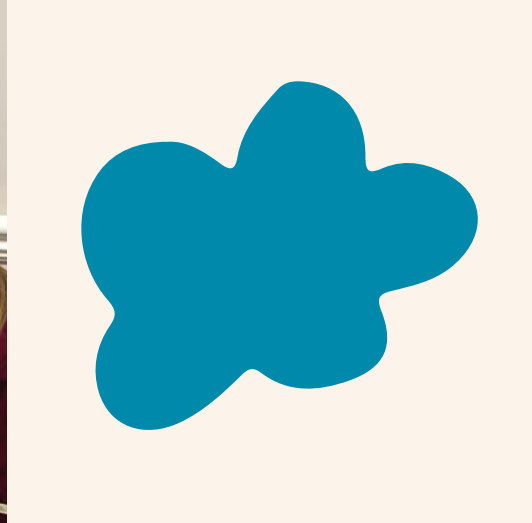




Coverage
Care

Annual review
2025/2026



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A MESSAGE FROM CHAIRMAN, DAVID COULL

At Coverage Care Services, we are proud to be a not-for-profit organisation. This means that any surplus we generate is reinvested directly back into our homes—helping us to maintain and improve our environments and, most importantly, to support the people who live and work in them. Our ongoing commitment is to provide high-quality, person-centred care, and to continually look for ways to improve what we do.

Over the past year (2025/26), the wider health and social care sector has faced increasing challenges. Rising costs and changes in national legislation have made it more complex to plan and deliver sustainable services. In particular, developments in employment law and workforce requirements are strengthening protections for staff, which we fully support, but they also bring additional responsibilities and financial pressures for organisations like ours.

In a care setting, maintaining safe staffing levels is essential. Changes such as those affecting Statutory Sick Pay and wider workforce rights inevitably increase employment costs at a time when funding remains constrained. These pressures mean we must carefully balance our finances, ensuring we can continue to invest in both our workforce and the services we provide for residents.

Despite these challenges, the Board has remained focused on making thoughtful, timely decisions to protect the wellbeing of residents, staff, and the organisation as a whole. We have made good progress with our digital transformation programme, introducing improved systems for time and attendance, rostering, payroll, and finance. These changes are helping us to work more efficiently, strengthen governance, and make better-informed decisions. We are also introducing a new HR system in 2026/27 to further enhance the way we support and manage our workforce.





Alongside this, we remain committed to delivering our Dementia Strategy, ensuring our care continues to evolve in line with the needs of those we support. We have also continued to invest in our homes, recognising how important comfortable, accessible environments are to residents' wellbeing. Our sustainability work is ongoing too, with a focus on reducing waste and minimising our environmental impact.

Recruitment and retention remain key priorities across the sector. While national policy changes continue to present challenges, we are committed to being an employer of choice, supporting our staff through training, development, and a positive and caring working environment.

We have also strengthened our Board by welcoming new non-executive directors, bringing valuable experience to support strong governance and strategic oversight. This ensures we are well positioned to respond to future challenges while keeping residents and staff at the centre of everything we do.

I am pleased to share that, despite a demanding external environment, Coverage Care Services remains financially stable and resilient. This provides a strong foundation for the future and enables us to continue investing in our homes, our staff, and the people we care for.

Looking ahead, we expect challenges to remain. However, with clear leadership, strong governance, and the dedication of our teams, we are confident in our ability to continue delivering high-quality care and to build a sustainable future.

Thank you for your continued trust and support.

David Coull
Chairman

YEAR AT A GLANCE

2025 marked a landmark year for Coverage Care as we proudly celebrated 30 years of delivering compassionate, high quality care to communities across Shropshire, Telford and Wrekin. Throughout this three decade journey, our commitment to excellence has remained unwavering, and as we moved into 2026, we did so with the same dedication and determination to serve our communities for many years ahead.

Over the past 18 months, Coverage Care Services has delivered a significant programme of digital transformation across all areas of service delivery. Such as SONA, a staff rostering and payroll system, a new financial platform, digital care plans and pain check AI software.

During 2026, the organisation will enter a planned period of consolidation. This phase will allow us to embed the substantial changes implemented to date and ensure that colleagues have the necessary time and capacity to fully integrate these developments into everyday practice.

Coverage Care remains firmly committed to upskilling our workforce, strengthening organisational capability, and ensuring our teams are equipped for a modern care environment while anticipating and meeting future service demands.



Aligned with our advanced dementia strategy, and our ambition to become the leading care provider in Shropshire for people living with dementia, we will facilitate the use of local library dementia resources across our homes and introduce sensory trolleys in every home to promote increased, purposeful interaction for individuals living with dementia.



ORGANISATIONAL UPDATE: STRENGTHENING OUR CARE FOR THE FUTURE

Over the past year, we have taken time to carefully review how our organisation is structured to ensure we can continue providing the highest standard of care, both now and in the future.

As the care sector evolves, so too must we. With increasing demands, new technologies, and expanded responsibilities within our homes, we recognised the need to strengthen how we support our teams and services. This review has led to a thoughtful restructuring designed to improve teamwork, enhance leadership support, and ensure our staff have the time and resources they need to focus on what matters most - our residents.



2026

During 2026, Coverage Care will implement enhanced activity provision for residents who are nursed in bed, ensuring access to meaningful and stimulating engagement.

**THE CHANGES WE ARE MAKING FOCUS ON
CREATING CLEARER LEADERSHIP ROLES
AND IMPROVING DAY-TO-DAY SUPPORT
ACROSS OUR HOMES:**



Stronger leadership support: New dedicated leadership roles will ensure that both care delivery and facilities management receive focused attention.



More hands-on help for homes: New “Homes Support Officer” roles will provide practical, on-site support to managers and teams, helping them with key tasks and improvements.



Better teamwork and communication: The new structure encourages closer collaboration between departments, making it easier to share knowledge and respond quickly to residents’ needs.



Improved resilience: By spreading responsibilities more evenly, we are reducing pressure on individuals and ensuring continuity of support at all times.

BENEFITS FOR RESIDENTS AND FAMILIES

While many of these changes happen behind the scenes, they are all focused on enhancing our residents and families experience:



Consistently high-quality care through better-supported and well-trained staff



More responsive services, with improved coordination across teams



Greater stability, ensuring homes continue to run smoothly even during periods of change



Ongoing investment in staff development, helping us retain skilled and compassionate teams

Importantly, the structure within our homes, where care is delivered day-to-day, remains strong and continues to be at the heart of everything we do. Recent improvements to frontline roles have already strengthened the quality and consistency of care.

LOOKING AHEAD

These changes are part of our long-term commitment to continuous improvement. By building a more resilient and supportive organisation, we are ensuring we can adapt to future challenges while maintaining the warm, person-centred care that our residents and their families value.

We are excited about the positive impact this will bring and remain dedicated to delivering safe, compassionate, and high-quality care in every one of our homes.

STRENGTHENING SUPPORT ACROSS OUR HOMES

Coverage Care began 2026 with the roll out of a restructure within the operations function of the business. This was designed to put support in the right place for the homes, removing the traditional Operations Manager Post and replacing this with a Head of Care and two Home Support Officers.

After two successful years as Operations Manager, Amy Hutchings was promoted to the new Head of Care role. This was designed to recognise the changing needs of our homes and ensure support arrangements evolved accordingly, providing the right expertise and assistance where it was needed most.



AMY HUTCHINGS
Head of Care

The Home Support Officer role has been designed to provide support to the homes leadership teams by working alongside them to provide practical, hands on support to when it is needed most. This includes during periods of high pressure, planned leave, or unexpected challenges, while ensuring that each home retains clear leadership. Post holders are experienced managers within the care home environment, therefore bringing their specific knowledge and skills to the home.

Amy notes that no two days in care are ever the same, and managers are often required to respond quickly to changing situations. The Home Support Officers help ease pressure on management teams, strengthen support for Deputy Managers, and ensure that homes continue to run smoothly and safely.

NO TWO DAYS IN CARE ARE EVER THE SAME



Looking ahead, Amy is keen to build on the progress made over the past year, particularly following the rollout of new digital systems across the organisation. These systems have already helped streamline workloads, improve communication, and support more efficient ways of working.



**THE NEXT 12-18 MONTHS WILL BE
ESTABLISHING THE NEW STRUCTURE
THAT WILL ENABLE CROSS
DEPARTMENTAL WORKING TO MEET
THE SUPPORT NEEDS OF THE HOMES**

The Home Support Officer delivers responsive, tailored support to care homes, working alongside teams in a planned and managed way to address challenges and provide additional assistance when required.

Above all, Amy emphasises the importance of ensuring that systems and processes enable person centred care, allowing teams to focus on what matters most, our residents.

As Coverage Care continues to evolve, this strengthened support structure represents a practical and meaningful step forward – improving resilience, enhancing teamwork, and keeping compassionate care at the heart of everything we do.



KATE JENKINS



LINDSEY ARNOLD

OUR ONGOING COMMITMENT TO SOCIAL CARE REFORM



DEBBIE PRICE
Chief Executive

Coverage Care Services continues to play an active and constructive role in shaping the future of adult social care nationally. Over the past year, we have engaged with local MPs, councillors, and national organisations to highlight the growing pressures on providers – from rising National Insurance costs to the urgent need for long term, sustainable reform.



AS A NOT-FOR-PROFIT ORGANISATION, THE MAJORITY OF OUR FINANCIAL RESOURCES ARE INVESTED DIRECTLY INTO OUR WORKFORCE.

A total of 79% of our total expenditure is dedicated to staffing, reflecting both the complexity of modern care and our belief that high quality services depend on attracting and retaining skilled, compassionate colleagues.

However, the cost of delivering care continues to rise. Alongside increasing operational pressures, higher National Insurance contributions have placed further strain on already stretched budgets.

For providers like Coverage Care, these additional costs make it increasingly challenging to offer competitive pay while maintaining the high standards of care our residents deserve.

Despite these challenges, we remain committed to investing in our homes and services. From refurbishments and facility upgrades, to improvements in accessibility and resident experience, we continue to reinvest in our environments so that our homes remain safe, modern, and welcoming places where people feel valued, supported, and at home.

To build a stable and resilient workforce, providers must be able to offer fair pay that reflects the responsibility and professionalism required in social care roles. Achieving this requires a funding model that keeps pace with real world costs.

That is why Coverage Care continues to call for central government to deliver a long term, fully funded plan for social care. One that ensures sustainability for providers, fairness for staff, and consistent, high quality support for the people and communities who rely on our services.

OUR MESSAGE REMAINS CLEAR: MEANINGFUL REFORM IS ESSENTIAL IF SOCIAL CARE IS TO BE SUSTAINABLE FOR THE FUTURE.



CLINICAL STEERING GROUP

Coverage Care Services appointed Non-Executive Director Sue Austin as Clinical Assurance Champion to attend the new Clinical Steering Group, strengthening the organisation's commitment to delivering high-quality, nursing care across Shropshire.

Sue, who began her career as a Registered Nurse before moving into senior operational roles, brings decades of clinical experience to the position. She said she was "delighted" to take on the role, which allows her to use the skills and insight she has developed throughout her career.

"Being entrusted with someone's care is a huge honour and privilege, and we only get one opportunity to get it right," Sue said. "This role is about ensuring we continue to provide the safest, most effective clinical care for every resident in every one of our homes, whilst ensuring that it aligns with best practice and regulatory standards"

STRENGTHENING CLINICAL LEADERSHIP ACROSS SHROPSHIRE.

The Clinical Steering Group brings together a team of experienced professionals and clinicians, including Nurse Managers, a Deputy Home Manager, training leads, Chief Executive Debbie Price, and HR Director, Samantha Woosnam. The group will provide leadership and essential clinical governance to ensure that care across all Coverage Care homes is safe and effective, as we strive for clinical excellence at all times.

"SUE BRINGS A WEALTH OF CLINICAL AND OPERATIONAL EXPERTISE, AND HER LEADERSHIP WILL BE INSTRUMENTAL AS WE DEVELOP INNOVATIVE MODELS OF CARE ACROSS OUR HOMES. THE CLINICAL STEERING GROUP IS A VITAL PART OF OUR AMBITION TO BE SECTOR LEADERS IN COMPLEX CARE, AND SUE'S INSIGHT WILL HELP DRIVE THAT PROGRESS."

CHIEF EXECUTIVE DEBBIE PRICE



SUE AUSTIN
Clinical Assurance Champion

BUILDING ON LOCAL SUCCESS

Coverage Care already delivers complex care at Montgomery House in Shrewsbury, where the model has been successfully tried and tested. The organisation is now exploring how we can meet additional specialist needs across the county.

The group's early meetings have focused on reviewing existing policies and identifying priority areas for our continuous improvement strategies. Action plans are now being developed to guide the next phase of work.

Sue said the work of the steering group will provide reassurance for all stakeholders, residents, their families, Commissioners and partners such as the NHS and local authorities.

"We have fantastic clinicians across our homes," she said. **"This work is about supporting them, strengthening our standards, and making sure everyone connected to a resident feels confident that we are delivering the very best care."**



DAWN SUTTON

QUALITY & SYSTEMS

During the year, Coverage Care's Quality & Systems Team continued to strengthen its contribution to organisational assurance, supporting homes, senior leaders and the Board through governance, compliance, policy development and continuous improvement initiatives.

The team expanded during the year through the appointment of a Quality & Systems Support Officer, increasing capacity and strengthening the function's ability to support quality assurance, governance, digital innovation and service improvement across Coverage Care.

Policy development remained a key focus, with a cyclical review programme ensuring policies, procedures and supporting documentation remained current, evidence-based and aligned with legislative and regulatory requirements. Opportunities to utilise AI-supported processes were also explored to improve efficiency, whilst maintaining appropriate professional oversight, information governance and compliance with UK GDPR and data protection requirements.

Governance and assurance arrangements continued to be strengthened through the development of quality monitoring systems, audit processes and supporting documentation. This included improving how quality information is captured, reported and used to support quality improvement, while helping homes maintain effective governance and oversight of audit outcomes.

Digital transformation remained a significant area of focus throughout the year. The Quality & Systems Lead worked closely with Care Vision and operational teams across the organisation, acting as a key link between the system provider and services. Through ongoing collaboration, staff feedback and suggestions have helped inform system enhancements and future developments, supporting the organisation's planned transition towards greater integration between medication management and digital care planning.

In partnership with the Chief Executive, the Quality & Systems Lead also supported the development of a digital quality dashboard designed to strengthen organisational oversight and improve access to quality information across all ten homes. Significant progress has been made in developing the associated Quality Improvement framework, with stakeholder engagement helping to ensure the system is practical, meaningful and aligned with organisational needs. The project is now progressing towards live testing and will support a more data-driven approach to quality improvement and decision-making.



JESS CLIFFORD
Quality & Systems
Support Officer

To support workforce development, a series of training podcasts covering topics including falls prevention, medication errors and personalised care planning was introduced, providing an accessible way of reinforcing learning across services.

Overall, the continued development of the Quality & Systems Team has strengthened Coverage Care's governance, compliance, quality assurance and digital capability, helping to build greater organisational assurance and consistency across all ten homes.

OUR IMPACT



Coverage Care plays a pivotal role not only in the lives of residents, but also in the lives of their families. The compassionate support and diverse activities provided by staff create a nurturing and engaging environment that significantly enhances the wellbeing of residents. This, in turn, brings peace of mind to their families, knowing that their loved ones are receiving attentive and personalised care.

This year, our care team continued to place the same importance on emotional and holistic wellbeing as on physical care. We know that good care goes far beyond meeting daily needs like medication, mobility, and nutrition – it also means listening, understanding, and supporting each resident as an individual with their own history, personality, and preferences.

Staff have worked to build genuine relationships with residents, taking time to understand what brings them comfort, connection, and joy – whether that's a favourite piece of music, a quiet conversation, time in the garden, or simply being remembered and known. We've focused on preserving dignity and choice in everyday moments, encouraging independence where possible, and being attentive to signs of loneliness, anxiety, or low mood so we can respond with compassion rather than just process.

Our approach recognises that emotional and social wellbeing directly affects physical health, and vice versa. That's why our team continues to receive training not only in clinical skills but in communication, dementia care, bereavement support, and person-centred practice. This helps us respond to residents as whole people, not a list of tasks.

We recognise that wellbeing is about much more than physical health. A person's emotional and social wellbeing can have a significant impact on how they feel, just as good physical health can support confidence, independence and quality of life. That is why we continue to invest in our staff, helping them develop the skills, understanding and compassion needed to support each resident as an individual. By taking the time to understand what matters to each person, we can provide care that is responsive, respectful and centred around the whole person, not just their care needs.

"I went and looked around all of the care homes in the area, and as soon as I walked in, I thought, 'Wow!'. It really doesn't look like a care home – you walk in and see this amazing indoor street. I just looked at this place and thought, this is wonderful. You go to so many care homes where everyone is just sitting round watching television, but here there were people walking around, doing activities.

I asked if I could have a brochure, and they said, 'Come and have a look around.' It's been really, really good for her. She's very artistic and used to be an amazing artist, and she's woken back up again – she's knitting and drawing once more. She's even adopted a flower bed in the garden, as she used to be a keen gardener, so we've taken it over together. She's in the best possible place she could be."

Innage Grange residents' family

"You hear all sorts of stories about care homes, so for the first eight months I came every day to make sure she was getting the care and attention she needed. Joan seemed to settle here quite quickly, and it was clear she was getting the care she needed. The staff have taken to Joan, and she has taken to them.

New Fairhome resident's family

"I can't fault the care here at all – everybody is really wonderful. They do their job very well, they know what their job is, and they do it professionally. There's real warmth to the way they work, both with my father and with us as a family too.

We celebrated my father's 99th birthday in March, and they set up a buffet for him. We had all the family here, and they put on a lovely spread – we didn't have to do anything."

New Fairhome resident's family

"To everyone at Briarfields, the gem of a care home. Thank you to the chef for my extra half a stone, thank you to the best staff for the care, compassion, the laughs and primping. Thank you for the activities – getting me out and about and mixing with the other residents has built up my confidence enormously to take on the unknown. I am eternally grateful."

Briarfields resident

"The manager met us when we came in, and she was very helpful and lovely. In fact, all the staff are very nice, and there are lots of activities. Carol is looked after so well – I come twice a day, every day, to see her. All the staff are genuinely very good, and the food is excellent too. My family are happy with her here."

New Fairhome resident's family

VOLUNTEERING AT COVERAGE CARE

Volunteers play a vital part in life across our homes, bringing warmth, companionship, and meaningful moments that brighten residents' days. Their time and kindness help reduce loneliness, lift morale, and create a strong sense of community and belonging.

Volunteering with Coverage Care is a simple, rewarding way to support older people across Shropshire. Whether you can spare an hour a week or more, your time can make a real difference.

Find your nearest home



With 10 homes across Shropshire, Telford and Wrekin, there's likely a home close to you.

Explore Coverage Care locations at:

[www.coveragecareservices.co.uk/
find-a-care-home](http://www.coveragecareservices.co.uk/find-a-care-home)

What you gain:

Volunteering is flexible and fulfilling, offering:

- A sense of purpose and confidence
- Communication and teamwork skills
- New friendships and community connections
- Improved wellbeing and reduced stress

What you'll do:

Volunteers help residents feel valued and connected through:

- Conversation, reading, or games
- Supporting group activities
- Walks in the garden
- Hobbies such as crafts, gardening, or music
- Occasional outings (with appropriate checks)

Volunteer Benefits:

- Reasonable travel expenses
- Free training and ongoing support
- Valuable experience and development opportunities
- Subsidised meals
- The chance to make a meaningful difference



Become a Coverage Care Volunteer.

Give an hour, **change a day.**



Joyce Griffiths Volunteer at Barclay Gardens

For 32 years, Joyce Griffiths has been a much loved and integral part of Barclay Gardens in Donnington, Telford, dedicating her career to supporting residents with warmth, compassion and an unwavering commitment to person centred care. Her quiet determination and tireless work ethic made her a trusted colleague and a cherished friend to residents, families and staff alike.

Although Joyce has officially retired, she continues to play an active role in the home today. Twice a week, she returns as a volunteer, bringing her signature energy and kindness to activities, conversations and shared moments. From leading bingo and ball games to spending time with residents over a cup of tea, Joyce remains a joyful and reassuring presence within the home. In her own words: “I do it because it is a pleasure — I couldn’t just walk away. I really enjoy my time assisting Jo the Activities Co-ordinator with bringing joy to the residents and enhancing their lives.”

Her ongoing dedication was recognised at Coverage Care’s annual Awards Ceremony, where Joyce was proudly named Volunteer of the Year — a fitting tribute to her generosity of spirit and the joy she continues to bring to others.

Joyce’s support extends even further. When the Activities Co-ordinator is away, she steps in without hesitation, ensuring residents continue to enjoy meaningful engagement and experiences beyond the garden gates. Her involvement enables more outings, more laughter and more opportunities for residents to stay connected with the wider community.

Joyce’s legacy is woven into the fabric of Barclay Gardens. Her selfless commitment, vibrant spirit and enduring connection to the home continue to enrich the lives of residents and colleagues. Coverage Care extends its heartfelt thanks for her extraordinary contribution and the lasting impact she makes every day.

NEWS ROUNDUP

A FOND FAREWELL TO A HIGHLY RESPECTED MEMBER OF OUR TEAM AFTER ALMOST 50 YEARS

A much loved member of staff at Coverage Care, Woodcroft in Market Drayton has retired after an extraordinary 48 years of service.

Chris Fair, who has been the home's maintenance man since the 1970s, was honoured with a long service award from the company's directors in recognition of his decades of dedication, reliability and hard work.

During his near half century at Woodcroft, Chris became known as the person who could turn his hand to anything. Whether it was a repair, a last minute fix or a resident needing a helping hand, Chris was always there – and always with a smile. Colleagues say nothing was ever too much trouble for him.

Staff and residents gathered to celebrate his retirement, sharing stories of the countless ways he supported the home over the years. Many described him as “part of the family” and said Woodcroft simply wouldn't have been the same without him.

CHRIS FAIR

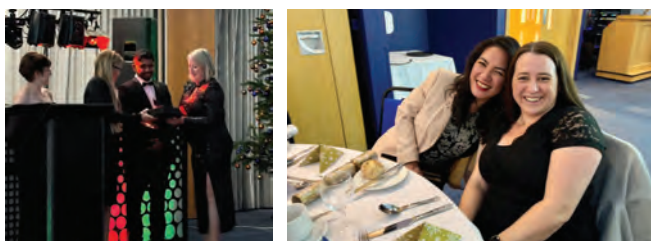
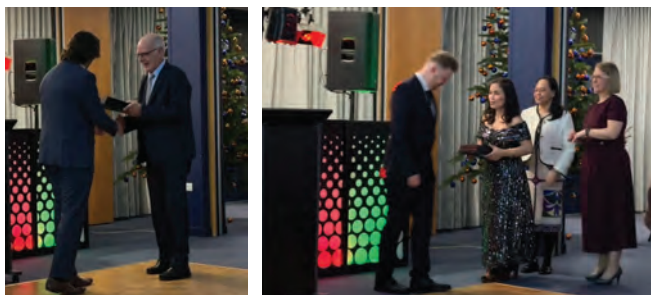
“We thank Chris for everything he has done for our home and our community. We wish him and Sue a long, happy and very well deserved retirement.”



MUCH LOVED HOME MANAGER KETURAH BLOOR RETIRES AT STONE HOUSE

For more than fifteen years, Keturah Bloor has led Stone House, in Bishops Castle with calm, compassionate and deeply person centred leadership. As both Home Manager and a long standing member of the Bishop's Castle community, Keturah has shaped the home into a place where residents feel known, valued and genuinely at home.

Her steady presence, thoughtful decision making and commitment to dignity and personalised care have earned the trust of families and colleagues alike. Keturah's influence can be felt in the culture she nurtured – one built on kindness, stability and seeing each resident as an individual with a story worth honouring.



COVERAGE CARE AWARDS CEREMONY 2025

On a celebratory Saturday evening in December, colleagues from across Coverage Care gathered at the Shrewsbury Town Football Ground for our bi-annual Awards Ceremony. The event brought together teams from all ten homes to recognise the dedication, compassion and commitment shown every day by our staff. From delivering exceptional, person centred care to supporting one another as colleagues, the evening highlighted the professionalism and kindness that define our organisation.

It was a joyful opportunity to honour those who go above and beyond, strengthen our shared values, and celebrate the heart of Coverage Care – our people. We are incredibly proud of every member of our team and remain deeply grateful for the difference they make in the lives of our residents and communities.



BE YOU WITH US: CELEBRATING DIVERSITY, LIFE CHOICES AND BELONGING

In August, Coverage Care hosted 'Be YOU with US', a vibrant celebration of diversity, identity and community at Montgomery House in Shrewsbury. The event brought together residents, families, colleagues, neighbours and community partners for an afternoon dedicated to recognising and honouring what makes each person unique.

Held in the garden at Montgomery House, the celebration featured entertainment, music, refreshments and opportunities for people to connect, share stories and enjoy time together. Guests took part in meaningful conversations about culture, background, beliefs, identity and life choices, helping us deepen our understanding of what matters most to the people we support.

The event reinforced our commitment to creating services that are inclusive, welcoming and person centred. By listening to residents and families, and by celebrating individuality, we strengthened our focus on ensuring everyone feels respected, valued and able to be themselves within our homes.



Be YOU with US was a joyful reminder of the diversity within our communities and the importance of belonging. It highlighted the power of connection and reaffirmed Coverage Care's dedication to supporting people in a way that honours who they are and how they choose to live.



**"OUR COMMITMENT IS TO PROVIDE COMPASSIONATE,
PERSON-CENTRED CARE THAT RESPECTS EACH INDIVIDUAL'S
IDENTITY, RELATIONSHIPS AND LIFE EXPERIENCES."**

2026



Safe Ageing No Discrimination
EMBRACE
A CULTURE OF INCLUSION

COVERAGE CARE'S ONGOING COMMITMENT TO THE EMBRACE COVENANT

AT COVERAGE CARE, WE ARE PROUD TO REMAIN AN ACTIVE COVENANTEE OF THE EMBRACE: A CULTURE OF INCLUSION INITIATIVE, REAFFIRMING OUR COMMITMENT TO ENSURING THAT OLDER LGBT+ PEOPLE FEEL RESPECTED, VALUED AND SUPPORTED THROUGHOUT THEIR CARE JOURNEY.

The EMBRACE Covenant builds on the important legacy of Safe Ageing No Discrimination (SAND) and provides a framework for organisations to champion equality, diversity and inclusion for older LGBT+ people across Shropshire, Telford & Wrekin. Coverage Care continues to play a significant role in this work through our participation in the EMBRACE Leadership Steering Group, which provides leadership, guidance and support to organisations committed to creating more inclusive services.

As one of the founding members of the Steering Group, our Chief Executive, Debbie Price, works alongside partners from health, social care, housing and voluntary sector organisations to ensure that inclusion remains at the heart of service delivery for older people. The group promotes best practice, shares learning and resources, identifies areas where discrimination may still exist, and encourages organisations to take meaningful action to improve the experiences of older LGBT+ people.

Throughout the year, Coverage Care has continued to support the principles of the five EMBRACE Covenant commitments by embedding inclusive values into our culture, encouraging open conversations, and ensuring our homes are welcoming environments where every resident can be their authentic self. We recognise that many older LGBT+ people have experienced discrimination during their lives and may be concerned about accessing care services. Our commitment is to provide compassionate, person-centred care that respects each individual's identity, relationships and life experiences.

Our ongoing involvement in EMBRACE also enables us to learn from the experiences of other Covenantee organisations through regular network meetings, helping us strengthen our own approach while contributing to wider improvements across the health and social care sector.

As we look ahead, Coverage Care remains fully committed to the EMBRACE Covenant. We will continue to champion inclusion, share good practice, support awareness-raising activities and work collaboratively with our partners to ensure that older LGBT+ people can age with dignity, confidence and without discrimination.

By maintaining our active participation in EMBRACE, we are helping to create communities and care environments where everyone feels they belong and where diversity is celebrated as a strength.



GREEN GROWTH

At the heart of every project we undertake is a commitment to reducing our carbon footprint and embracing environmentally responsible practices. As part of our ongoing mission to create more sustainable homes, we've made it a priority to invest in greener alternatives across all areas of home improvement.

We're proud to share that our first major solar panel installation at New Fairholme was completed in October 2024. The second in 2025 was at Greenfields in Whitchurch followed later in that year by Lightmoor View, continuing our momentum toward a cleaner, more energy-efficient future.

But our environmental efforts don't stop at energy. Last year saw major investment in enhancing outdoor spaces across our homes. Two homes had their outdoor areas completely transformed in 2025. These upgrades not only enrich the lives of our residents but also support biodiversity and sustainable landscaping.

We are proud of the progress we've made and remain committed to year-on-year investment in sustainability. Every step we take brings us closer to a future where our homes are not only places of comfort and care, but also champions of environmental responsibility.

PROGRESS THIS YEAR

We have begun delivering our plan through targeted investments in renewable energy:

Greenfields: Solar installation generating 40% of the home's energy, delivering lifetime savings to date of 13,800 kg CO₂e

Lightmoor View: Solar installation generating 30% of energy, with lifetime savings to date of 8,620 kg CO₂e

Alongside this, we are preparing to replace older, inefficient heating systems with more efficient, lower carbon alternatives across several homes in the year ahead.



HELEN WOODVINE
Finance Director

OUR COMMITMENT

Coverage Care is committed to achieving Net Zero greenhouse gas emissions by 2050, aligning with UK climate targets and the NHS Net Zero ambition. Our Carbon Reduction Plan sets out a practical, measurable and continually improving approach to reducing our environmental impact.

WHERE WE ARE NOW

Baseline year: 2022/23
Total emissions: 1,608 tCO₂e (Scope 1 & 2)

A full organisational carbon footprint has been established using recognised standards, giving us a strong foundation to track and reduce emissions over time.

OUR APPROACH

We follow a clear, impact led strategy to reduce emissions:

- Reduce overall energy use
- Transition away from fossil fuels
- Increase low carbon and renewable energy
- Decarbonise transport
- Offset only where essential



DELIVERING CHANGE ACROSS OUR HOMES



Improving Buildings & Heating

- Upgrade heating systems and controls
- Improve insulation and building efficiency
- Reduce reliance on gas and oil



Transitioning to Low Carbon Heat

- Assess heat pumps and electrification options
- Align upgrades with long term estate planning



Reducing Energy Use

- LED lighting and smart controls
- More efficient equipment
- Staff engagement to reduce waste



Renewable Energy

- Optimise existing systems
- Explore further solar and green energy opportunities



Transport

- Shift to electric and low emission vehicles
- Improve journey efficiency



Looking Ahead

Over the coming year, we will:

- Expand reporting to include Scope 3 emissions
- Work with suppliers to reduce wider environmental impact
- Align with NHS and procurement sustainability standards
- Deliver phased, long term emission reductions across the organisation

OUR IMPACT

We now have a clear and credible pathway to Net Zero — reducing emissions while continuing to provide high quality, person centred care across Shropshire.

AT GREENFIELDS

SOLAR INSTALLATION

PRODUCES

40%

OF THE HOME'S ENERGY

WITH LIFETIME SAVINGS TO DATE OF

13,800 KG CO₂E



A MESSAGE FROM SAM WOOSNAM HR DIRECTOR



Over the past 12 months, the HR and Payroll Teams have delivered one of the most significant operational changes in Coverage Care's recent history: the introduction of a new pay period for hourly paid staff. Following the successful embedding of the Sona rostering system last year, 2025/26 saw the implementation of the new Sona payroll platform, enabling staff to be paid accurately and promptly for all work completed.

To achieve this, the organisation transitioned from a traditional 1st–31st monthly pay period to a new pay reference period running from the 22nd of each month to the 21st of the following month. This change required most employees to move to the new cycle, involving extensive consultation (over a 1000 individual consultations meeting took place across all homes). The business wanted to ensure that no member of staff was disadvantaged during the transition, offering two-year loans where needed. The project was delivered successfully through close collaboration between HR, Payroll and the homes leadership teams, marking a major step forward in modernising our workforce systems.

One of the biggest advantages for staff transitioning to the new pay period was that they no longer had to wait a month to be paid for any extra hours worked or training undertaken which is normally paid in arrears as the new system pays for all hours work within the pay period. This has been something that Coverage Care has wanted to achieve for many years, so this was a great milestone.

The new approach has helped staff become more confident in using Sona, managing their rotas, booking annual leave and being able to use the app to pick up additional shifts. Home managers are starting to feel the benefit of using a live rota as opposed to using paper copies and having to pick up the telephone to contact staff to cover shifts which is now automated. As with all systems, time is now needed to embed this system and optimise what it offers.



Meanwhile for the HR team, phase two of the Sona rollout commences. The last six months has involved designing a HR system to automate our HR processes. The system will enable us to hold all personnel data, moving away from traditional style paper files. All documentation, forms and records will be uploaded digitally and this will provide full organisational oversight and significantly reduces administrative burden for managers, who no longer need to search through paper files. The system has been designed, tested and implementation has started.

Alongside digital transformation, HR has continued to invest in staff development. The new Flourish Programme is designed to identify and support talent for progression – primarily carers aspiring to become shift leaders, and shift leaders preparing for deputy roles. Each year, a cohort will be selected based on anticipated vacancies, with the programme launching in autumn. It will take 1–2 years to complete and will be tailored to each participant, including shadowing opportunities and structured learning pathways.

THE HR TEAM HAS ALSO STRENGTHENED WELLBEING SUPPORT FOR COLLEAGUES.

Coverage Care has engaged with the Samaritans to provide workplace support, and partnered with Shropshire Mental Health Support, to offer counselling and signpost support for everyday issues and challenges that life presents

This year also brought significant employment law changes, following the Employment Rights Act 2025 reforms. This year we have seen changes to statutory Sick Pay payments, which has increased from day one as opposed to day four, and changes to unfair dismissal protection reduced from 2 years to 6 months. This has required the business to review how we assess staff during the probation period, and change some of our policies and processes in these areas and finally, ensuring that we amend our policies to reflect changes to day one rights to family leave. The team have worked hard to ensure we are ready for these changes and that our managers are informed, understand, and are working to the changes.

Along with many other providers, Coverage Care is also navigating an increasingly uncertain landscape regarding the migrant workforce. We believe that sponsoring a worker from overseas becomes a moral responsibility of supporting and settling employees into our communities who have left their home countries, and families to work for us. We view this as a long-term commitment in the hope that our migrant workers will choose to settle in the UK and become long standing employees. The announcements made by the government to prevent migrant workers from gaining settlement due to extending the qualifying periods is very concerning and potentially will affect our ability to provide quality staff to support those who use our services.

DEMENTIA TRAINING AND PRACTICE DEVELOPMENT

Coverage Care has continued to strengthen its dementia training programme, ensuring colleagues have the knowledge, confidence and insight to deliver truly person centred care. The updated training deepens staff understanding of the person behind the diagnosis and reinforces that dementia is far more than memory loss. Teams are supported to recognise behaviour as a form of communication, uphold dignity and choice, and adapt everyday care so that residents feel known, safe, respected and included.

A central theme throughout the programme is person centred practice. Staff are encouraged to understand each individual's life history, maintain identity, involve families, and work in partnership to provide meaningful, personalised support. This approach ensures care is shaped not only by clinical need, but by who the person is, what matters to them, and how they experience the world.



The training also provides a comprehensive exploration of behaviours that may challenge as a form of communication. Colleagues learn to identify triggers, recognise unmet needs, understand escalation, distress, sundowning and differing realities, and respond with empathy, reassurance and curiosity rather than correction or control. This supports safer, calmer and more compassionate interactions.

Overall, the programme promotes a shift from “managing dementia” to truly **understanding the person living with dementia—their feelings, needs, strengths, history and lived reality**. This results in care that is more personalised, more dignified and more attuned to each resident's experience.

The development forms an important part of Coverage Care's Dementia Strategy, reinforcing the organisation's commitment to providing the highest standard of dementia support across Shropshire.

DEMENTIA CHAMPION NETWORK

We recently held our Dementia Champion Link Meeting, bringing together Champions from all ten homes to revisit the updated training, reconnect as a network, and share best practice. The session ensured our Champions remain confident, informed and equipped to deliver engaging, meaningful and insightful learning that positively influences dementia care across all services.

DEVELOPMENT AND SUPPORT TEAM UPDATE

We were delighted to welcome Katarina Oblak to the Development and Support Team as our new Development and Support Officer. Katarina has been part of Coverage Care for several years, most recently as a Shift Leader at Briarfields, and brings extensive hands on experience and a strong understanding of our homes, our residents and our organisational values. She has already begun supporting training and development across our services, and her knowledge, energy and commitment are a valuable addition to the team.



LEA FRETWELL



KATARINA OBLAK



HELEN STONEMAN

The further development of the Bluebell Unit at Greenfields was guided by the people who matter most, our residents and their families. Through a series of consultations, discussions and feedback sessions, residents and their loved ones shared their views on the environment, design features and the elements that would help create a space that felt comfortable, familiar and supportive for people living with dementia. Their insight directly influenced many of the decisions made throughout the project. The newly decorated Bluebell Unit is the result of this collaborative approach. The thoughtfully designed environment reflects the preferences, experiences and aspirations of those who will use it, creating a welcoming space that promotes independence, wellbeing and meaningful engagement for residents living with dementia.

Coverage Care has long held a mature and well-established dementia strategy but remains dedicated to continuous improvement and innovation. In 2025, the organisation launched a new two-year plan with a clear ambition: to become the leading care provider in Shropshire for people living with dementia. Central to this work is a Ten Point Action Plan, ensuring dementia care remains a core focus across every aspect of the service.

THE BLUEBELL UNIT OFFERS:



A calm, homely atmosphere that supports comfort and familiarity



Specialist dementia friendly design to promote confidence and independence



Meaningful daily engagement tailored to each resident



A highly trained, compassionate team committed to relationship centred care

The Bluebell Unit at Greenfields is a vibrant and supportive part of home life. The team at Greenfields looks forward to seeing the Bluebell Unit become a vibrant, supportive, and enriching part of home life - a place where every resident can feel safe, valued, and truly at home. A proud step forward for dementia care in Shropshire.



A MESSAGE FROM HELEN WOODVINE - FINANCE DIRECTOR

FINANCE DIRECTOR'S REPORT - SUMMARY OF FINANCIAL PERFORMANCE

Coverage Care's financial strength continues to be driven by its not-for-profit status, ensuring that resources are reinvested directly into delivering and improving care for the communities we serve.

Despite a challenging year across the sector, including sustained fee pressures, rising inflation, increased employer National Insurance contributions, and higher costs in key areas such as food and staffing, the organisation has remained resilient and well-managed. These pressures have been carefully mitigated through strong occupancy, disciplined cost control, procurement efficiencies, and a continued reduction in agency usage.



INCOME INCREASED TO £40.9M, GENERATING A NET SURPLUS OF £2.35M, DEMONSTRATING THE NEED FOR FINANCIAL MANAGEMENT

As a not-for-profit organisation, this surplus is not distributed. Instead, around 94% of total income is reinvested directly into service delivery, ensuring that the vast majority of our resources are focused on providing high-quality, person-centred care. This commitment extends to both our residents and our workforce, recognising that people are at the heart of everything we do.

INCOME

£000's	2024/25	2025/26
Residential Care Fees	£38,584	£40,620
Grant Income	£0	£0
Other income*	£235	£229
Total	£38,819	£40,850

* Other income includes Extra Care income in relation to Chillcott Gardens
The Society ceased Management of the Care contract at the site in September 2023

We have continued to invest in our workforce through improved pay structures, targeted recruitment initiatives, and a reduction in reliance on agency staffing, supporting continuity of care and strengthening our position as an employer of choice in a highly competitive sector.



HELEN WOODVINE
Finance Director

EXPENDITURE

£000's	2024/25	2025/26
Outgoings on Residents	£28,408	£30,162
Outgoings on Property	£4,326	£4,124
Management and Admin	£4,148	£4,026
Net Interest	£233	£191
Total	£37,115	£38,503

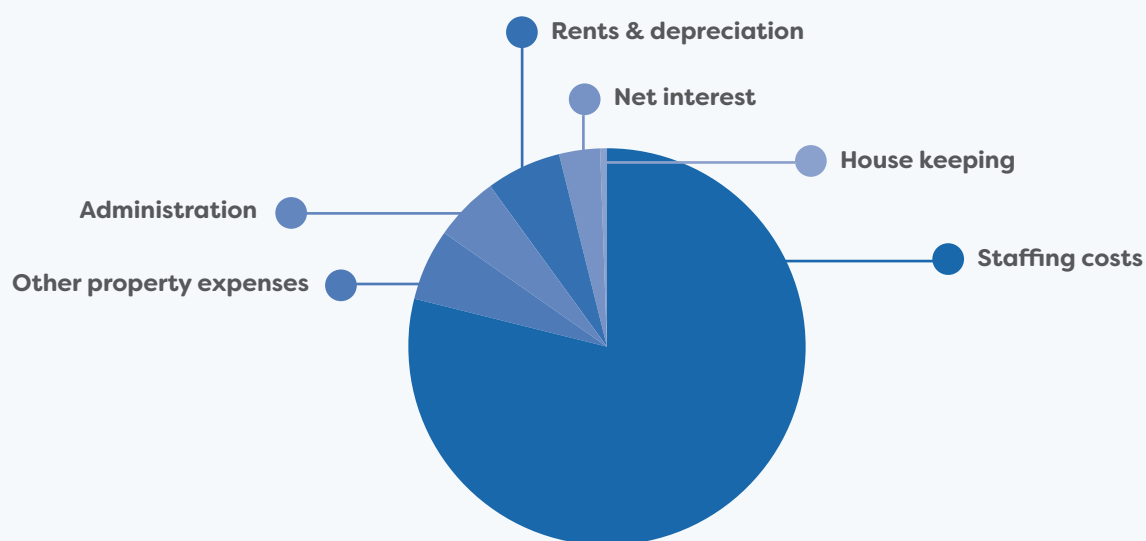
Our strong financial position, with £6.47m in cash and growing reserves, provides both stability and opportunity. These resources are actively used to invest in the future of the organisation, enhancing our homes, improving environments for residents, and supporting long-term sustainability through initiatives such as energy efficiency and digital transformation.

KEY STATISTICS

£000's	2024/25	2025/26
Occupancy	94%	94%
Residential	£297	£304
Nursing	£331	£314
Advanced Nursing	£0	£5
No. of staff	£1,007	£1,009

During the year, £2.26m was invested across the estate, including the strategic acquisition of Woodcroft and continued improvements to facilities, equipment and outdoor spaces.

HOW EVERY £ WAS SPENT



Looking ahead, robust financial planning and forecasting remain central to our approach. Forecasts incorporate prudent assumptions around occupancy, inflation and workforce costs, alongside contingency provision to ensure resilience in a changing environment. Cost pressures are being actively managed through contracted fee uplifts, fixed-term utility agreements, ongoing efficiency measures and anticipated energy savings linked to investment in solar infrastructure.

At the same time, we will continue to prioritise investment in our workforce, maintaining competitive pay, supporting career development, and creating a positive working environment that enables colleagues to thrive. This is essential not only for recruitment and retention, but with sustaining the quality of care we provide.

By combining disciplined financial management with a clear focus on reinvestment, Coverage Care remains well positioned to navigate future challenges. Our financial strength will continue to be used to invest in our services, our people and our infrastructure—ensuring we deliver high-quality care today while building a sustainable future for tomorrow.

£000's	2024/25	2025/26
SURPLUS (DEFICIT) FOR YEARS	£1,704	£2,347

FINANCE TEAM TRANSFORMATION IN 2025/26

2025/26 has been a year of transformation for the Finance team, driven by the successful implementation of a new web-based finance system. This has enhanced oversight through electronic approvals, improved auditability, reduced paper usage, and delivered more efficient, streamlined processes.

The team has also strengthened its structure and capacity. Jahnvi joined the Sales Ledger team in January, supporting invoicing and debtor management. A revised approach now aligns each Sales Ledger specialist to specific homes, improving continuity and responsiveness for residents and their families.

In addition, Beth was promoted to Finance Manager, recognising her key role in delivering the new system. She will continue to lead its development and now manages the central finance team.

Looking ahead, the focus will be on enhancing reporting capabilities to provide deeper insights and support decision-making.

H Woodvine
Finance Director

TWO NEW NON-EXECUTIVE DIRECTORS

COVERAGE CARE APPOINTS TWO CO-OPTED NON-EXECUTIVE DIRECTORS



RAKHEE AGGARWAL

Co-opted Non-Executive Director

With over 20 years' senior leadership experience across the NHS and higher education, Rakhee brings exceptional board level expertise in governance, people and culture, and organisational transformation.

She has served as a Non-Executive Director at Salisbury NHS Foundation Trust and South Western Ambulance Service, where she was recognised for providing insightful challenge and meaningful assurance grounded in data, staff insight and visible engagement.

A specialist in workforce strategy, cultural improvement and equity, Rakhee has chaired People and Culture Committees and leads a regional Midlands workstream focused on strengthening belonging and retention for minority ethnic students and staff.

Rakhee is also Dean of the School of Nursing and Midwifery at Birmingham City University, driving large scale workforce and inclusion initiatives. As a registered mental health nurse and proud Midlands resident, she brings both professional expertise and lived experience to her leadership.



NIGEL HARRISON

Co-opted Non-Executive Director

Nigel's career journey spans engineering, law and senior management. After originally training as a Mechanical Engineer and working in industry for many years, he retrained and qualified as a Solicitor in 1998.

For nearly 30 years, Nigel specialised in employment law with a respected local firm, becoming part of its senior management team before retiring from legal practice in 2024. He brings extensive experience in governance, people leadership and organisational oversight.

Nigel has also served as a school governor and currently sits on the management board of a large not for profit organisation supporting young adults with moderate to severe learning difficulties.

A SHARED COMMITMENT TO COVERAGE CARE

Both Rakhee and Nigel bring a powerful combination of professional expertise, lived experience and values driven leadership. Their insight will strengthen our governance, support our workforce and help us continue delivering compassionate, inclusive and high quality care to the communities we serve.

A MESSAGE FROM THE CHIEF EXECUTIVE



As we reflect on the past year, I would like to take this opportunity to reaffirm our commitment to the continual improvement of our services at Coverage Care Services.

Listening to the voices of our residents and families remains at the heart of everything we do. Your feedback helps to shape how we grow and improve, ensuring that the care we provide continues to meet your needs and expectations. We are also embracing new ways of working, including the thoughtful introduction of digital solutions where they genuinely add value—supporting our teams, enhancing communication, and improving the overall experience of care.

We are equally committed to raising the profile of social care. It is vital that we continue to attract compassionate, skilled individuals into the sector, and we will persist in advocating at both local and national levels for proper recognition of the true cost of care. This includes influencing investment and policy decisions to help ease the financial pressures experienced by families.

I would like to extend my sincere thanks to our Board of Directors for their continued guidance and support, which enables us to remain focused on delivering high-quality care. To our staff across all services, thank you for the dedication, professionalism, and kindness you demonstrate every day—you are the foundation of everything we achieve.

Finally, and most importantly, I would like to thank our residents and their families. Thank you for placing your trust in Coverage Care Services and for allowing us to be part of your lives. Your support means a great deal to us, and we remain committed to providing care that is respectful, compassionate, and continuously improving.

Debbie Price
Chief Executive Officer

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Registered in England and Wales
as a not-for-profit registered society

Registration Number: 28304R

