



# Royal Star & Garter

Care with courage



# Annual Review

2024



# Welcome



**Royal Star  
& Garter**

Care with courage

Each day we provide care, support and friendship for those who have had the courage to serve so they can live well. We are proud to support members of the Armed Forces community who are now living with disability or dementia.



We aim to give a voice to veterans and their families, to understand their needs and to deliver outstanding care. Our amazing teams put the needs of veterans and their families first, always appreciating the impact that military service has on people's lives.

Our strategy sets out a bold vision: to push the boundaries of our services, while doubling the number of veterans and partners we support. We are delighted to have met that target this year with the continued roll out of our free-to-access Telephone Friendship Service and popular Day Care and Lunch Clubs. These services bring people together to feel better connected.

We were delighted this year to welcome our new Patron, HRH The Princess Royal. We have benefited from Royal Patronage since our very earliest days, and we look forward to working with Her Royal Highness for many years to come.

We were also pleased to have completed our merger with fellow veterans' charity, Care for Veterans, following their first approach in Summer 2024. There is a natural synergy between two organisations that are committed to providing care to the Armed Forces community and we are delighted to welcome the Worthing Home into the Royal Star & Garter family.

We could not achieve all of this without the generous support of our donors, partners and volunteers and we thank you for your ongoing commitment. With you alongside us, we can continue our focus on improving the lives of veterans and their families.

Thank you for your support,

Major General Tim Tyler CB  
Chair, Governing Body

Best wishes,

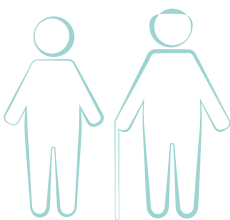
Andy Cole OBE  
Chief Executive

# Our impact

## 2024

515

veterans  
and partners  
supported:



274

as residents

122

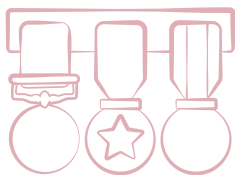
at Lunch Club

67

through the Telephone  
Friendship Service

52

at Day Care



51%

Army

37%

RAF

12%

Royal Navy &  
Royal Marines



54%

of residents need  
nursing care

46%

of residents need  
dementia care



Residents took part in

31,800

Wellbeing\* sessions



1,700

sessions of one-to-one  
physiotherapy delivered



8,700

attendances to group  
physiotherapy sessions

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



# Supporting residents

We constantly evolve our care to better meet the needs of veterans and their families.

## New dementia strategy

We provide person-centred care, offered with love, compassion and understanding.

We are evolving this to include new developments in dementia care and the use of tools and technology. We are rolling out a new strategy that will improve diagnosis and outcomes, while keeping veterans, their partners and their families at the heart of what we do.

This will include staff training, maintaining supportive and friendly environments in our Homes, and the use of diagnostic tools and new technologies. This work will create better pathways, more personalised care, and earlier diagnosis and support. It will also encourage new ideas that enhance the daily lives of both residents and the people who use our wider services.



**65%** of residents with suspected dementia will receive a diagnosis by 2026

“

Our staff are recruited for their caring approach, emotional intelligence and compassion. When we take the time to connect and care in the right way, it makes a huge difference to residents' quality of life and brings peace of mind to families too.

Shirley Hall, Director of Care & Wellbeing



“

Mum is happy and it's all down to the care here. They really encourage her and bring out the best in her.

Heather, Ross's daughter



**90** is the average age of our residents but they ranged from 37 to 105 in 2024



**115** residents received our specialist dementia care in 2024



**1,700** attendances were supported on group outings



“

I had a great time, and I’m really grateful to Royal Star & Garter for helping make this happen.

Stephen, 37, Iraq veteran, enjoyed a holiday in the Lake District, with our support

## Residents’ wellbeing

As part of our Wellbeing Programme, staff combine activities, exercise and outings to provide support for residents seven days a week.

To underpin our holistic approach, we also use a wide range of professional staff, including nurses and healthcare assistants, together with physiotherapy



and speech & language therapy. We ensure that each resident lives life to the full and enjoys activities that reflect their needs, interests and abilities.

The calibre of our care has been recognised by relatives. Surbiton was listed in the Top 20 care homes in London. This the fourth time we have been named among the best care homes on carehome.co.uk, voted for by residents’ families.

## Supporting families



We welcome residents’ families into ours. We value these relationships and aim to maintain the connection when a loved one dies.

Our focus is on ensuring the best end-of-life experience. We are proud that in High Wycombe we achieved the Gold Standards Framework platinum award which recognises exceptional care in the last years of life. Our other Homes are also being accredited.

This year, we launched a programme to support the bereavement journey that relatives face, funded by the Armed Forces Covenant Fund Trust. Family members are helping to shape the service, which offers information and assistance following the death of a loved one, and an opportunity to stay connected to the Homes.

## Care for Veterans

This year, we initiated merger discussions with fellow Armed Forces charity, Care for Veterans, which operates a home in Worthing, West Sussex.

Care for Veterans was founded in 1919. A merger of our two historic charities brings together all our existing services and expands our reach to four care homes.

Together, we signed an initial memorandum of understanding in November 2024 with the merger completing in March 2025. We are delighted to be bringing the residents and staff from Worthing into the Royal Star & Garter group.

Below: Chief Executive Andy Cole meets residents at Care for Veterans



Our Chair, Major General Tim Tyler CB, commented: “Royal Star & Garter’s long-term strategy is to ensure consistently high-quality care is provided for

those living with disability and dementia among the military family. This merger is absolutely consistent with this, and our two charities will develop and learn from each other to improve the lives of current and future beneficiaries.”



# Support in the community

Our new services reach veterans and their partners in the way they need us most.

## Day Care & Lunch Clubs

Both services welcome veterans and their partners into our Homes, to enjoy great company, activities and food.

Recent survey responses demonstrate that Day Care has a real impact on the lives of the service users, providing them with a sense of community and support.

The smooth transition from Day Care and Lunch Clubs to other services, such as respite and long-term care, illustrates the flexibility of our offer. They ensure that we can better meet the changing needs of our military family.



**72%** of users rated our Day Care as excellent, with 92% saying they were very satisfied with the support provided



“

Day Care has helped Geoff, and it's helped me. I don't worry about him when he's here and that's an absolute treasure.

Mary with husband Geoff, a Day Care user



**52** people came to Day Care. Emotional support and wellbeing were identified as the main benefits





“

It's lovely here. I've enjoyed meeting other people and taking part in activities.

Sadie, Day Care user, Surbiton



## Telephone Friendship Service

TFS reaches out to people in their own homes to support them, signpost other services and provide companionship.

This free, UK-wide service matched trained volunteers with nearly 70 beneficiaries over 620 sessions. Each call offered our veterans companionship and practical support, including flagging resources and navigating complex challenges. This year, TFS users were signposted to additional support which included food banks, housing, mental health provision, pensions and even dog adoption.



**67** veterans used our TFS, providing them with consistent, compassionate support through our dedicated network of 30 volunteers

**1,750** hours of TFS support provided, reflecting our drive to reduce loneliness and promote meaningful connections

**“I believe everyone has the right to be heard, to have a voice, to be understood, and we should all be out there trying to help each other.”**

Sasha, TFS volunteer



**“Having someone to talk to, bounce ideas off and to have a chat with, gives me comfort and support. It gives me companionship.”**

TFS user Les, Navy

## Veteran Friendly Framework

We continue to lead the VFF programme across England, in partnership with the Royal British Legion and the NHS Veterans Covenant Healthcare Alliance.

The programme helps deliver improved health and wellbeing outcomes for veterans and their partners in residential settings. By the end of 2024, over 100 care homes had attained VFF status, with many more working towards it.

The VFF has gathered widespread praise from staff and residents. One care home described the importance of learning from colleagues who have had family members in the Forces and how that has helped them connect better with residents. Another told us how a military connection enabled them to provide a surprise Christmas dinner to eight veterans living in the community.

The project also enables staff to develop a deeper understanding of residents' experiences and underpins the goal of delivering person-centred care. Among care home managers, 87% rated their experience of working towards the VFF as very positive.



“

Simple measures such as placing the poppy logo on residents' doors make a big difference, giving everyone the opportunity to start a relevant conversation.

Jessica, Home Admissions Advisor, Sunnybank House





# Supporting staff

Our expert staff are core to what we do and we remain committed to developing their talents and delivering training to support them in their roles.

## Nursing associates

We have been championing the development of nursing associates (NAs) in the social care workforce since work began in 2017 and have supported many of our carers to develop new skills.

During 2024, four more NAs graduated, and one new student commenced their training, joining the three that we were already supporting.

After qualifying as a NA in 2018, Karen completed the top-up training that enabled her to achieve her childhood dream of becoming a registered nurse. She said, "I'm incredibly proud. I think it demonstrates that there's a really good culture of learning and development here. I feel incredibly supported and valued. I fell in love with Royal Star & Garter, everything it stands for and the approach to dementia care."



## New care model

Last year we began to adapt our care model under a change programme we called Developing Care Together (DCT).

To continue delivering the highest levels of support for our residents, it is essential that we keep developing the abilities of our staff.

Over the past year, we focussed on enhancing the training and skills we provide to our healthcare assistants (HCAs) with a programme of learning and development, designed to help them take on more responsibilities, including clinical tasks, and to gain qualifications.

Our registered nurses also began their further learning and development opportunities this year.



**195** HCAs completed their medication competency

**50**

HCAs completed their level 3 diploma





“

I feel supported, I've had so much training. Royal Star & Garter invests in its staff and I think that's a good thing.

Louise, Shift Leader, Solihull



## Non-medical prescribers

We were one of the first care homes in the UK to train non-medical prescribers (NMPs) in a residential care setting.

These healthcare specialists can assess, diagnose and prescribe certain medications within their scope of practice. Now, staff training is expanding to all Homes, with senior nurses currently undertaking the required rigorous training.

Once completed, residents living with various complex health conditions will be able to receive prescribed medication quickly, without involving GPs, therefore reducing their workload. Crucially, prompt treatment lessens the risk of residents' illnesses worsening and a potential admission to hospital.



**32** potential hospital admissions were avoided by using NMPs during the six-month pilot in our Solihull Home



**52** potential GP calls were avoided by using NMPs

## Staff retention

The social care sector faces ongoing challenges in recruitment so it is a key part of our strategy to nurture and develop our staff.

We were awarded the Defence Employer Recognition Gold Award, acknowledging our support for the Armed Forces community. We are only the second social care organisation in the country to have achieved this.

In January, Lead Healthcare Assistant Emrys Owen bid farewell after 41 years working for us, demonstrating the incredible levels of loyalty we attract.

“

I'm grateful for everything Royal Star & Garter has done for me. The opportunities I've had to learn and develop have been exceptional. It's a good place to work.

Emrys, on his time as Lead Healthcare Assistant



# Technology & sustainability

We are investing in technology to improve both our care and environmental sustainability.

**PainChek:** An AI and facial recognition system which helps to support pain assessment. For our residents, and especially those who cannot express themselves, it means that they are given the right levels of pain relief and support, avoiding risks like sedation, falls and dependency.

The number of documented PainChek assessments has significantly increased, reflecting strong staff engagement and demonstrating the tool's effectiveness in improving clinical awareness and responsiveness.



**12.2k**  
PainChek  
assessments were  
completed



**Renewable energy:** We are a founding member of the NCF Environmental Sustainability Network

and have committed to be net carbon zero across all of our operations by 2030. To deliver on this goal, we installed solar panels in our Surbiton and High Wycombe Homes, with work commencing in Solihull in 2025. From this we are aiming to generate at least a quarter of our own power.

We are assessing and monitoring air temperature in our Homes to improve residents' comfort and have installed water-saving devices, including efficient showerheads and toilet cistern bags. We are working hard to reduce our power and water use, improve our levels of recycling and minimise food waste. These are reducing energy costs and our carbon footprint.





“

New technology enhances our work – but it’s the skill and compassion of the staff that bring our care to life.

Kelda, Head of Innovation



**Acoustic Monitoring:** This alert system uses AI to help identify night-time events such as unusual movement or calling for help. It benefits wellbeing, bringing a better night’s sleep for residents and helping to reduce the number of falls they experience. Our care teams are already seeing its benefits.

## Bill’s story

Resident Bill’s life story demonstrates his fascination with both technology and sustainability.

Aged 15, Bill enlisted in the RAF, as an aircraft apprentice, who were “the topline technicians-to-be.”

Through his long career, he led training in Pakistan and Kenya, and served the Middle East and Germany. During the Cold War, Bill worked on nuclear deterrence as part of Operation Grapple in the South Pacific, flying on the strategic nuclear strike V Force which, he said, “was probably the climax of my career.”

After his service, Bill became a teacher and kept livestock, enabling his family to live self-sufficiently. “We didn’t make a lot of money but we lived well.”

Bill now lives in our Solihull Home where his interests in technology and the environment remain just as important to him.



“

I’m passionate about the environment. I’m very concerned about climate change and global warming. No one seems to be doing anything about it, and we’re heading deeper into trouble. I worry it will only get worse.





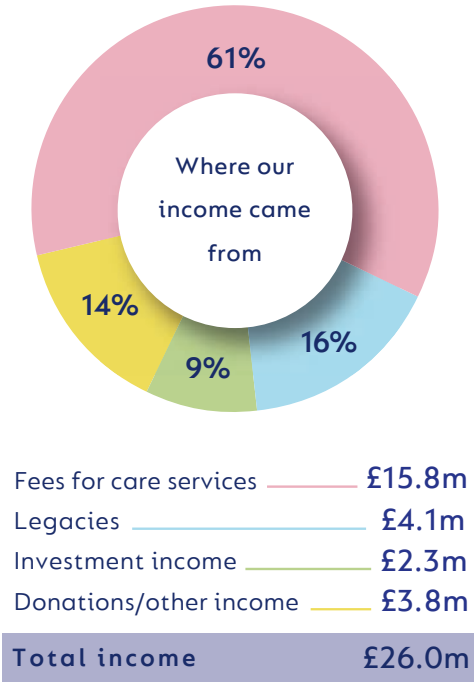
# Your support



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

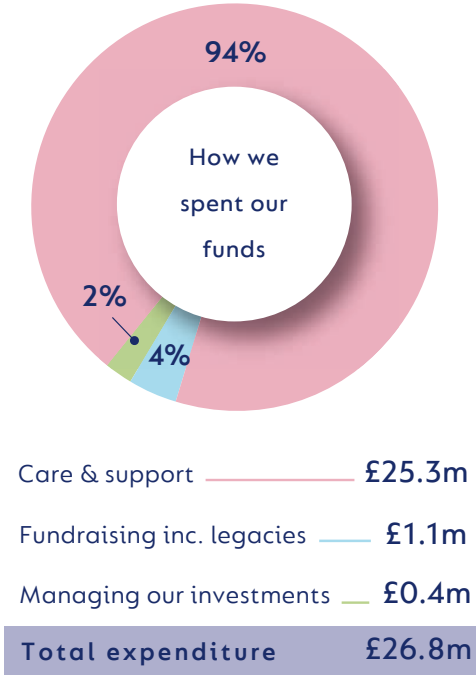
### How we raised our income

During 2024, we raised £26.0m to enable us to provide the highest quality of care for military veterans and their partners.



### How we spent our funds

During 2024, we spent £25.3m on providing care and support to residents - 94p in every £1 we spent. We spent 21p on fundraising for every £1 we raised during the year.



## Our future

Within our current strategy, we set ourselves the target of at least doubling the number of veterans and partners we support by 2025. We are proud that we have already achieved this as a result of the range of new services we have introduced but our ambition does not end there.

Our growing range of services, like Day Care and Lunch Clubs, enables us to better meet the needs of veterans and their partners not yet ready for full-time care. Our Telephone Friendship Service means we can now provide support to those

veterans and partners who are not able to visit one of our Homes. As we face increasing social care challenges, we must respond to the veterans who need support either in other residential care settings or in their own homes.

# Fundraising support



## In 2024, we were proud to deepen the bonds with the communities around us.

From long-standing partners to new supporters, this year has seen great engagement and generosity – through visits to our Homes, volunteers' time and fundraising challenges.

This all helps create an impact on the lives of our residents. Thanks to this support, we've continued to provide welcoming environments across our Homes, enriched our Wellbeing Programme, and made further strides in the quality of our nursing and dementia care.

Support from organisations such as the Army Benevolent Fund, the Armed Forces Covenant Fund Trust and the Royal British Legion has been instrumental in this work. It has been particularly important in helping us reach even more veterans, including those in external care settings, through the ongoing delivery of the Veteran Friendly Framework.

We are incredibly grateful to every individual, group and partner who stood with us this year. Your commitment continues to make a powerful difference to the lives of those we care for.



**£5m** is the amount we need to raise every year to help fund the cost of the care we provide.

## Major contributions

Our thanks to the following for their support during 2024:

Ansell Sales & Distribution Ltd

Armed Forces Covenant Fund Trust

Army Benevolent Fund

Audrey Earle Charitable Trust

Compton Housing Association Limited

Miss Patricia Ann Herbert's Charitable Trust

Queen Mary's Roehampton Trust

Scott (Eredine) Charitable Trust

The Birmingham Tattoo Community Support Fund

The Ian Fleming Charitable Trust

The Peacock Charitable Trust

The Royal British Legion

The Veterans' Foundation

We have designated significant funds to develop new services, including:

- providing support in veterans' own homes – our outreach service; and
- creating a bespoke community and Home for younger veterans.

Following our recent merger, we will fully integrate with Care for Veterans within two years. Our partnership with the Royal British Legion and the Veterans Covenant

Healthcare Alliance continues as we reach more ex-Service personnel in residential care through the Veteran Friendly Framework.

We recognise and champion greater collaboration in our sector so that together we can deliver better outcomes for the Armed Forces community.

# Consolidated accounts

## CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2024

|  | <i>Unrestricted<br/>Funds</i> | <i>Restricted<br/>Funds</i> | <i>Permanent<br/>Endowment</i> | <i>Total<br/>Funds<br/>2024</i> | <i>Total<br/>Funds<br/>2023</i> |
|--|-------------------------------|-----------------------------|--------------------------------|---------------------------------|---------------------------------|
|  | <i>£000</i>                   | <i>£000</i>                 | <i>£000</i>                    | <i>£000</i>                     | <i>£000</i>                     |
| <b>Income and endowments from:</b>                     |                               |                             |                                |                                 |                                 |
| Charitable activities                                  | 15,832                        | -                           | -                              | 15,832                          | 14,739                          |
| Donations and gifts                                    | 661                           | 265                         | -                              | 926                             | 985                             |
| Legacies   | 4,106                         | -                           | -                              | 4,106                           | 5,510                           |
| Investments  | 2,339                         | -                           | 2                              | 2,341                           | 2,343                           |
| Other trading activities                               | 30                            | -                           | -                              | 30                              | 47                              |
| Other income   | 2,764                         | -                           | -                              | 2,764                           | 71                              |
| <b>TOTAL</b>   | <b>25,732</b>                 | <b>265</b>                  | <b>2</b>                       | <b>25,999</b>                   | <b>23,695</b>                   |
| <b>Expenditure on:</b>                                 |                               |                             |                                |                                 |                                 |
| Charitable activities                                  | 24,687                        | 566                         | 2                              | 25,255                          | 26,764                          |
| Raising funds  | 1,584                         | -                           | -                              | 1,584                           | 1,467                           |
| Loss on sale of Fixed assets                           | -                             | -                           | -                              | -                               | 2                               |
| <b>TOTAL</b>   | <b>26,271</b>                 | <b>566</b>                  | <b>2</b>                       | <b>26,839</b>                   | <b>28,233</b>                   |
| <b>NET (DEFICIT) BEFORE INVESTMENT<br/>GAIN/(LOSS)</b> | <b>(539)</b>                  | <b>(301)</b>                | <b>-</b>                       | <b>(840)</b>                    | <b>(4,538)</b>                  |
| Net gain/(loss) on investments                         | 6,335                         | -                           | 5                              | 6,340                           | 3,461                           |
| <b>NET (DEFICIT)</b>                                   | <b>5,796</b>                  | <b>(301)</b>                | <b>5</b>                       | <b>5,500</b>                    | <b>(1,077)</b>                  |
| <b>OTHER RECOGNISED LOSSES</b>                         |                               |                             |                                |                                 |                                 |
| Actuarial loss on defined benefit pension scheme       | (322)                         | -                           | -                              | (322)                           | (270)                           |
| <b>NET MOVEMENT IN FUNDS</b>                           | <b>5,474</b>                  | <b>(301)</b>                | <b>5</b>                       | <b>5,178</b>                    | <b>(1,347)</b>                  |
| Total funds brought forward                            | 145,641                       | 613                         | 62                             | 146,316                         | 147,663                         |
| <b>TOTAL FUNDS CARRIED FORWARD</b>                     | <b>151,115</b>                | <b>312</b>                  | <b>67</b>                      | <b>151,494</b>                  | <b>146,316</b>                  |

For the full financial review, including a breakdown of our assets and reserves, please refer to the Annual Report & Accounts 2024, 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 2024

|  | <i>Group</i>   |                | <i>Charity</i> |                |
|--|----------------|----------------|----------------|----------------|
|  | <i>2024</i>    | <i>2023</i>    | <i>2024</i>    | <i>2023</i>    |
|  | <i>£000</i>    | <i>£000</i>    | <i>£000</i>    | <i>£000</i>    |
| <b>FIXED ASSETS</b>                            |                |                |                |                |
| Tangible fixed assets                          | 48,372         | 49,612         | 48,372         | 49,612         |
| Investments                                    | 99,106         | 92,920         | 99,106         | 92,920         |
|  | <b>147,478</b> | <b>142,532</b> | <b>147,478</b> | <b>142,532</b> |
| <b>CURRENT ASSETS</b>                          |                |                |                |                |
| Stocks   | 5              | 2              | 5              | 2              |
| Debtors: amounts receivable within one year    | 463            | 659            | 464            | 684            |
| Cash at bank and in hand                       | 5,727          | 5,256          | 5,727          | 5,232          |
|  | <b>6,195</b>   | <b>5,917</b>   | <b>6,196</b>   | <b>5,918</b>   |
| <b>LIABILITIES</b>                             |                |                |                |                |
| Creditors: amounts falling due within one year | (2,128)        | (2,133)        | (2,129)        | (2,134)        |
|  | <b>4,072</b>   | <b>3,784</b>   | <b>4,067</b>   | <b>3,784</b>   |
| <b>NET CURRENT ASSETS</b>                      | <b>151,545</b> | <b>146,316</b> | <b>151,545</b> | <b>146,316</b> |
| <b>NET ASSETS EXCLUDING PENSION LIABILITY</b>  |                |                |                |                |
| Defined benefit pension scheme liability       | (51)           | -              | (51)           | -              |
| <b>TOTAL NET ASSETS</b>                        | <b>151,494</b> | <b>146,316</b> | <b>151,494</b> | <b>146,316</b> |
| <b>THE FUNDS OF THE CHARITY:</b>               |                |                |                |                |
| <b>Unrestricted funds:</b>                     |                |                |                |                |
| General fund                                   | 17,648         | 17,400         | 17,648         | 17,400         |
| Fixed asset funds                              | 48,372         | 49,612         | 48,372         | 49,612         |
| Designated funds                               | 85,095         | 78,629         | 85,095         | 78,629         |
| <b>Total unrestricted funds</b>                | <b>151,115</b> | <b>145,641</b> | <b>151,115</b> | <b>145,641</b> |
| <b>Permanent endowment fund</b>                | <b>67</b>      | <b>62</b>      | <b>67</b>      | <b>62</b>      |
| <b>Restricted funds</b>                        | <b>312</b>     | <b>613</b>     | <b>312</b>     | <b>613</b>     |
| <b>TOTAL CHARITY FUNDS</b>                     | <b>151,494</b> | <b>146,316</b> | <b>151,494</b> | <b>146,316</b> |

The charity has taken advantage of the exemption in section 408 of the Companies Act 2006 from disclosing its individual Statement of Financial Activities. The surplus for the charity for the year was £5,178k (2023: deficit of £1,347k).

Approved and authorised for issue by the Governors on 1 July 2025 and signed on their behalf by

**Tim Tyler**  
Chair



#### **Patron**

HRH The Princess Royal

#### **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

#### **Registered office**

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Hampton  
Middlesex  
TW12 2NP  
020 8481 7676  
info@starandgarter.org

#### **Solihull Home**

0121 711 6330  
solihull.enquiries@starandgarter.org

#### **Surbiton Home**

020 8339 5100  
surbiton.enquiries@starandgarter.org

#### **High Wycombe Home**

01494 927 555  
hw.enquiries@starandgarter.org

#### **Care for Veterans Worthing Home**

01903 213458  
info@careforveterans.org.uk

#### **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://starandgarter.org)



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