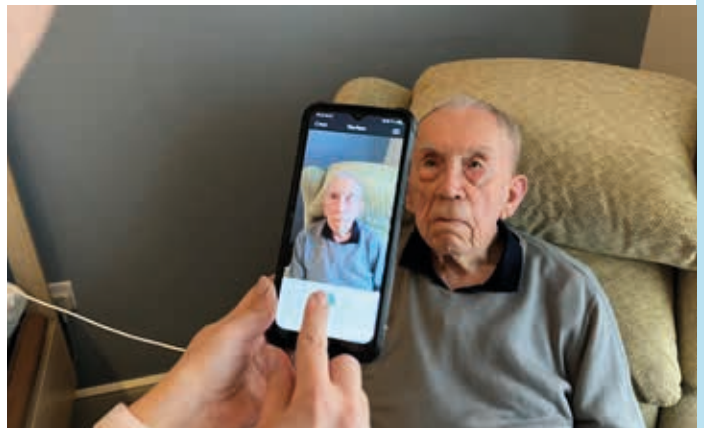
It feels good doing the exercises. I can do them in my room and it's really helped me.

Monica, Solihull resident



**PainChek** is a clever system that uses AI facial recognition to help indicate pain, offering an accurate and timely diagnosis. This is particularly useful for residents living with dementia or who may not be able to express how they are feeling.

**Acoustic monitoring** uses sound and motion sensors to monitor activity in a resident's room, giving staff meaningful insights into their wellbeing. It enables them to observe changes in residents' sleeping patterns so that staff can take proactive steps to help if needed. It offers residents more privacy and less disruption, ultimately supporting a good night's sleep.



**311**

instances of care responses closer to the time they were needed, triggered by acoustic monitoring alerts, over a four-month period



**30%**

reduction in resident disturbance at night due to acoustic monitoring



## Net zero



We take our wider responsibilities extremely seriously, including how we run our operations and buildings.

To that end, we have committed to being net carbon zero across all our sites by 2030.

We are starting this journey with a large-scale project to install solar panels in our Surbiton and High Wycombe Homes, with the aim generating at least a quarter of our own power. We have also evolved significant programmes to reduce power use and to minimise food and other waste, while improving our levels of recycling.

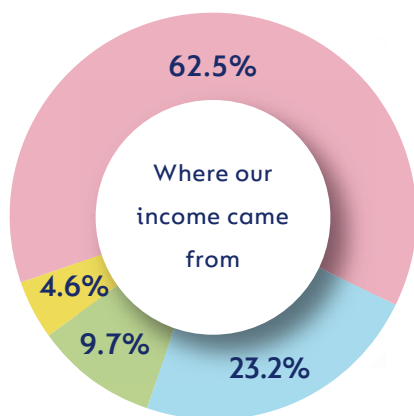


# Your support

We believe in a future where all veterans and their partners are able to live life to the full and, with your support, we are committed to playing our part in delivering that.

## How we raised our income

During 2023, we raised £23.7m to enable us to provide the highest quality of care for military veterans and their partners.

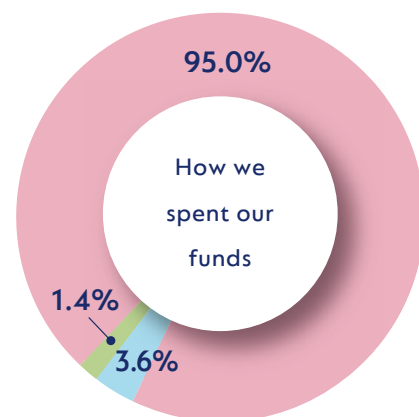


Fees for care services	£14.8m
Legacies	£5.5m
Investment income	£2.3m
Donations/other income	£1.1m

**Total income** £23.7m

## How we spent our funds

We spent £26.8m on providing care and support to residents - 95p in every £1 we spent. We spent just 15p on fundraising for every £1 we raised during the year.



Care & support	£26.8m
Fundraising inc. legacies	£1.0m
Managing our investments	£0.4m

**Total expenditure** £28.2m

## Our future

We set out a strategy to push the boundaries of the quality of our services, while doubling the number of veterans we support, by 2025.

Data from the 2021 national census indicates that 26,500 veterans over the age of 80 are already living in residential social care in England and Wales. As we face the social care challenges ahead, we must respond to the need for care for veterans in their own homes and within their local communities.

We are also aware of a small group of younger veterans who will need high levels of specialist care for the duration of their lives. We are committed to creating a community and Home designed to meet their needs, while supporting them to live as independently as possible.

# Fundraising support



During this year we have been delighted to see increased engagement with our funding partners, community groups and individual donors.

We welcomed groups of volunteers to our Homes and celebrated the fundraising achievements of both individuals and groups.

Our donors' continued support helps to enhance the environments of our Homes and the experience of the residents living in them. This includes a wide range of activities within our Wellbeing Programme, such as outings in our specialist buses and celebrations and entertainment in our gardens. The programme aims to advance both the quality and approach to our nursing and specialist dementia care. We are extremely grateful to the many individuals who have helped to fund this programme, including a substantial grant from the Army Benevolent Fund.

A grant from the Armed Forces Covenant Fund Trust and the Royal British Legion allowed us to successfully deliver a new programme, the Veteran Friendly Framework, to support even more veterans currently living in other care homes across the UK.

We remain grateful to all our generous donors, including our military, corporate and community partners.

Where we cannot deliver projects or expand our impact alone, we work in partnership to make sure we contribute to the wider delivery of care for veterans and their partners. This year, we collaborated with the Royal British Legion and the Veterans Covenant Healthcare Alliance to launch the Veteran Friendly Framework, see page 6 for more information.

We are committed to actively promoting inclusion in all areas of our work and we aim to ensure that everyone feels enabled and appreciated. We are delighted to welcome a

diverse community of staff, residents and relatives and we remain compliant with relevant legislation. Our EDI work this year has focused on our priority areas of age, disability, gender, neuro-diversity and race. During 2023, we broadened the demographic of our Board; ran English Language groups in our Homes; marked cultural and inclusion events; and supported staff approaching retirement to carry on working if they wished. This work will continue in 2024.

## Major contributions

Our thanks to the following for their support during 2023:

Ansell Sales & Distribution Ltd  
Armed Forces Covenant Fund Trust  
Army Benevolent Fund  
Audrey Earle Charitable Trust  
B & Q Foundation  
Compton Housing Association Limited  
J J Fenwick Charitable Trust  
Kishinchand Chellaram Foundation  
NHS Buckinghamshire, Oxfordshire and Berkshire West ICB  
NHS South West London ICB  
Queen Mary's Roehampton Trust  
Scott (Eredine) Charitable Trust  
The Birmingham Tattoo Community Support Fund  
The Dickinson Family Charitable Trust  
The Gosling Foundation  
The Peacock Charitable Trust  
The Royal British Legion  
The Royal Navy & Royal Marines Charity  
The Veterans' Foundation

# Consolidated accounts

## CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2023

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Permanent Endowment</i>	<i>Total Funds 2023</i>	<i>Total Funds 2022</i>
	<i>£000</i>	<i>£000</i>	<i>£000</i>	<i>£000</i>	<i>£000</i>
<b>Income and endowments from:</b>					
Charitable activities	14,739	-	-	14,739	13,181
Donations and gifts	545	440	-	985	1,276
Legacies	5,510	-	-	5,510	5,503
Investments	2,341	-	2	2,343	2,206
Other trading activities	47	-	-	47	52
Other income	40	31	-	71	274
<b>TOTAL</b>	<b>23,222</b>	<b>471</b>	<b>2</b>	<b>23,695</b>	<b>22,492</b>
<b>Expenditure on:</b>					
Charitable activities	26,249	513	2	26,764	23,215
Raising funds	1,467	-	-	1,467	1,464
Loss on sale of Fixed assets	2	-	-	2	-
<b>TOTAL</b>	<b>27,718</b>	<b>513</b>	<b>2</b>	<b>28,233</b>	<b>24,679</b>
<b>NET (DEFICIT) BEFORE INVESTMENT GAIN/(LOSS)</b>	<b>(4,496)</b>	<b>(42)</b>	<b>-</b>	<b>(4,538)</b>	<b>(2,187)</b>
Net gain/(loss) on investments	3,458	-	3	3,461	(9,393)
<b>NET (DEFICIT)</b>	<b>(1,038)</b>	<b>(42)</b>	<b>3</b>	<b>(1,077)</b>	<b>(11,580)</b>
<b>OTHER RECOGNISED LOSSES</b>					
Actuarial loss on defined benefit pension scheme	(270)	-	-	(270)	(299)
<b>NET MOVEMENT IN FUNDS</b>	<b>(1,308)</b>	<b>(42)</b>	<b>3</b>	<b>(1,347)</b>	<b>(11,879)</b>
Total funds brought forward	146,949	655	59	147,663	159,542
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>145,641</b>	<b>613</b>	<b>62</b>	<b>146,316</b>	<b>147,663</b>

For the full financial review, including a breakdown of our assets and reserves, please refer to the Annual Report & Accounts 2023, available on request, at [www.starandgarter.org](http://www.starandgarter.org) and at [www.charitycommission.gov.uk](http://www.charitycommission.gov.uk)



**BALANCE SHEETS**  
**At 31 December 2023**

	<i>Group</i>		<i>Charity</i>	
	<i>2023</i>	<i>2022</i>	<i>2023</i>	<i>2022</i>
	<i>£000</i>	<i>£000</i>	<i>£000</i>	<i>£000</i>
<b>FIXED ASSETS</b>				
Tangible fixed assets	49,612	50,150	49,612	50,150
Investments	92,920	94,486	92,920	94,486
	<u>142,532</u>	<u>144,636</u>	<u>142,532</u>	<u>144,636</u>
<b>CURRENT ASSETS</b>				
Stocks	2	1	2	1
Debtors: amounts receivable within one year	659	874	684	879
Cash at bank and in hand	5,256	4,109	5,232	4,109
	<u>5,917</u>	<u>4,984</u>	<u>5,918</u>	<u>4,989</u>
<b>LIABILITIES</b>				
Creditors: amounts falling due within one year	(2,133)	(1,957)	(2,134)	(1,962)
	<u>3,784</u>	<u>3,027</u>	<u>3,784</u>	<u>3,027</u>
<b>NET CURRENT ASSETS</b>				
	<u>3,784</u>	<u>3,027</u>	<u>3,784</u>	<u>3,027</u>
<b>TOTAL NET ASSETS</b>				
	<u><b>146,316</b></u>	<u><b>147,663</b></u>	<u><b>146,316</b></u>	<u><b>147,663</b></u>
<b>THE FUNDS OF THE CHARITY:</b>				
<b>Unrestricted funds:</b>				
General fund	17,400	17,400	17,400	17,400
Fixed asset funds	49,612	50,150	49,612	50,150
Designated funds	78,629	79,399	78,629	79,399
<b>Total unrestricted funds</b>	<u>145,641</u>	<u>146,949</u>	<u>145,641</u>	<u>146,949</u>
<b>Permanent endowment fund</b>	62	59	62	59
<b>Restricted funds</b>	<u>613</u>	<u>655</u>	<u>613</u>	<u>655</u>
<b>TOTAL CHARITY FUNDS</b>				
	<u><b>146,316</b></u>	<u><b>147,663</b></u>	<u><b>146,316</b></u>	<u><b>147,663</b></u>

Approved and authorised for issue by the Governors on 2 July 2024 and signed on their behalf by

**William Reid**  
**Treasurer**



### President

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

### Vice Presidents

Vice Admiral Sir John Dunt KCB

The Mayor of the London Borough of Richmond upon Thames

The Mayor of the Royal Borough of Kingston upon Thames

The Mayor of Solihull

### Chair

Major General Tim Tyler CB

### Chief Executive

Andy Cole OBE

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### High Wycombe Home

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### Keeping in touch – our privacy policy

Royal Star & Garter uses your details to send you information about our work. We have updated our Privacy Policy so that it is clearer to understand how we use and store the data you provide us with. Please see the Privacy Policy on our website for more information.

You can change your contact preferences at any time by contacting us on 020 8481 7674 or emailing [info@starandgarter.org](mailto:info@starandgarter.org)

 [starandgarter.org](https://www.starandgarter.org)

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