

MEMBERS'

NEWS LETTER



LADY
GROVER'S
FUND

AUTUMN/WINTER 2023

CHAIRMAN'S MESSAGE

A very warm welcome to our winter newsletter. As we enter the final month of 2023 and look forward to Christmas celebrations and the promise of a New Year, what better time to reflect on what has been a busy year for the Lady Grover's Fund (LGF). I'd also like to extend the welcome to our new members who have joined us over the course of this year – 30 and counting!

Serving you, our members and attracting new members to the fold, is crucial to the continued success of LGF. I would like to thank our Chief Executive, Lee Holloway, and Communications Manager, Kirsty Turnbull, for all their hard work in raising the profile of your Fund - the invaluable and unique cover it provides - and for all their efforts in attracting new members and ensuring that our existing members receive the best possible service and benefits.

We have a packed newsletter to share, so I'd like to highlight three important points covered: Firstly, how we will be implementing the changes to membership, which were voted in by you at the AGM in June and will take effect on 1st January 2024. Secondly, the rationale for an increase in subscriptions and benefits. And thirdly, and perhaps most importantly, how LGF plans to develop and evolve to ensure that we remain relevant to the needs of the Armed Forces and Royal Fleet Auxiliary of today and into the future.

At the AGM in June, we voted to allow members born in 1959 or later, to pay an additional subscription, allowing them to apply for individual grants. Taking me as an example, this would mean that I continue to pay my subscription that allows me to apply for a grant in the event that my wife needs help to recover from illness or injury. In addition, from 1st January 2024 I will have the opportunity to pay another £80 subscription, allowing me to apply for the same grants should I require help after injury or illness.



Jon Brittain

Chairman,
Lady Grover's Fund

You also voted to raise the age limit for widows and divorcees, increasing it from under 55 to under 65. These changes are based on fairness. They recognise the needs of Service families today, allow single officers to join, and address anomalies for widows/widowers and divorcees.

Some of you raised the question of whether members born before 1959 could be allowed to benefit from these rule changes. After careful consideration and in the interests of fairness, we believe we can do this for all members, of all ages. Our Chief Executive talks you through these changes later in this newsletter. If you are born before 1959, don't miss the one-off offer that our Chief Executive describes.

At this time of year, The Management Committee reviews the sensitive subject of subscriptions and grants in the context of our overall income and expenditure of LGF. In doing so we recognised that the subscriptions still represent incredibly good value, but inflation affects the cost of running LGF and the cost of services that are available to you, our members. In addition, we cannot avoid the reality that claims are higher for our older members. We will be increasing subscriptions in 2024 to reflect these factors but will also increase grants payable for home help and home nursing. See more details of this in the newsletter.

Turning to the future, the increased focus on attracting new members and marketing has brought the Committee into closer contact with the Services and Service charities. This ecosystem is a powerful network that supports all of the Armed Forces and helps through advocacy and signposting of services. As a Friendly mutual organisation, we are not a charity, nor will we ever become one, but it is recognised that LGF provides a unique offering that helps families facing the costs of recovery from illness and injury. Currently this offering is only available to officers - approximately 15% of the Armed Forces Community - yet all Service families may need the type of services LGF provides.

No matter how you look at this, we cannot justify why we should not make our services available to all members of the Armed Forces and their families and allow all ranks to join on the same terms as our existing members. To do this I will be seeking your support during a SGM in March, and you should expect a short proposal on which you will be asked to vote. As always, I welcome all thoughts and comments on everything covered in your newsletter and anything relating to LGF on chairman.ladygrover@gmail.com. I want to extend a big thank you for your support of LGF - your Fund - and look forward to our exciting next chapter in 2024.

CEO FOREWORD



Lee Holloway
Chief Executive,
Lady Grover's Fund

We have a bumper newsletter to share, which reflects the incredible hard work of everyone involved with the Fund and our thriving community made up of you, our members. I'm delighted to see that this work has been translating into new member sign ups - welcome all! And extending and improving the services and benefits offered to our loyal, existing members. I have been fortunate enough to represent LGF as we reach out and spread the word of our Fund to the many military clubs and networks, including the Defence Academy at Shrivenham. We are optimistic that the significant changes coming into effect for the LGF joining criteria - opening it up to individual memberships - will have a very positive impact on the appeal of the Fund to our younger audience base, especially single officers and those without dependants. As we look to the future, the potential to increase this reach and appeal will be vastly increased by opening up to all ranks - lots of food for thought and interesting reading as we enter the period of festivities and hopefully a well-earned, bit of rest! As always, don't forget to follow us on social media [@LadyGroverFund](https://www.instagram.com/LadyGroverFund) and spread the word about the Fund to your nearest and dearest - see you in 2024!



Lee pictured with some of the Lady Grover's Fund team at a recent event



MAJOR CHANGES FOR LGF

Members becoming Beneficiaries

We are very pleased to announce that at the June AGM, there was a resounding vote in favour of opening up the Fund to allow you, our members, to join on an individual basis and enjoy the benefits previously only available to your family or dependants. Starting from 1st January 2024, existing and prospective members can become beneficiaries by paying an annual subscription priced according to your age bracket. In line with the current joining criteria, you would need to be under 65 years to take out this new individual membership. However, we have listened to the feedback from our members and for a one-time opportunity - until 31st March 2024 - all those born before 1959 ie. over 64 years, have the option to join for a one-off additional premium. This is calculated at 50% of the subscription rates through the years from aged 65 to the present day. For example, if you are 65 years old on the 1st of January 2024, you are one year over the normal eligibility age. In order to join, you would have to pay 50% of the annual subscription, £80 (the membership fee for the 60-69 age bracket, 2024 subs) as well as your annual subscription from that date onwards.

Levelling up the Joining Criteria for Widows and Divorcees

We are also very pleased to announce that the AGM vote resulted in agreement on raising the age limit of widows, widowers and divorcees joining the Fund from under 55 years to under 65 years. This in effect, levels up the joining criteria and creates an even playing field for current and prospective members.

Increasing Benefits

As the cost of living crisis continues and prices rise across the board, we want to ensure that the Fund's benefits keep in step with these inflationary pressures. From January 2024, the weekly benefits allowance for Home Help will increase from £231 to £252 per week (£36 p/d) and Home Nursing from to £385 to £420 per week (£60 p/d). The other benefits will be maintained at their current levels - Nursing Home and Hospital Accommodation, up to £1750 per week and Recovery and Convalescence, up to £350 per week. The upper limit for grants will also remain un-changed at £8,000 per year.

2024 Subscriptions

Following the annual review of subscriptions, we've been able to limit the price increase to a small, tiered increase across the age brackets. We are acutely aware of the financial pressures facing everyone at this time, so have aimed to maintain the balance between ensuring the financial stability and sustainability of the Fund and meeting the rising costs of benefit provision for you, our members.

Age of Oldest Beneficiary	2023 Subscription p.a	2024 Subscription p.a. from 1 Jan 2024
Under 50	50.00	55.00
50-59	60.00	65.00
60-69	70.00	80.00
70+	80.00	95.00



LOOKING TO THE FUTURE

Opening up to all Ranks

A very exciting prospect on the horizon - agreed in principle by the Fund's committee and its Patron, descendant of Lady Grover, Bridgit Getley - the plan is to open the Fund to all ranks. Responding to progressive societal changes and a desire to keep LGF relevant and appealing, the change will have a huge impact on the number of military personnel - serving and former - who can join and benefit from the Fund. The plan is for you, the members and owners of the Fund to vote on this proposed change in March 2024. If voted in, the opportunities for LGF to increase its membership base and network amongst military establishments will be great and far reaching. It will send a positive message and firm up the Fund's reputation and positioning into the future.





NOTICE BOARD

A new feature for your newsletter - the Notice Board – will feature the top picks of offers that are available to the military community or exclusively for LGF members. This issue, we're featuring the RAF Club and London's King Edward VII Hospital.



MEETINGS AND EVENTS AT THE RAF CLUB

Steeped in history, the RAF Club is housed in a beautiful Grade II listed building in the heart of London's West End. Whilst the Club is primarily for its members, they have a range of stunning function rooms for meetings and events that can be hired by all non-members. From large meetings and conferences to gourmet dinners in the Library, relaxed lunches and black-tie cocktail receptions, the RAF Club can cater for all occasions.

To find out more, visit:

www.rafclub.org.uk/private-dining or contact the meeting and events team for details of rates, menus and availability on 020 7399 1004/5 / email meetingsevents@rafclub.org.uk.

The Royal Air Force Club, 128 Piccadilly, London, W1J 7PY

www.rafclub.org.uk

KING EDWARD VII HOSPITAL

LGF has enjoyed a close relationship with the King Edward VII (KEVII) Hospital for a number of years. It has been helping members of the Armed Forces since 1899 and is now home to the Centre for Veterans' Health. As a focal point of the hospital's charitable work, KEVII provides grants and subsidies for complex medical treatment to Service or ex-Service personnel, their widows, widowers or spouses. This includes a 20% discount on hospital bills for those without medical insurance, and means-tested grants of up to 100%.

This is a great opportunity for LGF Members with added saving when combining the 20% discount provided by KEVII for hospital treatment, with the grants awarded by LGF for home nursing and other costs surrounding recovery and recuperation.

To find out more, visit:

www.kingedwardvii.co.uk/the-charity

Lady Grover's Fund

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