



ANNUAL REVIEW



2020/21

A MESSAGE
FROM THE
CHIEF
EXECUTIVE

05



COVID-19
RECOVERY

07

2020/21
IN NUMBERS



13





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A MESSAGE FROM IAN GORDON, CHAIRMAN

When I wrote these words for the previous Annual Review I was at pains to recognise the incredible efforts of so many through the darkest days many of us could remember. I did so in the hope that the same would not be necessary 12 months later.

Much has changed in the year just gone and the place we find ourselves in now is very different. But it has still been a period of endless challenge, demanding the utmost of resilience from so many people.

Vaccinations have transformed life in our homes. As soon as we had them available Coverage Care Services worked tirelessly to get them into the arms of our residents and staff as quickly as possible.

However, they did not arrive until well into December 2020, after we had, as a nation, experienced another wave of the virus sweeping through. There was yet more to endure through the following January.

In all this time the Coverage Care Services team have been incredible. The presence of vaccines does not remove the need for vigilance and best practice in infection control, all of which is relentless hard work.

They have carried on with great heart to make life as enjoyable as possible, with everyday activities and keeping up the effort to maintain contact between residents and their friends and families, even if this had to be through electronic means. You have only to look at the organisation's social media channels to see all of this reflected.

Our staff have our endless thanks and, I know, the gratitude of many a resident and their families.

Sadly we all have to grapple with the fact that lessons absolutely must be learnt from our experiences. It is clear that there were mistakes, particularly in the early days, in protecting care home populations – not least by our political leaders who condoned the release of Covid positive patients back into care homes when they claimed a “ring of steel” had been established around such settings.

Whatever fallout politically there may be from those times, we at Coverage Care remain proud of the rapid transformation in our practices and protections which averted greater disaster, even in the face of factors outside our control.

The leadership which was so badly needed through this was given by David Coull, who returned from retirement to face the challenge with us, and by Debbie Price, our operations director who will now step up to the chief executive role as we allow David to once again try his hand at retirement, with our tremendous gratitude!

Debbie ensures our chief executive's office remains a realm of broad and invaluable experience and expertise and we are delighted she has agreed to move into this critical role.



WE AT COVERAGE CARE REMAIN PROUD OF THE RAPID TRANSFORMATION IN OUR PRACTICES AND PROTECTIONS

I am glad to say also that David will be joining us on the Coverage Care board as a non-executive director, enabling us to retain the benefit of his decades of expertise.

We also welcome Helen Woodvine to the board as director of finance, bringing her 25 years of management and accounting experience, 18 of which she has spent with Coverage Care as our head of finance. With these appointments I believe we are well set for continued success.

While I normally like to address the wider state of our country's care sector, it has now been many years since it was possible to discuss any positive change, investment or innovation. This, despite promises by our current Prime Minister, remains the case – though the need for investment and new models of funding become increasingly pressing as a national priority.

In spite of this and of the strains of facing down a global pandemic, Coverage Care has marshalled its resources in the usual careful way and I am pleased to say our not-for-profit organisation remains in a financially stable position, in order that we can reliably serve our residents and other service users while giving fair pay and reliable employment to our highly-valued staff.

Some significant strategic decisions were taken in the year to assist with achieving this, including transferring the Farcroft site in Telford to another provider as part of an exercise to avoid over-provision, and bringing forward the return to Shropshire Council of the ageing Coton Hill House, in Shrewsbury. Both moves were an important part of consolidating our financial position.

This year really has been another incredible team effort from every single person involved in life at Coverage Care Services. The work, the learning and the commitment to creating safe, fun-filled, caring environments never stops and we continue to look forward with confidence that we are equal to all challenges.

A handwritten signature in black ink, appearing to read 'I T Gordon'.

IAN GORDON



A MESSAGE FROM DAVID COULL, CHIEF EXECUTIVE

I don't imagine anyone will be surprised by the overriding tone and topic of what will be my final chief executive's report for this publication.

It cannot be said often or loudly enough how incredible the people of Coverage Care Services are in the face of what has felt at times like a challenge without end.

We have come through wave after wave of virus sweeping through our communities and through it all our people have continued to shoulder the responsibility of keeping our residents safe, cared for and even entertained, in spite of everything.

On the occasions when they could not keep the inevitable loss of life at bay, they faced up to the individual tragedies and the need to support grieving families who had already had the time they could spend with loved ones cut short by this disease.

The pressures of your every move being a risk to someone and having to take relentless precautions should also not be underestimated. Changing protective equipment many times per day is hot and exhausting but there are no corners to be cut in doing it.

Add to this the worries for their own health and the concern of taking the virus home to their families and friends and we must conclude the word 'heroic' barely does them justice.

No less important to us in this time have been the back office colleagues who quickly adapted to remote working in order to keep all of our systems and services operating to support the

staff in homes. They remained on top of endlessly changing policy and guidance (or lack of it!) from health authorities and politicians, kept protective equipment flowing to our homes in spite of the well-documented global shortages and managed testing programmes and vaccination planning when they finally became available.

But while we celebrate the people who gave so much to look after others, we will never be able to do so without remembering the many lost to this disease, or who may not have died from it but saw less of their families than they should at the end of their time.

Those families and friends have suffered themselves but have still been a very welcome source of support and encouragement to our staff in spite of their own anguish and for that they have our unending thanks.

One of the most significant achievements of this whole situation, despite many stories told of care homes in the media, is how our managers and their staff worked extremely hard to enable family or friends to support residents at the end, where this was not possible we ensured that no one passed away alone.

A very carefully co-ordinated system allowing safe, escorted and fully PPE-protected access allowed us to maintain this ethically responsible approach for which we know many people are grateful. Where friends and relatives could not be present, staff stepped in to ensure residents were not alone when they passed away.

I, and I know my board colleagues too, are immensely proud of this stance and the people who made it possible. They also stepped forward immediately when vaccines became available, making us very quickly one of the organisations with the highest uptake of inoculation against Covid-19 in the country among staff, for which they must also be applauded.

WE CONTINUE TO CONSERVATIVELY MANAGE OUR RESOURCES WITH THE BEST INTERESTS OF OUR RESIDENTS AND STAFF AS OUR GUIDING IMPERATIVE

As well as a year of challenge, it has been a year of change. We said farewell to our colleagues at the Farcroft home, in Telford, who transferred to a new provider. This is a measured step aimed at avoiding over-provision of care spaces in the immediate area, with a new care facility on the horizon. When it is built, residents and staff will transfer to the new home and we wish them every success.

We also took the decision to hand Coton Hill House, in Shrewsbury, back to its owner, Shropshire Council. The ageing building was becoming less and less suitable for our brand of modern care provision and risked being a drag on the resources available to maintain the standards and financial security of the wider group. As a not-for-profit organisation we must marshal our resources where they can be used for the widest good. All staff were redeployed through the group, or at least offered the chance to do so.

That we had to enact such changes was a result of confronting the most difficult financial landscape the organisation has ever faced.

Fortunately our securing of a number of short-notice tenders published by our main commissioners, the local authorities, was a crucial support at a time when most routine NHS work was suspended. These included short term contracts to provide care at Lightmoor View, in Telford, The Cottage Christian home, in Newport, New Fairholme, in Oswestry, Innage Grange, in Bridgnorth, and Montgomery House, in Shrewsbury.

These, allied with the strategic decisions around Farcroft and Coton Hill House, allowed us to break-even by the end of our financial year. Vigilance around costs and occupancy levels will be critical going forward but we continue to conservatively manage our resources with the best interests of our residents and staff as our guiding imperative.

The many challenges of this year have been made significantly more manageable with the support of some very able specialists and advisors, not least of whom were our solicitors Lanyon Bowdler, particularly Andrew Evans and his colleagues, Lorna McCann and Mark Waugh at Be Bold Media and our very supportive contacts at our banking partners, RBS.

For my part, I once again find myself announcing my retirement! Having returned to support Coverage Care Services through this challenging and, yes I will use the word, 'unprecedented' time, I am now able to step back again as my colleague, Debbie Price, takes on the role of chief executive from October 2021.

Debbie has a long and distinguished career in care, both at operational and strategic levels, making her the ideal person to lead Coverage Care's continued development. Debbie knows that I wish her and every one of my colleagues throughout this wonderful organisation the greatest success in the future. I have been invited to take a seat in the boardroom, from where I will gladly offer what support I can when it is needed, but in the knowledge that the organisation is in good hands, good health and, importantly, good heart.



DAVID COULL

HOW WE FACED AND LEARNED FROM COVID

There is a risk that Covid-19 becomes too much the overriding focus of this Annual Review, as it has been of our day-to-day work and lives for many months now.

However, it would be wrong not to take a view on how we, as an organisation, initially reacted to the outbreak, adapted to its demands, developed our approaches and how we have learned the lessons of the experience.

Like every health and care provider our instant requirement was to shield those we care for. The clearest and most immediate way to do this was to close our doors to anyone who was not essential as soon as it became clear the virus was spreading in our community.

We took this step before it was mandated at a national level and remain glad that we did so.

The well documented stresses on the availability of personal protective equipment of all kinds was perhaps the second immediate threat. Fortunately, we were well-stocked at the outbreak and very quickly recognised and acted on the need to boost these stocks.

**THIS EXPERIENCE AND
LEARNING HAS BEEN
DOCUMENTED, DISCUSSED,
SHARED AND STUDIED
AND WILL INFORM OUR
FUTURE ACTIONS**

At times it was far from easy to find and secure supplies, especially when competing even with our own government for available stocks, but the incredible efforts of our purchasing team paid off and at no time did we lose the ability to properly equip our staff in our homes.

With doors closed to family and friends, another urgent challenge was to keep our residents in touch with their loved ones. It is a positive of our time that video calling is now widespread and simple to do, meaning that a boosted investment in devices with which to make these calls was the best and quickest way forward. While it can't replace a hug or the holding of hands, it does maintain contact and provide reassurance to both residents and concerned family and friends.

Of course no care home can be hermetically sealed from the outside world, so we had to pay close attention to limiting as far as humanly possible the risks of comings and goings of those who were essential to the running of our homes.

Robust protocols were quickly established for entry procedures, including the installation of walk-through temperature monitors at the entrances to all homes, to give a quick indicator of one of the key symptoms, fever.



Despite these best efforts, as we all now know, it was impossible to keep Covid out of care homes, particularly in light of a stressed NHS sending Covid positive patients into the homes, sadly sometimes without telling the care setting of the patient's status.

ROBUST PROTOCOLS WERE QUICKLY ESTABLISHED

As part of an effort to have the best detection and protection our registered manager and their nursing staff paid very close attention to any illness and quickly identified symptoms of Covid infection which were still not on the official advice list, but which they found to be reliable indicators, allowing them to act swiftly and early to isolate suspected patients. This learning was regularly and rapidly shared among our homes.

Indeed regular, sometimes daily, briefings and knowledge sharing sessions were held among our managers and operations team to ensure that everyone had access to the latest learning, advice and best practice. We are convinced this approach made a real impact on the control of the disease in our homes. During this difficult year we have to

express our gratitude to colleagues of both of our local councils and in particular the Directors of Public Health and their colleagues.

Their readiness to support and guide our work often in the absence of clear national policy and direction was much appreciated.

When vaccines came our homes organised themselves to ensure a swift and efficient programme of getting them into the arms of our residents and our staff led the way in getting themselves protected, quickly outpacing the rate of inoculation among care staff nationally.

All of this experience and learning has been documented, discussed, shared and studied and will inform our future actions as we continue to be vigilant to this disease and should we ever be faced with similarly threatening outbreaks.





COMINGS AND GOINGS

We said farewells in the year just gone to finance director, Carla Jackson, Andrew Derbyshire who was our longstanding IT manager and Dave Atterbury our property manager. We wish both Andrew and Dave a long and healthy retirement.

We welcome Sam Price to the IT department, joining Alex Bill and Harry Burlington as the new property manager.

In turn we welcome Helen Woodvine to the role of director of finance. Helen has been with Coverage Care Services for 18 years as head of finance, meaning she knows our financial workings inside out.

She is ably supported in her department by Louise Brockway. Louise, who rejoined the company during the year, was promoted to be our management accountant.

Rounding out the new appointments in finance is Margaret Rees, who we are delighted has been promoted to finance team leader following five years with us.

In our homes we were delighted to appoint Jonathan Cook as our new general manager for Greenfields, in Whitchurch, Sarah Parker took on the same role at Woodcroft, in Market Drayton and Rhea Paller joined us to head up our largest site, Montgomery House, in Shrewsbury.

We are delighted with our new appointments that only serves to strengthen the leadership of our homes and our essential back-office functions.

IN THE NEWS

SPECIAL TEA PARTY FOR GLADYS AS SHE CELEBRATES TURNING 109

She has lived through two world wars, has seen three kings and one queen on the throne and is currently witness to one of the biggest global pandemics.

But Gladys Cloke, who celebrated her 109th birthday recently and is thought to be Shropshire's oldest person, is still going strong.

Gladys, who moved to Shropshire from Kent in 2000, celebrated her big day with a traditional tea party at Chilcott Gardens sheltered complex in Madeley where she has lived for the past 18 years.



Shropshire Star

Virtual 'dementia bus' visits Shropshire care home

A unique tour bus has rolled into Shropshire to provide care workers with a virtual experience of what it is like to live with dementia.

Staff at the Barclay Gardens care home in Donnington were among the first to hop on board the specially equipped bus with manager Debbie Ellis leading the way.



Care Industry News
A Caring Business.

RESIDENTS AT SHROPSHIRE CARE HOME GET INTERACTIVE WITH DIGITAL GAMES TABLE

Residents at a Shropshire care home have been getting interactive thanks to the introduction of a new digital activity table.

The new device, which is akin to a giant-sized touch screen tablet, is being used by residents at Stone House care home in Bishops Castle for a variety of fun activities to help improve cognitive function, coordination and memory.

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[COVERAGECARESERVICES.CO.UK/NEWS](https://www.coveragecareservices.co.uk/news)



TRIO OF NEW APPOINTMENTS FOR SHROPSHIRE CARE PROVIDER

Shropshire's largest independent not-for-profit care provider has appointed a new senior director as its homes gradually return to a pre-pandemic life.

Chief Executive David Coull said: "We are extremely pleased to have made these new appointments within the finance team. Helen, Louise and Margaret are huge assets to the organisation and together bring a wealth of knowledge, skills and experience.



2020/21

IN NUMBERS

It is a key responsibility of the Board of Directors to ensure that the organisation remains on a solid financial footing in order that Coverage Care can sustainably provide the expected service and quality to those who rely upon it.

The trading surplus for the year was £105k lower than previous years however considered remarkable given the increased costs linked to the Covid-19 pandemic. With increased staffing, personal protective equipment and cleaning costs, alongside a 6.2% rise in National Living Wage.

We are fortunate enough to have entered the pandemic with a strong balance sheet. Should it be required, we have enough liquidity to support trading for several months. As a result of the prudent approach taken by the board, Coverage Care continues to maintain its stability in these challenging times.

The board receives regular developing financial indicators where it considers the information is most valuable and useful. Recognising some of the funding pressures on both self-funders and public sector partners we are increasingly looking at our debtor management, where good progress was made in the year.

The organisation's capital reserve remains stable and healthy, despite reduced operating surplus when compared to prior years. The Final Accounts Net Surplus/Deficit (which is quoted after year end pension charges amounting to £152k for 2020/21) reduced from £266k in 2020 to a deficit of £47k in 2021. These numbers represent a 100 per cent investment of Coverage Care's total income on providing its services.

It is the not-for-profit nature of the organisation that allows such a high proportion of income to be put straight back into service delivery.

Coverage Care's homes are its main asset and within the year £305k (2020 £270k) was spent mainly on refurbishments in some premises, and new equipment and furnishings where needed across the group.

The issue of rising staff agency pressures is one affecting the entire care sector but it is one for which Coverage Care has continued to focus on solutions. Our home support ("bank") team has grown and has continued to provide support focussed on homes where this is more needed, which has helped in our response to Covid-19 in ensuring continuity of staff at local sites and resulted in the reduction of agency usage in this key area.

Our lenders have been supportive throughout the pandemic, waiving financial covenants, in a period where the Society is not developing any new homes. We continued to make our loan repayments, reducing our financing charges for active investment elsewhere, primarily into key staffing and ultimately our quality aims.

The impact of Covid-19 on the financial results for the year ended 31 March 2021 has been immense. As with other social care organisations, we have seen a reduction in occupancy alongside increased staffing costs and the costs of purchasing the required levels of personal protective equipment to maintain high levels of safety and look after both our residents and staff. We have been fortunate to receive support from government in the form of grant income over the pandemic which has partially mitigated some of the increased costs.

As a key partner to local authorities, we have supported the response to the pandemic by the continued provision of additional residential and nursing Discharge to Assess beds and additional Winter Pressure beds during the year.



STAFFING COSTS

● 76.1%

RENTS & DEPRECIATION

● 7.2%

PROPERTY EXPENSES

● 5.3%

HOUSEKEEPING

● 5.7%

ADMINISTRATION

● 3.4%

NET INTEREST

● 2.3%

CARE & OCCUPANCY STATS

	2019/20	2020/21
Occupancy	91.8%	83.4%
Residential	402	318
Nursing	301	301
LD	11	9
Extra Care	62	62
No. of staff	1094	1063



83.4%

OCCUPANCY

DOWN FROM 91.8%
IN 2019/20



**£3.6
MILLION**

**OUTGOING ON
PROPERTY**

DOWN FROM
£4.1M IN 2019/20



**£22.1
MILLION**

**OUTGOING
ON RESIDENTS**

UP FROM
£21.7M IN 2019/20

INCOME

£	2020/21	2019/20
Residential Care Fees	26,467,000	28,655,000
Grant Income	1,792,000	-
Other Income	1,059,000	1,181,000
Total	29,318,000	29,836,000

EXPENDITURE

£	2020/21	2019/20
Outgoings on Residents	22,093,000	21,769,000
Outgoings on Property	3,661,000	4,164,000
Management and Admin	2,937,000	2,882,000
Net Interest	674,000	755,000
Total	29,365,000	29,570,000

Surplus (deficit) for years	*-47	266
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*The deficit quoted is net of year end pension adjustments in relation to the Shropshire County Defined Benefit Pension fund, and before other gains or losses on the pension scheme.

HR REPORT

LOOKING AFTER OUR PEOPLE

Covid-19 has presented significant challenges for the HR team not least because of the frequency at which guidance from Government has been updated throughout the pandemic.

Internal comms between central office and individual care managers has never been more important to ensure everyone was up-to-date at all times and that any issues being faced by groups or individuals could be raised at the earliest opportunity.

At the height of the pandemic, manager meetings were conducted daily and, in some cases, more frequently than that.

For the first time ever, new policies have had to be drawn up to manage staff behaviour outside of work due to the ongoing impact of Covid and the risks it represented to those who live and work in our homes and offices.

A key innovation was the creation of a hotline to directly support staff and ensure they could be clear on guidance or regulation changes affecting how they did their jobs but also, where appropriate, to support them on any personal issues, such as childcare and arranging key worker placements at local schools.



Maintaining safe staffing across our sites was a particular challenge in light of people having to isolate, becoming infected with the virus or having to shield due to being medically vulnerable. A new database was created, allowing us to manage staff availability and allocation across homes in the face of all of these factors, which proved to be a tremendous benefit in managing resources on a daily basis.

As we move into a new and changing era of the pandemic, we are aware of the emotional impact it may have had on some people and the effect this may have on staff after such a prolonged period of very challenging circumstances. We will continue to proactively look after the welfare and interests of our employees across the entire organisation.

Staff have been identified in each home to look out for signs of exhaustion or mental distress among their teams so that additional support can be provided if necessary.



We also have a very successful 24-hour employee assistance programme in place to support all care staff.



Automation

Prior to the pandemic outbreak the company was moving towards modernising its human resources and payroll system, which is a significant undertaking for the HR and finance teams.

This programme was paused when lockdowns began to avoid any unnecessary complexity at a time when everyone had more immediate matters to contend with. However, it remains a very important step forward for the organisation and we are now moving ahead with phase one of the new system, which will take us from a traditional paper-based setup to a fully digital one.

We expect the new arrangements to go live by the end of 2021.

Recruitment

Recruiting the right care staff to our homes has always been a challenge but with additional pressures brought about by Covid and now the situation with mandatory vaccinations, it will prove even harder.

Our dedicated recruitment website, CareHomeJob.co.uk, has enabled us to implement some very successful and creative recruitment campaigns and we will be making even greater use of this asset in future. It provides a single point for people to find out not only the jobs we have available at any given time, but what they entail and what a career in caring could be like for them.

We have just recruited a number of new apprentices to the organisation and we will also be using their stories to help us promote the care sector as a potential career path for school and university leavers.

Home Support Teams

One of the ways we ensure well-managed staff coverage at our homes is by having our Home Support Teams, members of which are agile and able to respond to and fill both anticipated and short notice gaps in cover across our sites.

This is an innovation we were already using very effectively pre-pandemic, but it has proved extremely beneficial to have had this in place during these trying times.

Our ongoing recruitment drive for various roles in the Home Support Teams will ensure this system continues to be a tremendous bonus to our operations in future.

LOOKING AHEAD

OUR STAFF HAVE SHOWN INCREDIBLE RESILIENCE TURNING UP TO WORK EACH DAY NOT KNOWING WHAT THEY WILL FACE.

The way the world has changed in the past 18 months, presenting us with perhaps the biggest challenge the modern care sector has ever faced, has forced us to confront numerous problems and adapt many ways of working.

In our homes, managers and staff have had to adjust to wearing PPE for long hours, they have had to operate within social distancing guidelines, find new ways of engaging with residents, reduce their physical contact and mentally adapt to the impact of Covid on their daily lives and routines.

Our staff have shown incredible resilience turning up to work each day not knowing what they will face. Not only this, they have also had to deal with their own personal issues and in some cases health issues too.

They have had to support residents who for many months went without any face-to-face contact from their family, comfort those in isolation and face periods of isolation themselves. They have shown strength and compassion throughout and as a result this has brought our teams closer together in a way we could never have imagined.

We've seen new and different working relationships form which, in the future, will enable us to continue delivering the high standard of care each and every one of us continues to strive for.





COMMUNICATION

The executive team has also developed new ways of working as a result of the challenges brought about by the pandemic.

Technology has assisted greatly in enabling more regular contact between the exec team and home managers. This level of communication has been critical given the constant flow of changing guidance from Government and the need to implement new health and safety procedures, often in a timely and speedy manner.

Technology and the use of video calls has also continued to play a huge role in supporting residents to maintain visual communication with their families. We'd go as far to say, in the absence of face-to-face visits, this has been a lifeline to many.

Our communication with families and staff has been a priority throughout the pandemic. During the height of the emergency we wrote to families on a weekly basis to keep them informed of the changing situation in homes. Staff were also written to on a regular basis to thank them for their continued hard work and support and remind them that they were supported.

We know that both families and staff members appreciated this communication and transparency during difficult times and their positive responses in return provided a real lift for managers.

All our homes were also extremely fortunate to maintain communication, in some form or another, with friends, groups and businesses within the communities they serve. Whether it was letters of support, gifts, donations or other sentiments of kindness, this played a huge part in maintaining the morale of both staff and residents and demonstrates the continued importance of our work within local towns and villages.

Throughout the last 12 months, we have also continued our close working relationships with our key care partners Shropshire Council, Telford & Wrekin Council and the local Directors of Public Health to ensure high standards of care.

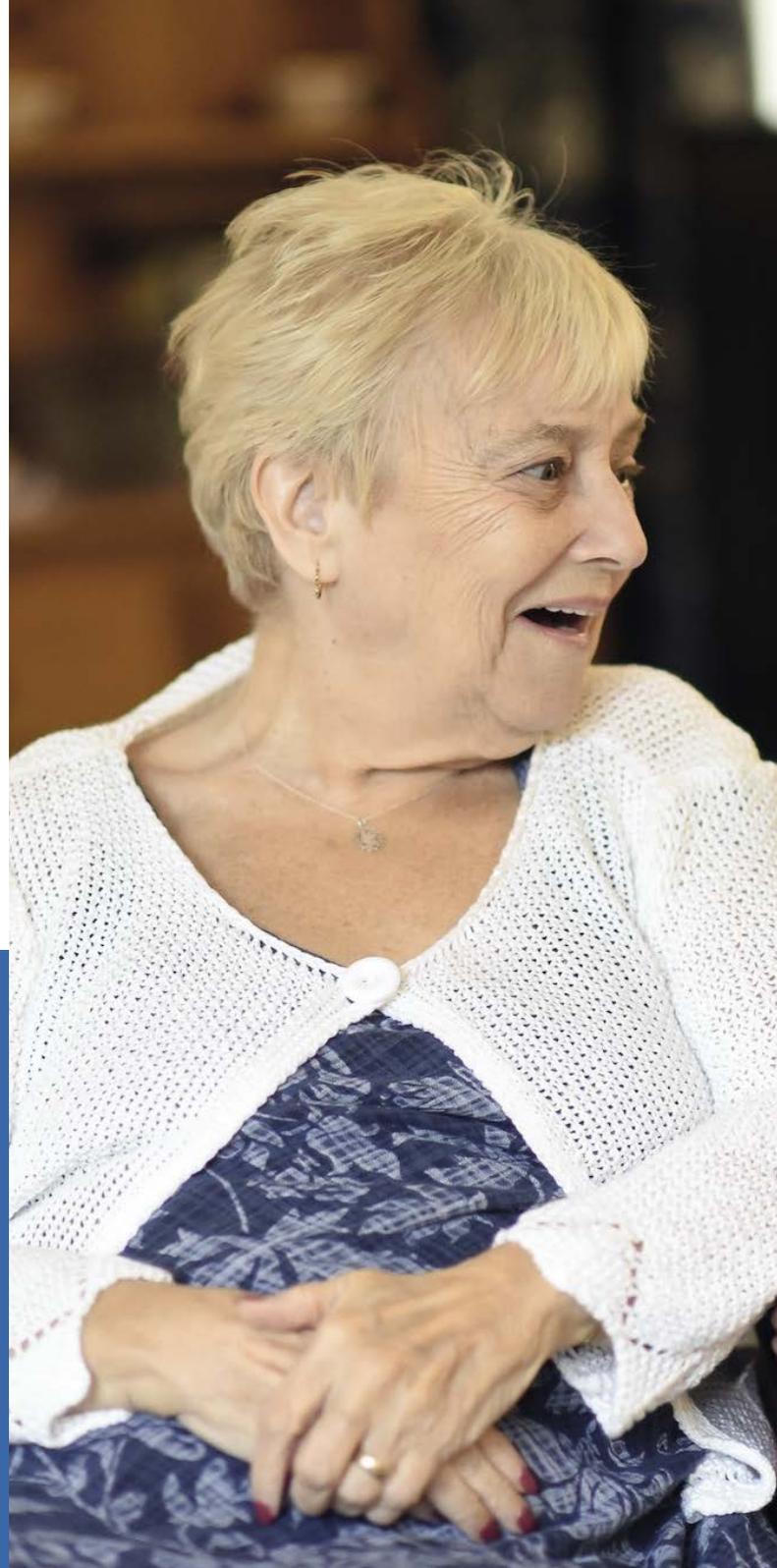
DEMENTIA STRATEGY

We have now taken the first steps to launch our new three-year Dementia Strategy. This project is being led by Mandy Walker in the Quality Assurance Team and aims to improve provision for people living with dementia across all homes.

The project was put on hold due to the pandemic but training is now being rolled out across all homes. Barclay Gardens staff were the first to receive specialist training using the Virtual Dementia Tour bus.

Kitted out with a range of sensory tools the bus, operated by Training 2 Care, is designed to provide a virtual experience to people with a healthy brain so they can understand better how dementia impacts on thought processes, behaviours and feelings.

It enables carers to develop greater empathy for the physical and mental challenges faced by people with dementia so that simple changes can be made to their living environments.



CQC INSPECTIONS

The CQC has continued to pause its routine inspections of homes.

However there has been a justifiable focus on how homes implement and maintain infection prevention and control and the CQC has been carrying out smaller inspections focused on this area.

Both Innage Grange and Lightmoor View underwent these targeted inspections for infection prevention and control and both came through with good ratings.



DEBBIE PRICE,
INCOMING CHIEF EXECUTIVE

OUR FUTURE

As we move forward from the pandemic we will continue to develop new ways of working and a big focus will be on reducing our environmental impact.

We will be looking to continue our drive towards becoming a paperless organisation with the introduction of new software and systems. This will enable us eventually to introduce digital care plans for all residents.

We will continue to operate a hybrid approach to team meetings using a mix of face-to face and virtual. Online meetings have the benefit of being able to happen more frequently and at shorter notice, allowing for a generally more agile way of working together.

Of course, nothing replaces the benefits of being in the same room when there are more in-depth or complex topics to tackle, or simply for the more human elements of sociability and not having to speak through a camera!

We have resumed on-site training at individual homes and we hope to be able to return to HQ to deliver our induction training with new recruits in the spring if guidance allows.

BECOMING CHIEF EXECUTIVE

On a personal note, this will be my final annual review as operations director as I will move into the chief executive's role around the time this is published.

I am excited by the challenge and honoured to be entrusted with the future of this amazing organisation.

I know the board, through the chairman, has expressed its gratitude to my colleague and predecessor, David Coull, at the start of this publication, but I must add my personal thanks to him for returning from a well-deserved retirement to take the reins through the toughest time we have faced.

We were extremely fortunate to have David's experience, skills and leadership at such a challenging time not just for Coverage Care Services but for the care sector as a whole and I know we will all strive to make him proud as we continue the work of being the best care provider we can possibly be.



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