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Major General Jeremy Rowan OBE QHS L/RAMC – to March 2016
Group Captain Phil Spragg QHN MA MSc PMRAFNS – to March 2016

Appointee of The British Red Cross Society
Professor Suzanna Rose JP DL PhD MA RN

1 Member of Finance Committee as at 31 December 2015
2 Member of Property Committee as at 31 December 2015
3 Member of Strategy Group as at 31 December 2015
4 Member of Remuneration Committee as at 31 December 2015
5 Member of Investment Group as at 31 December 2015

Executive
Michael Barter CBE
Chief Executive – to January 2016

Andy Cole OBE MA MBA
Chief Executive – from January 2016

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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Caring for the nation’s military family since 1916

Contents

Chairman’s Message 1
Chief Executive’s Message 2
Legacy of Care 3
Fundraising 4
Our Care 5
Resident, Ernie Prior 7
Relative, Rachel Christophers 8
Volunteer, Frank Hughes 9
Physiotherapist, Jo Whitehead 10
Your Support 11
Investing in the Future 12

“...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.”

Resident, Derek Banham

Front Cover:

Derek Banham entered the Royal Navy in 1943, aged 18. He later joined HMS Loch Craggie, and took part in the Battle of the Atlantic. On Churchill's orders, his ship found and sank a German U-boat responsible for the torpedoing of seven Allied ships. The memories of this are still with him: “I still find it difficult to talk about my experiences at sea.” Today, Derek needs specialist nursing and therapeutic care which allow him to retain his mobility and independence.
Chairman’s Message

This is my first report as Chairman of the Governing Body of The Royal Star & Garter Homes. It is an honour and privilege to take on this duty, and one which I approach understanding the history of care that the Charity has provided for 100 years.

On 14 January 1916, the Charity’s old Richmond Home opened its doors to care for injured young Servicemen returning from the battlefields of the First World War. The average age of the men was 22, whereas today we care for veterans of the Second World War and beyond, providing specialist care to disabled veterans and their partners who can no longer manage at home.

The Centenary is an important milestone in the Charity’s history and enables us to reflect on the commitment of so many people who have worked for and supported the Charity over the past century, as well as everyone who has lived at The Royal Star & Garter Homes. There have been many celebrations in the Homes and our President, HRH Princess Alexandra, visited the Charity in January to mark the Centenary with residents and staff.

We think of our staff as an extension of The Royal Star & Garter Homes’ family, generating the sense of a home that is so important to us all. Everyone plays a part in this, whatever their role, and I thank all of our dedicated staff and volunteers who use their skills, time and passion to provide exceptional levels of care to the people who choose to live with us.

We have completed the sale of the Richmond Home and have started building the High Wycombe Home. The legacy of our supporters from the early years of the Charity is now invested in our Homes in Solihull and Surbiton and in our future buildings. It remains a financial challenge to sustain the funding required to meet our care standards. We do not receive direct government funding – so we are grateful for the continuing support of our generous donors.

I thank Vice Admiral Sir John Dunt, my predecessor, and Mike Barter, who recently retired as Chief Executive, for their foresight and commitment which have provided an excellence in care in our new Homes and enable us to look forward with confidence. I welcome our new Chief Executive, Andy Cole, and together with all of our team, I can assure you that we will sustain and develop The Royal Star & Garter Homes’ special brand of care.

Major General Tim Tyler CB
Chairman
Chief Executive’s Message

I am honoured to have joined this wonderful Charity and am extremely grateful to have found an inspiring team of staff and volunteers and such a well-run organisation. I wish to pay tribute to my predecessor, Mike Barter, for everything he has achieved for our residents.

The Royal Star & Garter Homes has a long and proud history of supporting disabled veterans and it is timely in our Centenary year that we look back with pride on everything that the Charity has achieved for consecutive generations. However, we are firmly focused on the impact we make now and what we will need to achieve in an exciting and challenging future ahead.

For today’s military veterans and their families there are new challenges to face, and the Charity must adapt to meet these. Our ethos is fundamentally about creating a home for the people we care for, providing innovative nursing, dementia and therapeutic care for those with complex needs. Our Solihull Home’s two recent awards at the National Dementia Care Awards are indicative of the high quality we deliver. We also recognise our responsibility to champion best practice in the care of veterans more widely and are working with other charities and providers to share our learning. This year we will also be participating in a number of academic research studies and trials, which will ensure we remain at the forefront of contemporary care.

By 2020, it is estimated that around 115,000 veterans and 100,000 of their dependents will require residential and nursing care, and that 40,000 veterans requiring nursing care will be living with dementia. By the end of next year we will offer state-of-the-art care to 74 more veterans with the construction of our third Home in High Wycombe, Buckinghamshire. The new Home will be pioneering in both design and operation and, by drawing on the success of our existing Homes, we will nurture a single model of care across all three Homes. A fourth Home will follow in due course.

I want to add my thanks to the residents, volunteers, families, supporters, Governors and staff who make the Charity what it is, and who have made me feel extremely welcome. This selfless and generous support ensures we will continue delivering outstanding care to the military family for the next hundred years.

Andy Cole OBE
Chief Executive
Legacy of Care

For 100 years, the Charity has adapted and evolved in order to meet the changing care needs of many generations of military personnel.

First World War

In the dark days of the First World War, British military hospitals were unable to cope with the influx of severely injured young Servicemen returning from the battlefields. The public responded by raising funds to create a lasting legacy of care for those men which continues today. On 14 January 1916, The Star & Garter Home opened its doors to admit the first ten residents.

Second World War

During the Second World War, the Home became a haven for a new generation of injured soldiers, sailors and airmen facing a life of disability. In addition to nursing and therapeutic care, the Charity offered training in skills such as crafts and finance to promote independence. This ethos continues in the care provided today.

Pioneering Care

Dr Ludwig Guttmann was the founder of Stoke Mandeville Hospital and a consultant at The Royal Star & Garter Homes for over 30 years. He believed that sports which could be played from a wheelchair contributed profoundly to the physical recovery and mental well-being of his patients. In 1948, the Stoke Mandeville Games was launched with an archery competition between Stoke Mandeville and the Star & Garter Archery Team. This was the first recorded competition between disabled athletes and was the forerunner to the Paralympic Games.

Today – and Tomorrow

In 1916, the average age of the residents was 22. Today the average age is 88 and residents now need 24-hour nursing, respite and specialist dementia care. Legacy gifts, trust grants and other voluntary income have enabled the Charity to look after thousands of disabled ex-Servicemen and women for a century. The Charity is now implementing the latest phase of its New Homes Strategy with the construction of the High Wycombe Home. The ability to expand the Charity’s reach, enabling more veterans to be cared for closer to their families in state-of-the-art Homes, is only possible thanks to the generosity of its supporters.
Fundraising

The Charity received fees from residents and other funding organisations (principally local authorities and the NHS) totalling £5.2m during 2015. The cost of providing the Charity’s care to residents amounted to £11.0m during 2015. This means that the Charity provided an effective grant from its own resources to finance the cost of resident care totalling £5.8m during 2015.

Legacies

Legacies are a vital part of the Charity’s income. Last year legacies accounted for £10.6m of our fundraising income. In recent years, this legacy income has helped us to finance day-to-day care for residents, and enabled us to finance the Charity’s ambitious New Homes Strategy. To address the increasing demand for residential dementia care, each new Home incorporates a specially designed dementia community. The Homes retain strong military connections and offer an exceptional standard of care.

Charitable Trusts and Foundations

Gifts from charitable trusts and foundations accounted for £0.6m of our income last year and are vital to ensure the Charity can offer residents the highest level of nursing care and a stimulating programme of therapies and activities. Recent gifts have also enabled the Charity to build a specially designed Activities area for our Solihull Home and to purchase specialist healthcare equipment, reminiscence items for people living with dementia, and gardening items. This generous support enables us to add a special sparkle to the lives of our ex-Service residents.

Community Fundraising

Our dedicated Community Fundraising Team is active in the communities around the Homes, building relationships by giving talks and presentations to local companies, schools and groups who are kind enough to support the Charity’s work. We are particularly grateful for the significant support from the Birmingham International Tattoo and the Dallas Burston Polo Club, and would like to extend the network of organisations which support our work in each of the communities where we have a Home.

Donations from Individuals

Support from individuals accounted for £1.4m of our income in 2015. We are grateful to everyone who responds to our appeals. Amongst the many fundraising endeavours, Rob Killingsworth, an Army veteran, ran the London Virgin Marathon to raise funds for the Charity. He commented: “Raising money for this Charity is important to me – it’s a good cause. I’ve served and I know the sacrifices these men and women have made. Now it’s their turn to be taken care of and they deserve the best.”

Of every £1 donated, 86p goes towards the care and support of our disabled veterans. By 2020, it is estimated that around 115,000 veterans and 100,000 of their dependents will require residential and nursing care and that 40,000 veterans requiring nursing care will be living with dementia.
Our Care

Exceptional care is holistic care. In our Homes, each individual’s physical, emotional, psychological and social needs are met with kindness, respect and friendship. Here, we see how that holistic care applies to resident Bugs Bendell.

Meet Bugs

Anthony ‘Bugs’ Bendell, who ranked amongst the RAF’s most talented fighter pilots of his generation, lives at the Surbiton Home. Bugs has multiple sclerosis and requires a wide range of specialist care to support him.

Nursing Care

Bugs’ care plan is agreed with Bugs and his wife, Jules. He uses a specialist bed and wheelchair cushion which can be positioned to support his posture. The ceiling hoist system in Bugs’ room allows him to participate in his care and also minimises the number of times he has to be moved, which can be painful. Staff respect Bugs’ wishes in the detail of his care. Lead Nurse Mariana and Nurse Jude care for Bugs. Mariana commented: “Bugs’ condition means that he requires a good deal of care, which is provided taking into consideration his physical needs and his well-being. He’s courageous and challenges himself to maintain his independence as far as possible. Jules is a wonderful advocate.”

Physiotherapy

Bugs attends physiotherapy regularly and uses the tilt table twice a week. The tilt table allows residents to spend time in a supported standing position, assisting in maintaining a range of movements and allowing weight-bearing for bone health and aiding the gastric and cardiovascular systems. It also helps residents psychologically to be upright and at eye level with others.

Activities

Bugs enjoys attending quizzes and concerts provided by the Activities Team. Activities Manager Raquel provides a wide variety of over 50 activities a week to appeal to everyone. The Team understands the importance of military connections to our residents and arranges visits to give residents the opportunity to share their military history. Raquel commented: “It’s fantastic that Bugs is keen to meet school children to tell them stories of his life in the RAF.”

Meal Times

Staff recognise that mealtimes should be pleasurable and sociable for Bugs, so they ensure that his meals meet his tastes as well as nutritional needs. This involves collaboration between the Dietician, Speech & Language Therapist and catering, care and nursing staff. A recent special birthday party featured Bugs’ favourite curry.

We approach the care of every resident in this detail, considering each individual’s needs and well-being.

“The care at The Royal Star & Garter Homes is exceptional. Care staff work with residents to ensure that their needs are understood and met. We are very well looked after and shown a great deal of respect for our time in the Armed Forces.”

Bugs Bendell
The Monday Charitable Trust

Since 2014 The Monday Trust has generously supported us with unrestricted grants enabling the Charity to allocate resources where they would be most beneficial. This includes provision of our specialist care, equipment and benevolent support for Bugs and all of our residents.
Ernie Prior served in the Army in the Second World War. Now 94, he lives at the Surbiton Home where he loves joining in the activities and musical events or simply having a good old chat.

Ernie served in the Leeds Tank Regiment, in North Africa and Italy. When the War was over, he returned to Monte Cassino to pay his respects to the fallen. He describes that experience: “We went into the cemetery and the very first grave was one of our soldiers. It broke me up. It really gets you. You’re still there.”

When the War ended, Ernie was sent to a demob camp near Naples, where he started entertaining. He continued on the stage in his civilian life and now, at the Home, staff recognise that music is important to him and encourage him to participate in musical activities. He even sang a solo at a party recently.

Ernie has physiotherapy most days because, with multiple medical conditions, he finds it extremely challenging to walk. The Physiotherapy Team admire his courage and determination and support him in remaining as mobile as possible to maintain his independence. He either does a short walk near his room, or cycles on a movement trainer in the therapy room, to support his mobility and lower limb strength. He has a great relationship with Lead Physiotherapist Jo, who teases him that he’s such a keen cyclist that his bike should be connected to the generator to provide free power!

“I am very proud to be in the Home, one of the best in the UK. We have loads of entertainment and we are all very well looked after. I’m lucky to witness the 100-year celebrations.”

Ernie Prior

With thanks to...

The D’Oyly Carte Charitable Trust for providing a grant towards musical activities in both Homes in 2015.
Relative, Rachel Christophers

Rachel Christophers is a respected friend of the Solihull Home, where her husband, Theo, an Army veteran, lives with dementia.

Rachel and her family have embraced the Charity’s approach to person-centred dementia care and make every effort to support Theo in his journey. Rachel is always looking for coping strategies for each new stage of the journey. So, when Theo became reluctant to shave, Rachel rescued him by deciding he would look very handsome with a beard, which Theo is delighted with.

The Solihull Care Team runs the ‘Reach Out Café’ for relatives of residents living with dementia, as a way of sharing emotions, advice and stories. Rachel was instrumental in setting up the group and supports the Team by validating discussions and swapping ideas on new initiatives. Her openness has given others the courage to share their stories and inspired them to think of innovations that may help their loved ones. Rachel does all of this with a smile, even though her journey, at times, is hard. She has a positive impact on Theo and the other residents living with dementia. She’s an inspiration to the Care Team and all of the relatives she meets.

With thanks to...

The Aged Veterans’ Fund funded by the Chancellor using LIBOR funds, for a grant covering the costs of specialist dementia training for the Care Team.

Award Winners

At the 6th National Dementia Care Awards, Rachel Christophers won Best Resident / Relative Contribution Award and the Solihull Home’s Dementia Care Team won Best Dementia Team Award. What a team!

“Theo receives amazing care at the Home. I don’t know another place like this. The Care Team are exceptional: they bring life-giving and positive energy all the time, enabling residents to play their own part in this wonderful and vibrant community.”

Rachel Christophers
Volunteer, Frank Hughes

Frank Hughes has been a volunteer at the Solihull Home for five years. In April, he received his bronze Volunteer Award to thank him for his efforts.

Having retired from the aerospace industry, Frank was looking for a challenge to keep him busy. As his grandfather fought and was injured in the First World War and his father served in the Seaforth Highlanders in the Second World War, Frank felt that volunteering to help veterans was a great way to give something back.

Frank gladly turns his hand to any activity, from arts and crafts to quizzes, and enjoys assisting with the many outings on offer. His favourite part of the role is the befriending aspect: he enjoys taking time to chat to residents and find out more about their remarkable lives. He has made several special friendships in this way.

Frank is enthusiastic about the new initiatives which staff and volunteers devise to encourage the residents to continue enjoying their hobbies and interests. He said: “The veterans have led interesting lives and the Homes try to prolong those interests. I get satisfaction from supporting that.”

The Impact of Benevolent Services

Our benevolent services (physiotherapy, speech & language therapy, activities, events and outings) are an integral part of the The Royal Star & Garter Homes’ approach to caring for the residents who choose to live with us. These services have a marked impact on residents’ quality of life, by increasing mobility and activity levels, building confidence and a sense of community, as well as nurturing independence and companionship. Without our benevolent services, the Charity would not be able to fulfil its mission in enabling residents to live full and active lives.

In 2015:

- We raised £405,000 towards the total costs of our extensive benevolent services.
- Residents took part in 1,900 social events
- Residents accessed 870 speech & language therapy sessions
- Residents accessed 9,500 physiotherapy sessions

“The care at the Home is excellent, with a high ratio of staff to residents. The staff have a real rapport with the veterans which is lovely to see.”

Frank Hughes
Physiotherapist, Jo Whitehead

Jo Whitehead is the Lead Physiotherapist at our Surbiton Home. Her knowledge and reassuring smile coax the residents into really working at her exercises.

Jo loves her job and the residents she helps. She finds the many success stories inspiring. One resident, Charles, was unable to stand or walk. At the time Jo was not sure if it would be possible for him to walk again but, with her enthusiasm and his determination, he was able to walk the length of the hallway with a four-wheeled walker. In Jo’s words, “We were chuffed to bits and so was he!”

Recently, Jo collaborated with the Speech & Language Therapist and with the help of a volunteer who’s good at carpentry, they devised and constructed a bespoke platform for Charles’s plate which enabled him to eat his meals independently. Jo was delighted: “I feel proud to work for an organisation that could make that happen, in other jobs I’ve had that would be too unconventional and too difficult to achieve.”

As the majority of the residents require the use of a wheelchair, an important aspect of Jo’s role involves liaising with Wheelchair Services to ensure each resident has the chair best adapted for their needs and comfort.

Recent successes have enabled one resident to get to the concerts he so loves and another to be able to push his wife, also a resident, in her chair more easily.

Jo runs the Physiotherapy Department with knowledge, passion and humour. Her Team offer group exercise sessions and bowling matches to encourage residents to socialise and enjoy exercising together. She also really enjoys having a dance with the residents and manages to incorporate a few physio stretches as they boogie away!

With thanks to...

- The Gosling Foundation and the Excalibur Unit / Supporting our Heroes, which enable the Charity to offer residents over 9,500 physiotherapy sessions per year.
- The Excalibur Unit / Supporting our Heroes and the David & Claudia Harding Foundation for helping to fund our annual speech & language therapy.

“This is the best job I have ever had. I enjoy working with people over a long period of time because you really get to know them, what makes them tick and how to adapt physio sessions specifically to individuals.”

Jo Whitehead
Your Support

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 2015, we raised £20.9 million to invest in providing the highest quality of care for military veterans.

<table>
<thead>
<tr>
<th>Where our income came from in 2015:</th>
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</thead>
<tbody>
<tr>
<td>Legacies</td>
</tr>
<tr>
<td>Fees for services</td>
</tr>
<tr>
<td>Sale of property</td>
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<tr>
<td>Donations &amp; events</td>
</tr>
<tr>
<td>Investment</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
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</tbody>
</table>

How we spent the money

During 2015, we spent £11.0 million on providing care and support to residents. This represents some 86p in every £1 we spent. Like all charities, we have to spend money in order to raise valuable funds and ensure we are well run. We spent just 13.5p on fundraising for every £1 we raised during the year.

Summary of our expenditure in 2015:

- **Care & support**: 86.0%
- **Fundraising & events**: 13.3%
- **Investment management**: 0.7%
- **Total Expenditure**: £12.8m

Major Contributions in 2015

We are very grateful to the many individuals and organisations who have supported the Charity in the century since our foundation. The generous gifts we receive are critical as they enable us to provide outstanding care for our residents.

We would particularly like to thank the following for their generous support during 2015:

- **ABF The Soldiers’ Charity**
- **Aged Veterans’ Fund funded by the Chancellor using LIBOR funds**
- **Aldershot Church of England Services Trust**
- **Beatrice Laing Trust**
- **Compton Housing Association**
- **David & Claudia Harding Foundation**
- **Donald Forrester Trust**
- **D’Oyly Carte Charitable Trust**
- **Dr & Mrs Tim Watts**
- **Excalibur Unit/Supporting Our Heroes**
- **Heritage Lottery Fund**
- **MBH Fund**
- **Monday Charitable Trust**
- **Mr Nigel Stevenson**
- **Queen Mary’s Roehampton Trust**
- **Royal Air Force Benevolent Fund**
- **Royal Navy & Royal Marines Charity**
- **Salamanca Group Trust (Jersey) Ltd**
- **Scott (Eredine) Charitable Trust**
- **The Albert Hunt Trust**
- **The Anglin Family**
- **The Cadogan Charity**
- **The Gosling Foundation**
- **The H & M Charitable Trust**
- **The Jordan Charitable Foundation**
- **The Peacock Charitable Trust**

This financial summary is taken from the audited accounts for the year ended 31 December 2015. For a copy of the Annual Report & Accounts please email general.enquiries@starandgarter.org, see our website (www.starandgarter.org) or telephone 020 8481 7676.
Investing in the Future

We started building our new High Wycombe Home in March 2016. When this is completed, we will have invested £59m in three new purpose-built Homes – in Solihull, Surbiton and High Wycombe.

Investing in New Homes

Our new Homes will enable us to provide the highest quality care for 197 residents in state-of-the-art facilities, including 71 residents with dementia. Once the High Wycombe Home is operational, we will review our strategy in the light of our experience of running three Homes. This will include an assessment of whether the Charity should construct a fourth new Home. We have set aside funds totalling £25m for this purpose, which represents the estimated current cost of purchasing the land, designing and building a new Home.

Home Replacement Fund

We recognise that our new Homes will not last forever. We will need to invest money in the fabric of the buildings and on furniture and equipment to ensure we can continue to provide the highest quality of care to our residents as their needs change and as our approach to care evolves. We have set aside some funds in a Home Replacement Fund which we will build gradually to enable us to finance the replacement of our existing Homes when they reach the end of their useful lives.

Care Support Fund

The level of care which our residents require to meet their needs means that our costs are higher than the fees we are able to charge. The Charity provides a significant subsidy towards the cost of the care we provide for all our residents. Throughout our history, the Charity has relied on generous donations from supporters to enable us to provide this subsidy. We have a commitment to provide outstanding care to the military family for as long as there is a need for it. As income from fundraising is unpredictable, we have a Care Support Fund which we can draw upon when necessary so that we can continue to provide outstanding care for the foreseeable future.

Solihull Extension

Work is almost complete on building an extension to the Solihull Home which will be used as a new Activities area. With direct access to the Home’s gardens, the Activities area will accommodate over 40 activities a week. This busy schedule ensures that there is something to interest everyone and has a marked impact on residents’ well-being, mobility and activity levels, and sense of community.

With thanks to...

- ABF The Soldiers’ Charity, The Michael Marsh Charitable Trust and a legacy from Barbara Maud Philpott for grants towards the cost of our Solihull extension.
- Land Securities Group plc and The Constance Travis Charitable Trust who have supported the cost of fitting out some of the High Wycombe Home’s rooms.