



our care comes
from the heart

Annual report 2022 - 2023

BCOP

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Foreword from our Chair of Trustees, Debbie Sizer

2022 has been a year of recovery for BCOP following the great challenges that hangover from the coronavirus pandemic. The appointment of our new CEO Helen Gore and key department heads has provided BCOP with a strong platform for development and growth.

We have also concentrated our efforts this year on strengthening our board with some key appointments in the finance, housing and care areas who will provide BCOP with the support and and leadership to guide the charity through the forthcoming years.

The Board would like to express a heartfelt thankyou for all the hard work, dedication and loyalty that has been shown from our staff throughout this period, which has gone on to provide such excellent service and care for all our residents.

Finally, I know that 2023/2024 will bring a more stable and positive outlook for the future of BCOP and its staff.



Welcome from CEO Helen Gore

I joined BCOP in June 2022, delighted to be part of such an outstanding organisation.

Across the housing and care industry, services significantly suffered during the pandemic due to the inability to conduct scheduled upgrades to buildings. Exorbitant costs keeping services staffed (often via agency because of government enforced vaccinations for carers) as well as unprecedented inflation in running costs meant that funds we hoped to use for property upgrades had to be diverted elsewhere.

I was thrilled to appoint a new Property Services Manager with sector expertise to ensure that we reassessed our stock, understood our assets and planned our spending and property upgrades accordingly. New Health and Safety requirements have taken precedence as resident safety is always our key priority. I'm really pleased that we improved the communal spaces of one of our larger housing schemes at Whitley Court, ensuring they remain homes to be proud of. We will continue to focus on safety, alongside a program of improvements for our older stock, to ensure they remain desirable and fit for purpose.

Perhaps what I am most proud of are the motivated and loyal staff teams we have in our BCOP family. We have many colleagues who have worked with us for decades, key evidence that our staff are happy and supported in their work. This means a better service for our residents, which is why we are all here. I'm excited about the coming years, when we aim to deliver improved homes, maintain great quality care services, and increase value for money wherever possible.

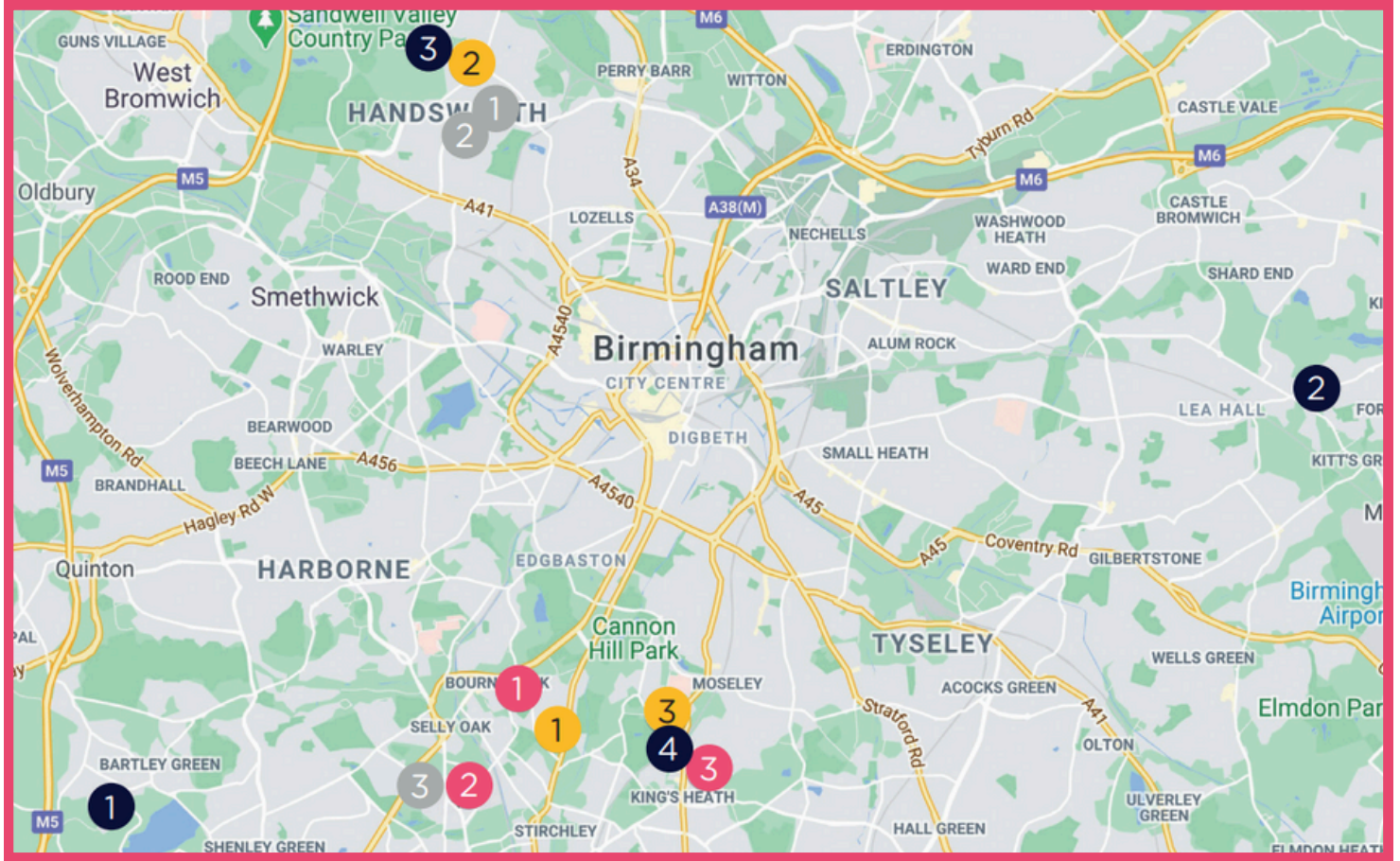
About us

BCOP is a charity established in 1946. We support older people, in our nursing homes and through our supported housing and independent living schemes. We're proud to enrich people's lives every day by treating each person as an individual, helping them to feel cared for and respected. Our relationship with those we care for deepens over time and we've created a rich community, with a lifeblood of homeliness and warmth where everyone feels safe and protected.

Our aims

- **To operate homely nursing homes and provide good quality care to residents including high dependency nursing, dementia care and end of life care provision.**
- **To respond to individual need, seeing the person first and not just their condition or chronological age.**
- **To offer transitional or episodic forms of care to assist discharge from hospitals, provide respite for carers, or day care for individuals living in the community.**
- **To balance social needs by combining funding from the public sector with contributions from individuals.**
- **To provide good quality social housing for those over 60 or over 55 living with disabilities, so they can live either with support or independently, according to their needs.**
- **To work in partnership with like-minded organisations to have a wider impact in the community.**
- **To maintain the pioneering spirit with which BCOP was first established in 1946, continually looking for ways to improve the care we offer.**
- **To ensure that our charity is financially sustainable, able to support older people for the long term.**

Our housing schemes and nursing homes



- 1 Neville Williams House
- 2 Robert Harvey House
- 3 Anita Stone Court

BCOP Supported Living Schemes

- 1 Edgcombe Court
- 2 Harvey Court
- 3 Whitley Court
- 4 Anita Stone Court

BCOP Independent Living Schemes

- 1 Frew Lodge
- 2 Walford Turner Homes
- 3 Yeoman Hopkins Homes

Independent Living Schemes managed by BCOP

- 1 Emma Ball and Rolason Almshouses
- 2 The Newman Trust Homes
- 3 Wiggan Cottage Homes



Neville Williams House



Robert Harvey House



Anita Stone Court



Edgcombe Court



Whitley Court



Harvey Court

Strategic objectives

During the year our Board followed a Covid-19 Response and Recovery plan, which was updated regularly. This was integrated into the operations plan.



Care homes

The UK Government made changes to the regulations concerning testing for whole homes and for visitors to care homes. Although covid outbreaks continued, their severity and frequency decreased. Covid grants, free testing and free PPE that had helped BCOP financially were no longer provided, There were fewer referrals for care. All of these circumstances continued to present challenging circumstances for BCOP.

Our three care homes continue to receive positive inspection results with Local Authority audits and CQC inspections. Some inspections were done 'virtually' based on information provided by the Quality team. We had continued low occupancy because of the effects of the covid pandemic, and this led to significant losses of income.

Since covid we're experiencing a difference in the residents admitted to the nursing homes. In general our residents are experiencing greater complexities in their health, with higher levels of disability, frailty and multi-morbidity. The majority now need assistance with personal care and a significant number have dementia or other cognitive impairment. All these changes mean our residents are at higher risk from viral infections than before the pandemic.

We continued in our commitment to keep homes and properties safe and we were determined to not let the under investment during covid continue as we prepared budgets which would allow us to address voids in schemes, making properties desirable places to live, and deliver upgrades to our properties to ensure we remain safe.

We are committed to keeping our staff well trained, with everyone working at BCOP now undertaking safeguarding training. Our care workers undertake level II NVQ training and we've invested in additional end of life and palliative care training with a local hospice. This emphasis on good training means we can continue to attract and retain staff who provide the highest standards of personalised care for residents and is consistent with our core values as an organisation.

Housing

In our housing schemes, we experienced some houses that could not be let because repairs and upgrades needed to be delayed during the covid restrictions and some urgent compliance work was identified. We needed to spend £225,000 on these urgent repairs and property upgrades to ensure all our properties were safe and suitable for letting. In the last year, David Smith, Property Services Manager and Kay Workman, Housing & Charitable Services Manager have worked hard to agree a program of refurbishment and an upgrade of the standards of the empty properties. The work has been carried out by our in house team of tradespeople. We have now seen increased interest in the properties and the number of voids has been reduced.

Our Trustees

Our Trustees are responsible for overseeing the charity in it's overall strategic direction, ensuring that all the relevant legal and financial commitments are met and gaining assurance about the day to day operation of BCOP.

This year, we welcomed new Trustees:



Helen Gore, who joined in June 2022 and is our new CEO.

Emma Davies joined in November 2022 and brings a wealth of experience in marketing.



Mr Jamie Lindon-Lewis also joined BCOP in November 2022 and currently works as a senior manager in Housing and Care.

Other Trustees are Debbie Sizer (Chair), John Bennett, Dr Nicky Bradbury, Adrian Jones, Tapshum Pattni, Vanessa Pritchard-Wilkes.

We said thank you for supporting us to leaving Trustees Kathryn Halliday (in November 2022) and Brian Toner (in June 2022)

Our staff

In 2022-2023 we started delivering face to face safeguarding training to every staff member as part of our commitment to keeping people safe. This compliments our online training systems. BCOP actively support staff taking NVQ's at level 2 and 3 in Social care.

There were many changes in key positions this year. We have a new CEO and Finance director, and also recruited new HR, Maintenance and Nursing Home managers.

Overall, although the care industry typically has a staff turnover rate of approx 30%, at BCOP our average rate for the six months to March 2023 was just 16%.



Volunteering, donations and grant funding - thank you!



BCOP are grateful for receiving funding for organised activity programs. The Edgbaston Neighbourhood Network Scheme and the Celebrating Communities Fund enabled us to get tenants and local over 60's taking part in regular classes in exercise, boxercise, mindfulness and massage sessions at Edgumbe Court. Local residents, and tenants from Emma Ball Homes, Newman Court and Whitley Court enjoyed similar events.

We bought art materials, jigsaws, board games and even a karaoke machine for social events which has brought much fun, laughter and ensured local neighbours get together on regular basis.

In the wider community, BCOP administer a small number of charitable services which reduce the cost of household items such as white goods and carpets for older people in need. These come to us through referrals from other charities including Age UK.

Some of our grants support older people with their tenancy or nursing home fees.

With covid restrictions in place, there were few volunteers doing painting, decorating and gardening in our homes during the year although we are expecting them back in future years.

Our Nursing homes received various grants:

Adult Social Discharge Fund helped with £55,556 to fund increased agency costs and with general running costs.

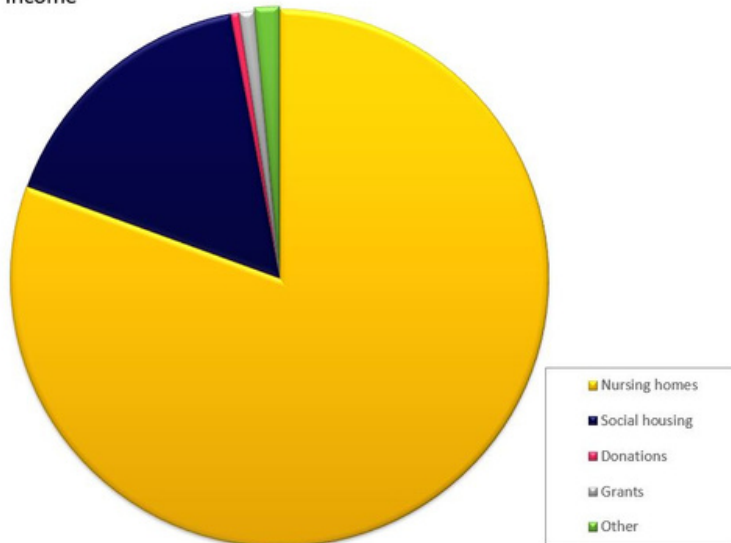
The Market Sustainability and Fair Cost of Care Fund allowed us to participate in the Fair Cost of Care exercise which will enable market sustainability and inform future commissioning strategies.

We're grateful to Baron-Davenport trust for a £12,000 grant helping with general running costs at Anita Stone Court.

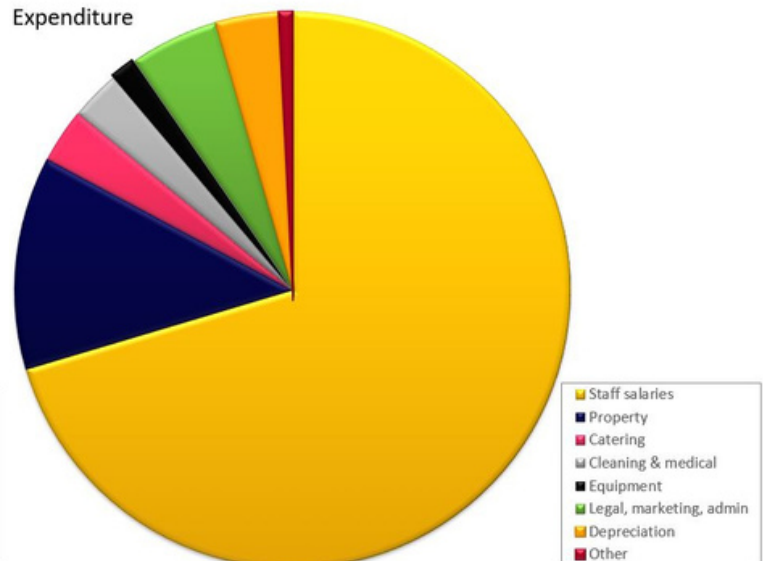
Consolidated statements of income and expenditure, for the year ended 31st March 2023

	2023 £	2022 £
TURNOVER	7,667,221	7,657,243
Operating Expenditure	<u>(7,877,583)</u>	<u>(7,513,845)</u>
OPERATING SURPLUS	(210,362)	143,398
Fair value movement on Investments	(167,875)	98,832
Income from listed investments	49,753	44,968
Interest receivable and other income	2,124	20
Interest payable and other charges	<u>(247,467)</u>	<u>(90,877)</u>
SURPLUS/(DEFICIT) FOR THE YEAR	<u>(573,827)</u>	<u>196,341</u>
Actuarial gains/(losses) in respect of the Defined Benefit Pension Scheme	(87,000)	33,000
TOTAL COMPREHENSIVE INCOME	<u>(660,827)</u>	<u>229,341</u>

Income



Expenditure



Income	2022-2023	£	%
Nursing homes		6,175,681	81%
Social housing		1,267,098	17%
Donations and legacies		39,533	1%
Government grants		71,377	1%
Other activities		113,532	1%
Total income		<u>7,667,221</u>	<u>100%</u>

Expenditure	2022-2023	£	%
Staff salaries		5,546,539	70%
Property related costs		975,907	12%
Catering		248,299	3%
Cleaning & medical		227,859	3%
Equipment leasing		119,725	2%
Legal, marketing & administration		409,381	5%
Depreciation		287,900	4%
Other costs		61,973	1%
Total expenditure		<u>7,877,583</u>	<u>100%</u>

Statement from our Finance Director

BCOP continued to experience a low occupancy rate in the year to March 2023 because of the situation during the covid pandemic. Unfortunately this led to significant losses of income for the organisation, exacerbated by withdrawal of grants from Government towards extra expenses around Covid testing for staff and residents, vaccination programs and free PPE provision.

The board continued our commitment to keep homes and properties safe. We were determined not to let the under-investment that was unavoidable due to covid continue.

We prepared budgets which would allow us to address voids in schemes, making properties desirable places to live, and deliver upgrades to our properties to ensure we remain safe. Examples of expenditure were the redecoration and replacement furniture in the lounge and communal areas at Whitley Court, compartmentalisation was started at Robert Harvey House and replacement windows were fitted at Walford Turner Homes in Bournville. Another £225k was spent on repairs and cyclical works.

In our care homes, significant cost increases were due to the third national lock down in January 2021. Sadly some long serving staff left BCOP because they chose not to be vaccinated for Covid and could no longer work in the care sector. This meant we experienced recruitment challenges. There was also a significant increase in the Living Wage.

Going concern statement from our Chair

The impact of the pandemic reduced throughout the year as a result of continued vaccination roll out and continuation of infection prevention and control measures across all our services, notwithstanding the easing of Covid-19 restrictions in July 2021 and in spite of the resurgence of Covid-19 in December 2021.

Our operations remained open during 2022-23 when significant numbers of staff were impacted by sickness absence, self-isolation or shielding due to the pandemic, although the rules around this were relaxed. The Board is confident that the charity will continue to offer services to vulnerable older people during 2023-2024 consistent with the standards required by Care & Housing regulations.

BCOP continued to progress a number a number of management actions in the year including focusing on an occupancy improvement drive, and reducing and/or deferring unnecessary expenditure where possible, which has improved the financial position including the cash balance at the end of the year.

Our funders and bankers continue to support BCOP as evidenced in the positive response on Loan refinancing confirmed on 30 August 2022. We will be monitoring and reviewing our financial performance closely with the Bank.

The Budget for 2023-24 has been based on up to date and prudent assumptions on occupancy and income levels. The critical impact for BCOP is the occupancy levels primarily within the nursing homes which are taking longer to recover into 2023-24. The forecast for 2023-24 has been extended into 2024-25 as we expect occupancy levels to revert back to pre-pandemic levels by March 2025.

We have also modelled the forecast impact on our bank covenants and where these are at risk, we have a good relationship with the Bank and are able to provide reassurance on our forecasts and accounts.

The Trustees believe that even with the reduced pandemic risks the Group is well placed to manage its financing and other business risks, and that there is reasonable expectation that the Group will have adequate resources to continue in operation for at least 12 months from the signing date of the consolidated financial statements. The Board of Trustees therefore confirms that these accounts are prepared on the basis that the Group is a going concern.

Regulator governance compliance

BCOP has assessed its compliance with the Regulator of Social Housing's Governance and Financial Viability Standard and is compliant.

This Strategic Report prepared under the Companies Act 2006 was approved by the Board of Trustees, as directors, on 13th December 2023 and signed on its behalf.

Support us

BCOP has made a difference to many lives since it began in 1946 and your donation, however big or small, can help us continue to do so. All the gifts we receive help us provide facilities and therapeutic activities that enrich the lives of the older people we support, including those living with dementia.

EasyFundraising

Did you know you can support us by using Easy Fundraising when you buy online from over 7,000 UK businesses? The retailer pays us a donation and it doesn't cost you a penny! Find out more and register on our website.

Birmingham Community Lottery

Play this local lottery and 50% of your ticket price gets donated to us. Sign up from our website.

Donate online

You can now donate online at www.bcop.org.uk/donate

Send us a cheque made payable to BCOP.

If you are a UK tax payer, ask us for a Gift Aid form which will make your donations worth 25% more to us, at no extra cost to you.

Leave us a legacy in your will

Remembering us in your will is tax free and easier than you think. It will make a direct difference to the lives of older people in our care. See www.bcop.org.uk/legacies/

Your support is deeply appreciated.

For more information about ways you can support us, please email our marketing & fundraising manager: [Gill Hutchinson, marketing@bcop.org.uk](mailto:Gill.Hutchinson@bcop.org.uk)

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Registered charity: 1074954