



**LADY  
GROVER'S  
FUND**

NURSING, HOSPITAL AND HOME HELP  
FOR OFFICER'S FAMILIES

# Newsletter

**Patron: Bridgit Getley**

**September 2018**

**Lady Grover's Fund Committee:**

John Gower (Chairman)  
Mike Vickery (CEO and Sec)  
Stephen Anderton  
Jon Brittain  
Ian Caws  
Lee Holloway  
Jane Laidler  
Judith Naylor

Two committee members and the Membership Secretary introduce themselves at the end of this newsletter.

The next newsletter will have biographies of the remaining Committee Members.

**Key Points:**

**Lady Grover remains solvent; sound investment decisions have maintained the portfolio's strength in a volatile and difficult market.**

**A new subscription rate and claims limit was agreed at the AGM as claims continue to grow in number and value (more so in 2018) and the Fund remains under pressure.**

**The contract with the Officers' Association to manage our administration and claims and to provide resource and horsepower to our fund improvement is in place and underway.**

**A new Committee has been elected. As regulation and oversight of entities like Lady Grover grows, the nature of our governance must continue to adapt which a future revision of our Rules will articulate.**



**Rear Admiral  
John Gower CB OBE  
Chairman**

**Dear Fellow Members of Lady Grover's Fund,**

I am delighted to be writing my first Newsletter to you all since becoming Chairman of Lady Grover's Fund at the AGM in May this year. I joined the Committee in 2012 and have had the privilege of working with my predecessor and all Committee members and Trustees since then. There has been a small hiatus in our newsletters whilst our small Committee has grappled with the significant amount of work and due diligence to bring to fruition the contract with the Officers' Association (OA), about which more later. My report will therefore cover Fund matters from the beginning of 2017.

We have now signed the contract for the OA to deliver our administration and to give us greater access to their expertise and resource. As part of this significant change, our President, Gen Sir Roger Wheeler, and Chairman, Maj Gen Adrian Lyons, both with long involvement in the Fund, have taken the opportunity to hand over the reins. Without their leadership and guidance we would probably not be here today and for that we all thank them profoundly.

Bridgit Getley, the great grand-daughter of Lady Grover has kindly agreed to become Patron. A new Committee was elected as part of the May AGM; the new members introduce themselves later in this newsletter. The outgoing chairman has penned a haul down report, which follows.

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## TEN YEARS LATER

**Major General  
Adrian Lyons CBE**  
Outgoing Chairman & Trustee

I took over the Chairmanship of Lady Grover just before the great banking crisis of 2008. Since then it seems that much of the work we have had to do has been to sustain our Society while managing the regulatory response to the fallout from that crisis.

When I started as Chairman the rules that were applied to the very small friendly societies were relatively straightforward and not particularly onerous. As long as we filed our company reports and had our accounts audited on time, held an AGM when appropriate and conducted a periodic actuarial review of our business, we could get on with the main purpose of the Committee to ensure that members received the best service possible principally by ensuring that our affairs were conducted as efficiently as possible.

As regular readers of my annual reports in this Newsletter will know this situation has changed to a remarkable degree. I know that many of our members are involved in running charities and have become aware of an increasing burden of governance. Friendly societies such as Lady Grover have not only had to face similar requirements but also to perform to increasingly tight actuarial standards. Also, unlike the large and influential Service charities community we are alone as the only friendly society with an exclusive Services' membership.

We have survived and flourished but the challenges we were facing were and remain considerable. I have discussed these in previous newsletters: in addition to the ever-increasing regulatory burden we have an ever-decreasing pool of potential members (our Armed Forces are the smallest since the foundation of Lady Grover, even the notorious Geddes' Axe of the inter-war years did not bite so deep) and we also have to manage changing patterns of illness and mortality. As you will be aware it became clear to your Committee that going-it-alone did not represent the best option for the future.



**Bridgit Getley, Patron**

When my great grandmother set up Lady Grover's Fund in 1911 her ambition was to help military families in India. I believe she would be delighted to know that the Fund continues to thrive, having adapted over the years to meet the needs of its current Members. The most recent change, indeed the only major re-organisation in the twenty years that I have been involved, is that the Officers' Association have just taken on the now extensive admin and regulatory requirements of the Fund. This is a very positive move, it secures the Fund's future and will facilitate a recruitment drive for new Members. I feel honoured to have been asked to represent the Grover Family as Patron of the Fund and will continue to support it as best I can.

I am delighted to inform you that we have now signed our Contract with the Officers' Association. I judged that this moment in the Fund's history was the right time for a change at the helm and I stood down at the beginning of July.

I now hand over to Rear Admiral John Gower and a completely reorganised management committee. John is the first Chairman not to have been a soldier; I understand an exercise on Otterburn Training area in the depths of winter while in his OTC reinforced his decision to join the Royal Navy, given it had certain advantages that the Army could not offer. John has done a great deal of detailed analysis that has underpinned our recent decisions and I am most grateful for all his help.

Finally, I would like to say final thanks to all the members of the Committee that have done so much to maintain our Society over the past decade.

I would also like to thank General Sir Roger Wheeler, our President, and Colonel Mike Vickery, our Secretary, who have, both in completely different, but essentially complementary, ways, successfully guided the fortunes of Lady Grover.

Lady Grover has successfully met the needs of its members for over a century. A century that has seen profound changes in patterns of mortality, treatment of illness and the size and shape of the Armed Services. Mike Vickery memorably coined the phrase that the Lady Grover was a 'nugget of value.'

I am sure if this continues to be the guiding purpose of our Society we are well set on our second century.



## Chairman's Report 2018

I want to start by covering three areas of our business which are the core priorities of the Committee over the next twelve months: **Management, Governance and Communications**. Then the newsletter reports on the state of the fund's finances and membership. I will finish my report with a summary of the main changes and improvements which our new relationship with the Officers' Association will bring.

### Management

In last year's Newsletter, my predecessor informed you of a potential major development concerning the future of our Fund. We had received a proposal from the OA to contract the administration of the Fund. We have been working on this proposal during the year, gaining further clarification from The OA and seeking legal, actuarial and compliance advice, and in July this year, the contract was signed. We are already seeing fruits of the additional resource and horsepower which this has brought. The most visible to you will be the new website and our new member drive.

As part of the change we have made some changes to our management structure. A new Committee has been elected, with a mix of new faces and some committee members (myself, Stephen Anderton, Jon Brittain and Lee Holloway of the OA) remaining.

### Governance

Following the banking crisis of 2008, successive governments have introduced increasingly taut and directive oversight and regulation of financial entities. Your Committee has been absorbing these requirements and adapting Lady Grover's Fund to remain compliant and to safeguard your interests as members. We are currently conducting a review of governance which will determine how we continue to adapt and mature our governance processes to best safeguard the assets and interests of our members.

As part of this, to maintain separation between the Committee and the execution of our business, we are required to have a competent Chief Executive Officer separate from our Chairman and Committee. Our long-standing Secretary and CEO, Col Mike Vickery has graciously accepted to delay his retirement to carry out the Compliance part of the roles of CEO and Company Secretary. The governance review will undoubtedly lead to further changes to our corporate Rules, which we will promulgate once they have all been finalised.

None of this will affect the benefits structure but will improve the business foundations which support it.

### Communications

We intend to continue to use the Newsletter as the primary means of communicating with our members, as well as the annual opportunity for those of you who wish to join us at our Annual General Meetings. We will examine the benefit of pushing out a newsletter twice a year, but this will be the only one this year. In addition, we have completed a major overhaul of our website to make it more user-friendly and to contain all the information you need to understand the benefits of membership and how to approach us when in need. On the web at [www.ladygrover.org.uk](http://www.ladygrover.org.uk)

### Financial Matters

As you will see from the following paragraphs on claims statistics, and the information on income, expenditure and investment, we have had another busy year. Our position remains essentially sound and we continue to provide a level of service at a premium that larger friendly societies find hard to match. But we are a very small friendly society dependant mainly for our income on the annual subscriptions which we as members pay.

### 2017 and 2018 Grants and Statistics

While 2016 claims amounted to £94k, with over half paid between January and April, 2017 saw a rise again of just under 4% to £98k. The monthly progression of claims was quite smooth, but again the early part of the year saw more expenditure, with £60k up to end June and £34k thereafter, with March and May being particularly high-claiming months.

Below are the figures for the breakdown of claims by type between 2016 and 2018 to date.

	2016		2017		2018 (to date Aug)	
	Total Paid	Number of Grants	Total Paid	Number of Grants	Total Paid	Number of Grants
Convalescence	£ 594	3	£ 1,733	3	£ 1,436	2
Home Help	£ 31,486	50	£ 40,689	63	£ 31,340	43
Home Nursing	£ 18,132	16	£ 29,889	26	£ 22,001	20
Hospital Accn	£ 9,060	7	£ 9,196	9	£ 4,724	5
Ex Gratia	£ -	0	£ 54	1	£ -	0
Nursing Home	£ 34,755	10	£ 14,072	7	£ 20,838	9
<b>Total</b>	<b>£ 94,027</b>	<b>86</b>	<b>£ 95,633</b>	<b>109</b>	<b>£ 80,338</b>	<b>79</b>

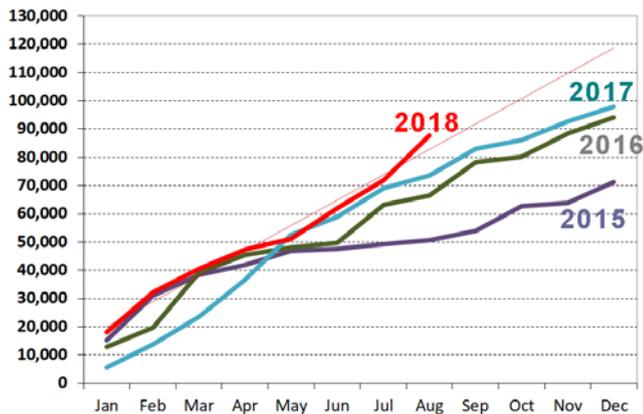
The Secretary prepares monthly claims graphs for the Committee so that they can monitor the Fund's raison d'être activity and identify trends in claims.

The value and therefore cost of claims has also been steadily rising, which has driven us to increase subscriptions (see later). The next graph shows the year-on-year increase and, on the current



trajectory, 2018 will continue that trend with some acceleration. LGF must respond to these trends.

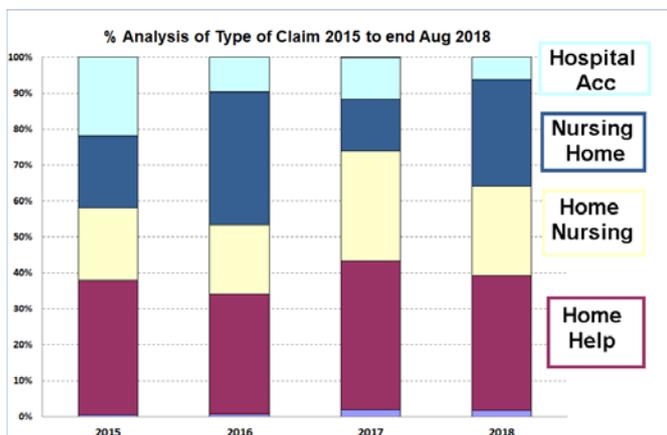
**GRANTS BY MONTH 2015 -2018**



From the graph below you can see that there has been a steady change between the proportion of claims for care at home and those for care out of the home. While 2015 and 2016 showed levels under 60%, overall, nursing and domestic help in the home accounted for about 70% of claims last year and this year looks to be very similar.

**Income and Expenditure**

2017 showed a total operating income of £113,666 as against £123,876 in 2016. 2016’s figure was boosted by a legacy of £5k from one of our members. Legacies are



always welcome, and we would be grateful for any such consideration from members in their wills. Operating expenses rose by some £5k in 2017, due mostly to actuarial expenses tied up with the transition to OA administration and GDPR costs.

The total value of the Fund in cash and investments rose from £1,969,351 at end 2016 to £2,114,859 at end 2017.

**Investments**

The market value of our investments at the end of 2016 was £2,059,088 and, despite the uncertainties of Brexit, continued to rise during 2017 to £2,183,472 by the end of the year. The Income from investments rose from £54,123 in 2016 to £61,825 in 2017. We remain

indebted to Rathbones for their careful husbandry of our investment resources.

**Membership**

Membership dropped again in 2017 despite our best efforts to recruit new members and continues to decline slowly as does any ageing population. At our AGM last year, we voted to increase our membership base to include officers of the Royal Fleet Auxiliary (RFA). The RFA works closely with the Royal Navy on operations and has a similar officer structure to the Navy.

Most of our recruits come from word of mouth, so please continue to inform friends and relations about us and direct them to our website for a look at what we can do for them.

At the first meeting of our new committee in July, the Committee set the OA Marketing team a challenge, under a contract, to increase our membership by 2,000 before the end of July 2023.

**Subscriptions**

We contacted you just before Christmas last year to let you know that we were going to raise the subscriptions for 2018 to £50 per year and that subscriptions would in future include the 12% Insurance Premium Tax we have to pay to HMRC for your subscriptions. We told you also that we would raise the annual subscriptions automatically by the Consumer Price Index. The Committee examined subscriptions and claims maxima in our AGM in May and to remain solvent, in the eyes of the Regulators, decided to set a standard rate of £60 per annum as our subscription but also to increase the maximum level of claims in a single year from £6,930 to £8,000. While I understand that these two subscription rates rises, in relatively quick succession may dismay some members, we must remain solvent in order to continue to operate, and the increased rate of potential claim maximum for essentially a fiver a month remains very competitive within the industry.

The Committee will be exploring, both as a means of attracting more younger members to the Fund and of reflecting the realities of our claims profile, whether subscriptions should, at some stage in the future, be tiered with members’ age.

The income from subscriptions in 2017 dropped by some £5k to £113,666.



## Our New Relationship with the Officers' Association



The Officers' Association took over the administration of our Fund on 1 July following the vote on the Proposal and its accompanying contract at our AGM on 31 May 2018. Details of the AGM are at the end of this letter. My predecessor provided you with the details of the proposal last year; I will re-iterate the key points here. Undoubtedly there will be a few bedding-in issues as with all change, but we hope these will be invisible to you all.

The Officers' Association (OA) has contracted to provide a range of services that will fulfil the Fund's strategic objectives through the efficient and effective administration and management of the Fund's business. The OA's more extensive capacity, resources and out-reach should also grow the Fund's membership while retaining its fundamental purpose, quality of service, reputation and ethos.

### Concept

Lady Grover's Fund will continue to exist as a Friendly Society with its own separate legal identity under the existing legal and regulatory arrangements. By contracting out the management and administration of its services to the OA, the Fund no longer needs to employ salaried staff and has access to the OA's greater marketing and support capabilities.

The roles of the CEO / Secretary of the Society have changed. Since it isn't legal for our CEO or Society Secretary to be a salaried member of the OA staff, the roles of the CEO / Secretary of the Society have been redefined. Mike Vickery remains our CEO/Secretary but will perform only those functions which for legal and regulatory reasons must be vested in an individual directly answerable to the Committee of Management and which as a result cannot be delegated to a contractor. He receives remuneration for this role. LGF has appointed the present OA Head of Benevolence (Cdr Nigel Hare) to be the most Membership Secretary with a more administrative remit. Nigel is Head of the OA team which looks after our Members. Through the support contract with LGF, his team are responsible for registering new members, keeping your details up to date in the database, answering any queries you may have, preparing your claim papers for consideration by the Committee and keeping the administration of the Society working

Through the support contract with LGF, the staff of the Benevolence Department conduct the routine activities, taking advantage of their substantial experience of sympathetically interacting with and supporting beneficiaries of the same demographic as Lady Grover's Fund's own members. Specialist support, such as finance and the development and implementation of business management and support systems are provided from the OA's Finance Department and by the Chief Operating Officer of the OA. The OA Marketing and Communications Department will use its access to the Armed Forces' officer community to target potential new members.

### Undertakings to Members

The OA will uphold the Fund's reputation by ensuring that the maximum benefits allowable under the Rules are provided to members in a timely, sensitive, personal and confidential manner.

A Pledge to Members has been drawn up that expresses the sentiment above and sets broad service delivery undertakings including:

- Continuity (Members remain members of Lady Grover's Fund; management and administration would be governed by the Fund's rules);
- Communications. Beneficiaries are able to contact the Fund by telephone from Monday to Friday 0830 to 1630 except for Bank Holidays and between Christmas Day and New Year's Day.
- Providing a personal service. Members' administration and claims will be handled by a dedicated team with extensive experience of providing support to retired officers and their dependents. Cases will, wherever possible, be managed by the same OA member of staff from enquiry to payment.
- Swift Responses. Claims will be assessed, and the beneficiary informed of the outcome, within a fortnight of receipt, providing that all relevant documentation had been provided. Where a claim is authorised, payment will be made within a week of the beneficiary being informed.
- Scrutiny. Claims that bring doubt regarding eligibility will not be processed directly by the OA but will be referred on to the Committee for authorisation. This additional scrutiny will normally be completed within a month of receipt, but if it will take longer the beneficiary or member will be informed of the state of progress within a month.



## Parish Notices from the CEO & Secretary



### General Data Protection Regulation (GDPR)

On 25 May 2018, the General Data Protection Regulation came into effect. This has had a significant effect on us and on the way we collect, store, safeguard and delete

the information you give us so we may administer your membership and pay claims.

We have reorganised our database so that your administrative details (name, address, age, email address, phone number, bank details) are held separately from any medical details you provide to us to support your claims. Only those who deal with your claims will be able to see relevant medical details.

We are required by GDPR to have your explicit consent to hold and process the information which you give us so we may advise you about a potential claim and to consider and pay a claim. So we have been asking you and your beneficiaries to provide us with that consent and will continue to do so.

Clearly, to process a claim we will need information that includes the medical details of the subject of the claim. Data protection legislation requires us to have the subject's explicit consent to hold such medical information and so without that consent we cannot process claims.

In future, when you make a claim you will find a data consent form on the reverse of the claim form. We will also enclose/attach a copy of the Privacy Notice. This ensures that we have your specific and explicit consent.

### Subscriptions and Direct Debits

The great majority of you pay your subscriptions by Direct Debit and so are always up to date with changes in subscriptions. Just to remind you, the subscription currently stands at £50 and will increase to £60 a year for your payment on 1 Jan 19. You should also expect the subscription to rise again in 2019 by at least the Consumer Price Index and any changes in the rate of Insurance Premium Tax will also affect subscriptions. If you are reading this and are paying less than the subscription rate or are paying by Standing Order, please get in touch and we will work out what we can do to rectify it. Post, phone or emails are all welcome. If you are on the internet you can always download a DD form from our website, [www.ladygrover.org.uk](http://www.ladygrover.org.uk), fill it in and post it to us. I must warn you that if you are paying at old rates of subscription, then you will only be able to claim at the

rates pertaining when that subscription was in force, which will decline in real terms annually.

### Email addresses

We ask you each year for your email address if you received this newsletter by post and I'm grateful to those who responded last year. We continue to harvest email addresses - I know all of you still serving are on email, so do let me have your address, preferably not your military one as that will change - it saves us all time and money these days. If you don't have an email address, don't worry, we are always able to correspond by post.

### AGM

The 2019 AGM will be held in Mountbarrow House on Tuesday 9 April 2019 at 2pm. As ever, all members of the Fund are very welcome to attend. If you do wish to attend, please let Nigel Hare know by writing to the Membership Secretary at the Mountbarrow House address shown below or via the secretary email address also shown below. Please try and give at least two weeks' notice.

### A Partial Farewell

As you will have gathered from the Chairman's statements above, although I am not leaving Lady Grover's Fund entirely, I have passed over the non regulatory elements of my job to Nigel Hare, who becomes the Membership Secretary. Nigel introduces himself on the last page of this Newsletter. That means that I am no longer personally looking after you and your families. I have to say that that has been the real joy of my job over the last 8 years. I shall miss the contact with you all and the many chats we have had on the phone or by email or letter. I have much enjoyed providing the personal touch for the Fund and will miss it.

I have worked in the same office as Nigel's OA Benefits Team for all the time I have been Secretary and have the greatest admiration for the way they deal with their clients - all of whom are retired officers. To you, they will be the Membership Team; I know that they will look after you all in the same way that I have and that you will see no reduction in the level of care or speed of claim settlement.

While I remain as CEO and Secretary, I shall always be available to your OA Membership Team as a point of continuity if they have any queries.

I wish you a happy and prosperous remainder of 2018 and 2019. Thank you all for your friendship over the happy 8 years in which I have been your first point of contact.



## Meet Two New Committee Members:



### Judith Naylor ARRC

Judith joined the Royal Naval Hospital Plymouth in 1975 to commence her Registered Nurse training and qualified in 1978. She also qualified as a Registered Midwife and was selected to become a Nursing Officer in Queen Alexandra's Royal Naval Service in 1982. She served in the Royal Naval Hospitals and establishments both in the UK and abroad.

In 1991 as the Intensive Care Nurse Specialist she was also appointed as the Nursing Officer-in Charge on Operation Haven, Northern Iraq, deploying with the Royal Marines. Medical care was delivered in field conditions to all participating nations, Iraqi Republican Guard and Kurdish families that were brought down from the mountains. On her return, she was awarded the Associate Royal Red Cross Medal.

On promotion to Commander she was appointed to the Military Defence Hospital Unit at Derriford Hospital in Plymouth. She was the interface between the military and NHS to ensure military patients received timely care and nursing staff were suitably prepared for their operational role. She was a member of the project team in the re-design of the 100-bed medical facility on the Primary Casualty Receiving Ship and was the Matron when deployed to Iraq for Operation TELIC.

Judith was promoted to Captain in 2009 and became the Defence Nurse Advisor and on behalf of the Surgeon General was the central focus for the strategic development and management of the Defence Nursing Services. Following 32 years' service in the Royal Navy, Judith now is a Company Director and works closely with her husband in the day to day running of the family business in Fareham, Hampshire.



### Ian Caws

Ian was commissioned into the Royal Engineers in 1976. Early regimental tours included Berlin and Hong Kong with the Gurkha Engineers, followed by Professional Engineer

Training and 2 years working for a civil engineering company in Australia. Subsequent tours in Germany were followed by regimental command in Northern Ireland, a tour planning operations in the MoD, and then further operational tours in Kosovo and Afghanistan. His final post in the Army was as Director of the Army Infrastructure Organisation, which he left in 2005 to take up the post of Bursar at the Dragon School, an independent prep school in Oxford. There he helped the Dragon to set up the Blackbird Academy Trust in the Leys area of Oxford. He took up his present post as Director of Operations for COBSEO, The Confederation of Service Charities, in March 2017.



### Nigel Hare Membership Secretary

Nigel Hare has taken over the administrative functions for Lady Grover's Fund formerly undertaken by Mike Vickery, and is now your

Membership Secretary. Nigel has been with the OA for just over 2 years as the Head of Benevolence and during that time he has also been a member of Lady Grover's Fund committee, working very closely on a weekly basis with Mike. He therefore understands fully what the Fund means to you and to the wider veteran officer community. Nigel joined the OA after working for a University and before that he was part of the Senior Service for 34 years. He retired as a Commander having spent some of his time in Service in the privileged position of working for the former sailor who is your new Chairman.





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