



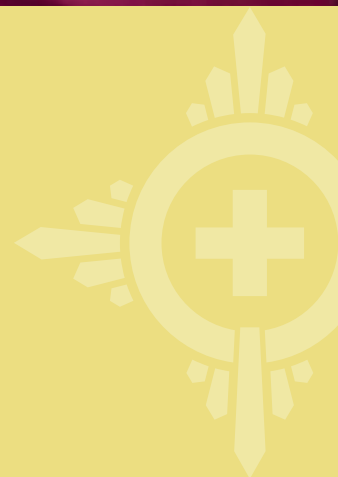
Royal Star & Garter

Care with courage



Annual Review

2020



Welcome



**Royal Star
& Garter**

Care with courage

Every day we focus on providing outstanding, compassionate and loving care to those who have had the courage to serve their country. 2020 has been a year like no other: never before has our core value of care with courage been so tested.



The impact of the pandemic on our residents, their families, our staff and volunteers has been enormous, but together we have overcome personal and logistical challenges to keep everyone as safe as possible.

We are extremely proud of the way in which staff stepped up and adapted our systems quickly. We secured over 2.5 million units of personal protective equipment, ensured rigorous Covid testing was in place for all staff and residents, and covered 160,000 miles transporting staff using our own vehicles to minimise the risk of infection. We spent over £1.2m on Covid-related costs, including keeping families connected through technology and then by building secure visiting rooms and spaces.

We particularly want to thank our residents and their families who have borne such long periods of separation with good humour and patience. We have been so grateful for the kind words, messages and donations that have been received at our Homes from the local community. We would also like to acknowledge our deep gratitude to the many funders who have so generously supported our work. It goes to show what a special place Royal Star & Garter holds in people's hearts.



Despite everything, 2020 also marked many achievements, including the Royal opening of our High Wycombe Home and a rare Outstanding rating in all five categories from the Care Quality Commission for our Solihull Home. Our strategy sets out a bold vision: to push further the boundaries of the quality of our services, while at least doubling the number of veterans we help. Covid-19 has delayed our future plans, but not stopped them.

Thank you for your support,

Major General Tim Tyler CB
Chair, Governing Body

Best wishes,

Andy Cole OBE
Chief Executive

About us

We provide loving, compassionate care to veterans and their partners living with disability or dementia.

Residents, relatives & staff



“

I know that Mum is somewhere safe and looked after by people that really care about her. I've not met anyone here who has not impressed me with their dedication to the job.

Graham, Bet's son

“

It's brilliant here, it's a home from home for me. The care they provide is amazing. It's loving and I feel safe here.

Brian, Army veteran



“

I'm proud of who we take care of, and I'm proud to be part of Royal Star & Garter. We are well supported, and it's a beautiful place to work.

Carmel, Solihull Lead Housekeeper



“

We have this military connection between us. It's nice to be in a Home with people that we have so much in common with.

Jim, Royal Navy veteran

“

I enjoy working for Royal Star & Garter and being part of this amazing family. I always cherish and value the inspiring stories I hear from people who fought for this country.

Ade, Surbiton Lead Health Care Assistant



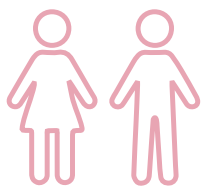
Our impact



2020

198

residents
supported



106

women

92

men



1/3 of dedicated
military dementia care
beds in England



2.5

million units of PPE
used in 9 months



48,688

days of
residential care

33

Royal Navy &
Royal Marines
veterans



99

Army
veterans



66

RAF
veterans

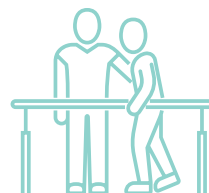
160,000 miles

transporting
staff to keep
teams safe



9,067 sessions

of physiotherapy and speech &
language therapy provided



“

We provide meaningful care and treat the residents with such respect. I consider myself very lucky to work somewhere where I can make a real difference, and for an organisation which has values I believe in.

Beccy, Dementia Care Manager



The challenge of Covid-19

The pandemic has thrown up particular challenges which we have met head on to ensure the very best care at all times.

In 2020, we spent over £1.2m keeping both residents and staff safe and helping to minimise the impact of the virus on our Homes. This included:

- Spending £400k on Personal Protective Equipment (PPE) and implementing enhanced cleaning programmes
- Protecting residents when there were high local infection rates by effectively managing staff to cover absences and supporting three periods of 'living-in' at our Homes
- Ensuring nearly 225 staff received specialist training to better understand our infection control measures
- Bringing families safely back together at the first possible moment by building unique Covid-secure visiting rooms
- Delivering a programme of individualised activities for all residents to combat isolation and anxiety when external visits were restricted

Dining

We asked our residents what impact mealtimes have on their well-being:

- 97% of residents really valued the friendly, sociable atmosphere at mealtimes
- 95% of residents said the food matched their choices, enabling independence at mealtimes, an important part of person-centred care



Chef Rida made a gooseberry pie to Wyn's treasured recipe. Wyn said, "It was lovely. It was Mum's special pastry recipe."

Our achievements

The following actions have had a positive impact on our residents:



- Becoming one of the top 0.3% of Care Quality Commission inspected nursing homes after it rated our Solihull Home 'Outstanding' in all five of its key categories
- Investing heavily in IT equipment to support video-calling with loved ones
- Developing a website exclusively for relatives' use to gain insight into residents' daily lives through photos and stories
- Supporting three staff to qualify as Non-medical Prescribers, who prescribe medicines as required to support residents' needs and lessen the demand on GPs
- Implementing a regular Covid testing regime for both staff and residents well before other care providers

Adapting life in our Homes



Staff have innovated, adapted and made personal sacrifices to ensure the health and well-being of our residents during the pandemic.

Early interventions

Recognising the threat from Covid-19, we closed our doors to visitors ahead of government advice.

In the first two months of the pandemic, we spent £100,000 on PPE and new technology, supported by a grant from the Lest We Forget Association, to buy IT equipment for staff and audio units to support outdoor visits.

We also invested in technology so that residents could have visual contact with loved ones through video calls. This had a hugely positive impact on well-being, as Kirsty, Dementia Care Lead, explained: “Residents light up when they see their family members on screen.”

Staff volunteered to drive their colleagues to and from work in minibuses to avoid the risk of infection via public transport. They also lived on-site for up to two weeks at a time, sacrificing seeing their own families, to reduce the risk to residents when local infection rates were high.

“

The Home has done everything it can to keep relatives connected to residents. They really make us feel we're part of the family.

Kay, daughter of Army veteran Bill



Visiting

We enabled visits to take place as soon as government guidelines permitted.

In the summer, we arranged socially distanced outdoor visits and drive-bys, and then opened bespoke Covid-secure visiting rooms in November. These state-of-the-art rooms were supported by a £100k grant from The Scheinberg Relief Fund and additional funding from The Veterans' Foundation.



91%



Staff vaccinations started in December 2020. At 23 June 2021, 91% have received at least one vaccination



Family Connections

Keeping residents and relatives connected is key to well-being.

To support this, we developed a website called Family Connections for relatives to use, providing them with an insight into the daily life of their loved one. Family Connections has been supported by the Armed Forces Covenant Fund Trust through their Removing Barriers to Family Life programme.

Activities & physiotherapy

Staff have come up with creative ways to keep residents active.

When residents kept to their rooms, entertainers performed for them in the gardens and staff visited for impromptu music sessions. Teams held multi-floor bingo, virtual choirs, static-bike tours of GB, a book club for residents living with dementia, 'seaside days' in the Homes and lots more activities to keep residents mentally and physically engaged. The Solihull Home even 'sailed' around the world on a month-long virtual cruise!

Physiotherapy boosts strength, independence and well-being. Through the lockdowns, using our dedicated physiotherapy studios meant residents continued to enjoy exercise in safety.

A relative's perspective



Judi looked to our day care when she found herself struggling to care for her husband, Alan, who lives with

dementia. She said: "Alan loved the days there and I had time to myself... having those few hours was amazing."

When we were forced to pause day care during the pandemic, Judi said: "I was struggling to care for Alan on my own. I was heading for a nervous breakdown. My sons could see I couldn't cope."

Alan was offered a permanent place at our High Wycombe Home but Judi was worried about their separation: "Even though I knew it was the right thing for both of us, it was very raw for me. So the night before he went I wrote a letter and put it in his suitcase. It was for the staff. I wrote that Alan was the love of my life, and please look after him. And they have. The staff are angels. He's been looked after so well. I can't sing their praises highly enough.

“

Everybody is so kind and they go beyond the call of duty to look after him. I can't believe how lucky we are to have Alan at Royal Star & Garter. Nothing compares to it.

Judi, Alan's wife

How we change lives



We offer residents the very best nursing and dementia care, with a difference.



23

We safely supported 23 people with short-break care despite national restrictions

Keeping couples together

We are delighted to care for three couples in our Homes, ensuring that they don't face the heartbreak of being separated after a life lived together.



31

Before restrictions, we supported 31 people in day care, helping their carers too



37

We supported 37 staff in gaining new qualifications



Bob & Rosemary

Army veteran Bob and wife Rosemary live in Surbiton. Rosemary said: "I've always lived with somebody I love. Now, I feel lucky to be together with Bob at Royal Star & Garter."



Harry & Sue

Harry and Sue live in Solihull. They met in 1947, after WWII veteran Harry left the Royal Navy. They say they find comfort in knowing that when one dies the other will be cared for.



Neil & Betty

Betty and Army veteran husband Neil have been together for 52 years and now live in High Wycombe. "It means a lot that we are still here together, many years later, hand in hand."





“

I think it's fantastic here. Everybody seems to have such a caring nature. I don't feel forgotten. The love and care feels genuine. I feel very much part of a family.

Lily, WRAF veteran

Addressing isolation

Our residents and people living in their own homes were more at risk of feeling isolated during the pandemic.

In a recent charity awareness survey*, when asked: 'What concerns you most about the impact of the pandemic on older people?', 54% of respondents answered 'loneliness'.

We are passionate about creating Homes where everyone feels engaged, included, respected and loved. Getting to know each individual means that we can tailor activities to create enjoyable experiences for everyone. Our teams know just how to draw people out if they seem isolated or withdrawn and create moments of fun that will bring some sparkle back.

RAF veteran Ralph loves living at the Solihull Home. As a former entertainer himself, he enjoys the musical events on offer: "I like the general friendliness and the care and attention that you get here. Staff are wonderful and can't do enough for you. I would recommend it to anyone. It's the right move to make, very definitely."

* Charity Awareness Monitor, November 2020, nfpSynergy

Developing staff skills

Ensuring that staff feel valued is central to delivering excellent care.

In 2020, three staff members qualified as Non-medical Prescribers. The ability to prescribe in-house means staff can provide a rapid on-site response to residents' health needs. It also brings wider-reaching benefits by reducing GPs' workload.



Our first cohort of Registered Nursing Associates (RNAs) has qualified. They are now able to take on responsibilities which previously lay with Nurses. Fiona (left) said, "Royal Star & Garter supported us from the beginning and I was determined not to let them down."

The Home Manager, Helena Maher, said, "It is important that our staff feel supported and have opportunities to develop. Carers qualifying as RNAs has made a huge difference to my staffing resources, especially during the pandemic."

Relatives say...

My mother, whose dementia impacts greatly on all aspects of her life, has benefited enormously from the high level of personal attention afforded by gentle, kind and devoted staff. They have managed to create a true home, where everyone, residents and relatives alike, feel a part of a large and caring family. Andrea, daughter

The Home has been very proactive in supporting residents and families in whatever way possible throughout the pandemic. They have used technology to increase available information that will continue to be helpful for families not close enough to visit. It is a delight to see a picture of

your Mum laughing, or dancing, or taking part in whatever activity is happening.
Elaine, daughter

My father has been a resident for two years. Perhaps the best testament to the exceptional level of care that he has received is that he is extremely happy and regards Royal Star & Garter as his home. At his age (98 on arrival) he has, amazingly, had a new lease of life.
Christine, daughter

We have nothing but praise for the excellent care my brother has received! Nothing is too much trouble and we feel very pleased that he is being so well cared for. Frances, sister

Developing our services

100%



100% of residents maintained
or improved their well-being during the
music observation

We continue to adapt and develop our services to meet the needs of today's veterans and the wider community.

Dementia care

As demand for specialist dementia care continues to grow, we converted 15 rooms in our Solihull Home to meet this need. We also trained additional staff to deliver our model of specialist care.

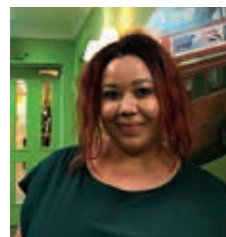
We are now able to care for up to 86 residents across all our Homes in specially designed dementia families. This represents a third of the total dedicated residential care capacity for veterans living with dementia in England.

In 2019, the dementia care offered at Solihull was acknowledged at the Markel 3rd Sector Care Awards, where our Home received a Special Recognition award.

The care across all three of our Homes was recognised when we won the Alzheimer's Society Dementia Hero Award for Professional Excellence in 2021.



Sharing expertise



We are committed to sharing best practice. Before lockdown, Adult Nursing degree students, like

Natalia (above), started placements at our Surbiton Home, experiencing exceptional care first hand, thanks to a new partnership with the University of Roehampton.

Their Head of Nurse Education, Paul Newcombe, said: "Its reputation as a sector-leading and award-winning care home provider with expertise in dementia care made it an obvious choice... It is a real beacon of excellence and our nursing students are very lucky to have the opportunity to learn from Director of Care, Pauline Shaw, and her team."

“

What I enjoyed the most were the creative ways they engaged residents and families – I really liked the world cruise!

Dementia Hero Award judge





Music & dementia



Music plays an important role in our dementia care, supporting communication and creating magical moments.



In 2020, our staff observed musical interactions in the Homes with residents at different stages of their dementia journey. Our findings are in line with research on music in dementia care.

Staff spoke passionately about how important music is to all residents but especially those living with dementia. Their observations showed that music encouraged residents to move spontaneously, wiggling fingers, tapping toes, waving arms and even dancing, leading to increased energy levels. Musical activities helped residents to engage with each other and our staff. They were chattier and initiated conversations, which helped reduce any sense of isolation.

Residents' pleasure in the musical experience had a lasting effect. They remained relaxed and happy afterwards, and often this carried into subsequent activities, such as showing enthusiasm for eating a meal.

Communication can be difficult for many people living with dementia and for one resident, Nobby (below), who cannot communicate verbally, music is vital. Dawn, who was observing him, said, "Using the



harmonica, which his father taught him as a boy, is very much a form of communication, a voice as to how he is feeling. It's a brilliant way to express himself. I sat and played my harmonica too and it was a beautiful experience."

Another favourite instrument amongst the residents is a special metal drum called a Hapi drum, which sounds melodic when played. Staff observed that residents became calm and then curious, moving from spectating to actually playing it themselves. When they were involved in group sessions, they became more relaxed and engaged.

Investment in simple and technology-based resources, including sensory experiences that involve music, has been hugely important during the pandemic when residents and staff were limited to certain areas of the Home.

We are grateful to the Armed Forces Covenant Fund Trust for supporting our musical activities in dementia care through their Positive Pathways programme.

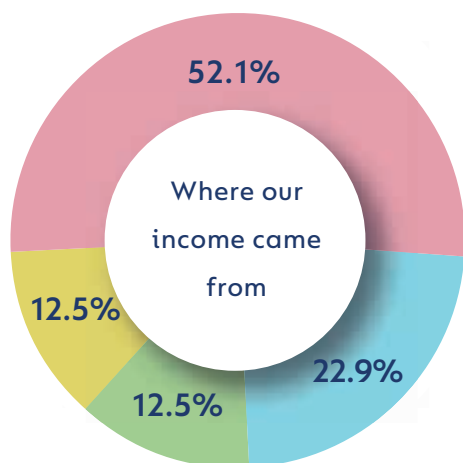


Your support

We believe in a future where all veterans are able to live life to the full and, with your support, we are committed to helping deliver that.

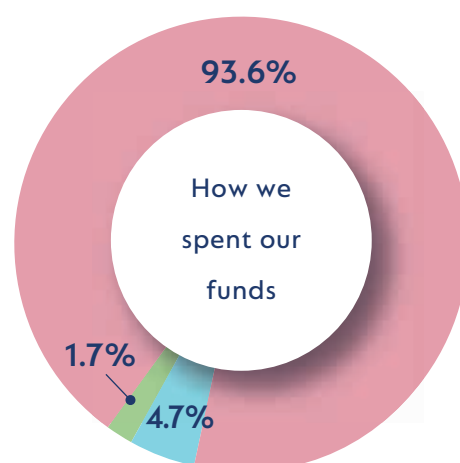
During 2020, we raised £19.2m to enable us to provide the highest quality of care for military veterans and their partners.

We spent £22m on providing care and support to residents - 94p in every £1 we spent. We spent just 16p on fundraising for every £1 we raised during the year.



| | |
|------------------------|--------|
| Fees for care services | £10.0m |
| Legacies | £4.4m |
| Investment income | £2.4m |
| Donations/other income | £2.4m |

| | |
|---------------------|---------------|
| Total income | £19.2m |
|---------------------|---------------|



| | |
|---------------------------|--------|
| Care & support | £22.0m |
| Fundraising inc. legacies | £1.1m |
| Managing our investments | £0.4m |

| | |
|--------------------------|---------------|
| Total expenditure | £23.5m |
|--------------------------|---------------|

Our future

We have set ourselves a challenging target of at least doubling the number of veterans we support by 2025. In order to achieve this, we are continuing to develop our services, including:

- Providing support to veterans' and their partners in their own homes
- Creating a bespoke, smaller Home and community for younger veterans

Our Outreach Service will be trialled in 2021 alongside the purchase of land close to the High Wycombe Home to build a younger veterans' facility. With a modern feel and facilities which can be used by the wider veteran community, this Home will promote independence and quality of life for younger veterans.

Partnerships



Once again, we are incredibly grateful to all our supporters who have helped so much during this extraordinary year.

Organisations, individuals and community groups provided vital funding during the pandemic, and helped us to access toiletries, PPE and other items that were in short supply.

Local communities contributed to campaigns such as Letters with Love, where letters were sent to residents, and joined our annual, virtual Starlight event. A number of amazing people took on a virtual challenge, helping to fundraise for the veterans we have the privilege of caring for. Community has never been more important, highlighting just what we can achieve together.

Our military supporters, including ABF The Soldiers' Charity, have also given an incredible amount towards the increased core costs incurred due to Covid-19. We were delighted to receive an exceptional grant from The Joyce Mary Mountain Will Trust to support our day care service (once it can safely re-open) and our new service supporting veterans in their own homes, aimed at benefitting the wider military community.

To everyone who has given over the past year, we cannot thank you enough for being there. We look forward to continuing to work with you all across 2021 and beyond.

Major contributions

We would particularly like to thank the following for their support during 2020:

ABF The Soldiers' Charity
Armed Forces Covenant Fund Trust
B and J Lloyd Family Charitable Trust
Compton Housing Association Limited
H & M Charitable Trust
Lest We Forget Association
Miss M L Watts Charitable Settlement
Scott (Eredine) Charitable Trust
The CiaO Foundation
The Dickinson Family Charitable Trust
The Joyce Mary Mountain Will Trust
The Peacock Charitable Trust
The Scheinberg Relief Fund
The Veterans' Foundation

By 2025

550 veterans and partners supported at our Homes.

1,600 relatives and loved ones supported as part of our wider military family.

100 day care guests in three locations.

Four residential Homes, including specialist provision for younger veterans.



Consolidated accounts

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2020

| | Unrestricted Funds | Restricted Funds | Permanent Endowment | Total Funds | Total Funds |
|---|-----------------------|---------------------|------------------------|----------------|----------------|
| | £000 | £000 | £000 | 2020 £000 | 2019 £000 |
| Income and endowments from: | | | | | |
| Charitable activities | 9,988 | - | - | 9,988 | 8,659 |
| Donations and gifts | 917 | 1,010 | - | 1,927 | 1,332 |
| Legacies | 4,304 | 55 | - | 4,359 | 5,127 |
| Investments | 2,417 | - | 3 | 2,420 | 2,791 |
| Other trading activities | 81 | - | - | 81 | 109 |
| Other income | 8 | 449 | - | 457 | 10 |
| TOTAL | 17,715 | 1,514 | 3 | 19,232 | 18,028 |
| Expenditure on: | | | | | |
| Charitable activities | 21,242 | 767 | 3 | 22,012 | 18,984 |
| Raising funds | 1,530 | - | - | 1,530 | 1,496 |
| TOTAL | 22,772 | 767 | 3 | 23,542 | 20,480 |
| NET (DEFICIT)/ INCOME BEFORE INVESTMENT GAIN | (5,057) | 747 | - | (4,310) | (2,452) |
| Net gain on investments | 5,077 | - | 2 | 5,079 | 10,879 |
| NET INCOME | 20 | 747 | 2 | 769 | 8,427 |
| Transfers between funds | 183 | (183) | - | - | - |
| OTHER RECOGNISED GAINS/ (LOSSES) | | | | | |
| Actuarial gain/(loss) on defined benefit pension scheme | 1,254 | - | - | 1,254 | (951) |
| NET MOVEMENT IN FUNDS | 1,457 | 564 | 2 | 2,023 | 7,476 |
| Total funds brought forward | 152,364 | 43 | 59 | 152,466 | 144,990 |
| TOTAL FUNDS CARRIED FORWARD | 153,821 | 607 | 61 | 154,489 | 152,466 |

For the full financial review, including a breakdown of our assets and reserves, please refer to the Annual Report & Accounts 2020, available on request, at www.starandgarter.org and at www.charitycommission.gov.uk



BALANCE SHEETS

At 31 December 2020

| | <i>Group</i> | | <i>Charity</i> | |
|--|----------------|----------------|----------------|----------------|
| | <i>2020</i> | <i>2019</i> | <i>2020</i> | <i>2019</i> |
| | <i>£000</i> | <i>£000</i> | <i>£000</i> | <i>£000</i> |
| FIXED ASSETS | | | | |
| Tangible fixed assets | 52,083 | 52,215 | 53,173 | 53,251 |
| Investments | 97,439 | 94,317 | 97,439 | 94,317 |
| | 149,522 | 146,532 | 150,612 | 147,568 |
| CURRENT ASSETS | | | | |
| Stocks | 1 | 3 | 1 | 3 |
| Debtors: amounts receivable within one year | 777 | 977 | 800 | 1,050 |
| Cash at bank and in hand | 7,498 | 8,122 | 7,384 | 8,056 |
| | 8,276 | 9,102 | 8,185 | 9,109 |
| LIABILITIES | | | | |
| Creditors: amounts falling due within one year | (3,309) | (1,716) | (3,264) | (1,723) |
| | 4,967 | 7,386 | 4,921 | 7,386 |
| NET CURRENT ASSETS | | | | |
| | 154,489 | 153,918 | 155,533 | 154,954 |
| NET ASSETS EXCLUDING PENSION LIABILITY | | | | |
| Defined benefit pension scheme liability | - | (1,452) | - | (1,452) |
| | 154,489 | 152,466 | 155,533 | 153,502 |
| TOTAL NET ASSETS | | | | |
| | 154,489 | 152,466 | 155,533 | 153,502 |
| THE FUNDS OF THE CHARITY: | | | | |
| Unrestricted funds: | | | | |
| General fund | 17,400 | 18,852 | 17,400 | 18,852 |
| Less: Pension reserve | - | (1,452) | - | (1,452) |
| | 17,400 | 17,400 | 17,400 | 17,400 |
| Fixed asset funds | 52,083 | 52,215 | 53,173 | 53,251 |
| Designated funds | 84,338 | 82,749 | 84,292 | 82,749 |
| Total unrestricted funds | 153,821 | 152,364 | 154,865 | 153,400 |
| Permanent endowment fund | 61 | 59 | 61 | 59 |
| Restricted funds | 607 | 43 | 607 | 43 |
| TOTAL CHARITY FUNDS | 154,489 | 152,466 | 155,533 | 153,502 |

Approved and authorised for issue by the Governors on 30 June 2021 and signed on their behalf by

A S Francis

Amanda Francis DSS BSc ACA
Treasurer



Some photos were taken before social distancing requirements



Patron

Her Majesty The Queen

President

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

Vice Presidents

Vice Admiral Sir John Dunt KCB

Malcolm Chapple BSc, Barrister at Law, FCI Arb

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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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 www.starandgarter.org for more information.

You can change your contact preferences at any time by contacting us on 020 8481 7674 or emailing info@starandgarter.org.

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of Service Charities**

