



DIGNITY IN LIVING™



2011 ANNUAL REPORT

A legacy of faith, service, and stewardship

DIGNITY IN LIVING™

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A legacy of faith, service, and stewardship

Letter from the Leadership

UNCHANGING PRINCIPLES

On February 22, we celebrated the 280th birthday of our nation's first President, George Washington. Many would agree that his face is one of the most familiar in our history, yet most of us don't consider what the challenges were that he faced as a leader. When the War for Independence ended and the colonies were free, there was a great consternation among many of the leaders as to how to govern the 13 states that emerged from the chaos of war.

Washington longed to retire to his fields at Mount Vernon, but he soon realized that the Nation under the Articles of Confederation was not functioning well, so he became a prime mover in the steps to convene a Constitutional Convention at Philadelphia in 1787. When the new Constitution was ratified, the Electoral College unanimously elected Washington to serve as President.

On April 30, 1789, standing on the balcony of Federal Hall on Wall Street in New York, Washington took the oath of office as the first President of the United States. "As the first of everything in our situation will serve to establish a precedent," he wrote to fellow Virginian James Madison, "it is devoutly wished on my part that these precedents may be fixed on true principles."

What a great lesson for any who would lead a new country, business, or congregation - that you begin by fixing your actions on unchanging principles. At Virginia Baptist Homes, our Board of Trustees adopted 16 value statements in 2004 that still guide our work today - from financial, operational, and human resources management to fundraising - so that we fulfill our mission of providing Dignity in Living™ for all current and future residents.

First and foremost we are bound together by faith and our belief that all of us, as children of God, deserve to be treated with respect and dignity.



We are dedicated to providing the highest quality service possible to our residents and the greater community. And we strive for excellence in stewardship as we manage our human and financial resources and the generous gifts from our donors.

We hope that you will find our annual report for 2011 evidence of Virginia Baptist Homes' standing on a solid foundation and that we are poised and ready to meet the challenges of the future. Thank you for your generous support and your enduring faith in our ministry.

In Partnership,



Michael E. Keck
Chair, Board of Trustees



Dr. Randall Robinson
President and CEO

Faith

BIRTHED IN FAITH

Faith. Stewardship. Service. These three values constitute the core of Virginia Baptist Homes. They drive our mission, determine our identity, and permeate the relationships we have with our residents, staff, congregational partners, and others.

VBH was birthed in faith, reflecting a desire to tangibly demonstrate the love and care of Christ for seniors. Seven decades later, we remain true to that faith principle of providing senior care in an atmosphere of Christian love and concern. Our mission statement of “Dignity in Living” is grounded in the faith-based ethic that all persons are created in God’s image and deserving of lives marked by physical, emotional, and spiritual wholeness.

VBH is sustained by stewardship. We have many partners – individuals, families, residents, churches, employees, and businesses. Over the years, we have had entrusted to us the financial resources to make our ministry happen. We recognize that we must be faithful stewards of what we have been given, be it financial or otherwise, to provide the highest levels of trust with our many partners

and care for our residents. Such stewardship enables us to offer benevolent care when necessary, and it challenges us to operate not only with sound business principles but with the highest levels of honesty and integrity.

VBH exists to serve. Our residents are our focus. Each day residents in our four communities depend upon us for care and security. When a senior comes through our doors and becomes a resident, we have entered into a sacred trust. That trust to serve them within a Christian environment is the reason we exist. It is our covenant with all who live with us, making our home their home.



*Reverend C. Nelson Harris
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Dr. J.T. Edwards, the visionary founder of Virginia Baptist Homes, saw his dream realized when the first VBH community opened in 1950 in Culpeper. The J.T. Edwards Society was established in 1996 to honor those who help keep his dream alive through legacy giving. Bequests, charitable gift annuities or trusts, and gifts of life insurance or retirement accounts are some of the ways donors have supported our benevolent ministry. If you would like to join the Society, please take a moment to let us know that you would like to make a legacy gift. We are honored to celebrate those who have chosen to leave their own legacy to help others at Virginia Baptist Homes.

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Leaving A Legacy



LONG JOURNEY HOME

About three years ago, Bob and I began a discussion on where we would like to retire. At that time, Bob was fully retired and I was still working in education to build up my retirement savings. We had lived in many places, compliments of the United States Air Force, and were seriously interested in continuous care or life care retirement facilities. We lived in southern California so we began checking out retirement facilities on the west coast, including Air Force Village West. We also spent a summer vacation in South Carolina to see if that was where we wished to retire.

We were very familiar with The Chesapeake as my aunt had moved there in 2003 and my parents in 2004. We visited them every year and finally decided to put our name on the waiting list at The Chesapeake. We also checked out two other communities in Williamsburg. After looking into many retirement facilities and

locations on both the east and west coasts, we decided that The Chesapeake offered the best value in a Christian environment, as well as a welcoming family atmosphere.

We completed renovations on our home in California and put it up for sale, fully expecting the sale to take at least six months or more. Much to our surprise, the house sold in two days! I had to hastily put in my retirement request and we planned our move from the west coast to the east coast. After our long journey, we arrived at The Chesapeake on July 27, 2011 with our two cats and have been delighted with our choice. We feel the good Lord directed our path and this is where He meant for us to be.

*Bonnie and Bob Branch
Residents of The Chesapeake
Members of the President's Circle*

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President's Circle members provide sustaining gifts of \$1,000 or more during the year. These gifts are either immediately put to work helping residents who have outlived their financial resources to pay for their care at a VBH community or they are added to a specific community's Endowed Fund for Benevolence, according to the wishes of the donor. We are grateful for these generous friends who help meet the financial needs of residents.

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Virginia Baptist Homes is sincerely grateful for all of those who make it possible, through their annual giving or sponsorship of our golf tournaments, for us to fulfill our mission to provide Dignity in Living™ to seniors in our communities.

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LIKE A FAMILY

I would like to tell you how pleased we were with the care that Dad received at The Glebe before he passed away. He was one of the first residents in the Fall of 2005. He entered through Independent Living and had his own apartment for almost a year. As his health began to decline he moved into Assisted Living and later into Health Care. Through each phase of his residency he was provided excellent care. Even making decisions about his level of care was a group decision guided by a committee of professionals at The Glebe. This was reassuring for us and made the transitions easier on Dad as he was surrounded by the same friendly faces he had grown to love.

In his final year, as he approached the end of life, our load was made lighter by the caring, responsive staff in Health Care. We never worried that Dad was not being cared for or was lacking any of the necessities that his condition required. Our business requires some travel, and being able to reach the nurses via phone with any concerns when we were out of town made it possible for us to have some semblance of normalcy during this trying period. It was Dad's decision not to



From left: Mike Cunningham, Shirley Cunningham, Chloe, Bill Joppich, Chris Gallo and Greg Sweeney

make any more trips to the hospital. He chose to spend his final days surrounded by his "Glebe family."

Since Dad passed away, we've missed our visits to The Glebe. The staff there seemed like a family to us. My wife and I do visit occasionally and I believe that the residents are very fortunate to be living at The Glebe and receiving such an excellent level of care. Thank you again for all you and The Glebe family did for my Dad.

*Sincerely,
Mike Cunningham*

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LOVE AND COMPASSION MADE A DIFFERENCE

Cathy Davis, a resident of Culpeper County, is happy to talk about the difference that the Culpeper Baptist Retirement Community (CBRC) made in her mother's life. Her parents, Helen and Fralan Dix, retired to Ashland, Virginia from New Jersey. They visited Cathy in Culpeper and toured the Culpeper Baptist campus intending to live there one day to be closer to Cathy and her husband, B.J.

Cathy's father passed away in 1985 and didn't move in as anticipated, but her mother made the move in 1987. The fact that Mr. Dix had approved of the community made it easy for Mrs. Dix to make the decision. She lived in a third floor apartment with a beautiful view of the mountains. She loved her neighbors, especially Elizabeth Hale, a former missionary who lived downstairs and



“adopted” Mrs. Dix. Cathy says that she rested easy knowing that her mother was being well looked after every day.

Gradually, Mrs. Dix' health declined and the staff at CBRC contacted Cathy to recommend that her mother

move to Assisted Living. She says that while it was emotional for her, her mother was so well adjusted and comfortable that the move wasn't difficult. The assistance with medication and other daily needs was so complete that Cathy felt comforted knowing that her mother was in good hands. When the time came for Mrs. Dix to move to Health Care, she had confidence that her mother would receive everything she needed to live in dignity.

Cathy says, “I cannot say enough about the love, compassion, and medical care that my mother received. If you want your loved one to live in a safe, loving family environment, I wouldn't hesitate to recommend Culpeper Baptist Retirement Community.”

*Cathy Davis
Daughter of former resident*



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THERE IS STILL WORK TO BE DONE

Ned Stephenson recently rejoined the VBH Board of Trustees after a year's absence. "As I get older myself," he explains, "I am more keenly aware that it is our duty, obligation, and privilege to ensure that our seniors have the quality of life that they deserve in their retirement. Virginia Baptist Homes has been doing this for many years, and I was happy to participate in fulfilling that mission."

In his prior years on the Board, Stephenson said that as he greeted residents in the halls while walking to his committee meetings, he realized that the seniors in our communities are counting on us to ensure their safety

and well-being. "We cannot let them down," he says emphatically, "we have to do this, as hopefully others will do for us in time."

During his first tenure, the Board faced many decisions because of the economic downturn and the changing business landscape. When his term was up, he realized that he was leaving in the midst of some of VBH's most challenging times. When asked to serve again, Stephenson said that he had a desire to return to unfinished work, "I still have more to give," he said. We are all grateful to welcome him back into the VBH family.



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FOCUSING ON THE MISSION

Jacquelyn (Jackie) Brooks is both a former VBH Trustee and a resident of Lakewood Manor. A retired IBM executive with experience in systems analysis, management, and finance and health systems marketing, she understands the changing nature of technology and its impact on doing business today. Serving on the Board's Strategic Planning Committee gave her an opportunity to help guide the future of VBH while ensuring a strong foundation. At that time, the Board wanted to go above and beyond our competitors to offer the best environment and services to residents and they worked hard to provide leadership in the stewardship of VBH

assets. She remembers many discussions at board meetings and retreats about the mission – always starting discussions with how they could provide dignity in living. Eventually, Dignity in Living™ evolved as the key to the fulfillment of Virginia Baptist Homes' purpose. Jackie's faith in the VBH leadership is evidenced by her decision to call Lakewood her home. We thank her for her loyal service to our ministry.



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Mr. and Mrs. David W. Boldridge

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Millie and Herb Heltzer

Mrs. Margaret K. Carleton

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PERPETUAL SUPPORT

Donors wanting to provide perpetual support for the VBH communities have given to one of the endowment funds. Gifts are invested and a portion of the endowment's earnings is made available for use annually according to a percentage established by the Investment Committee of the Board of Trustees. The Foundation gratefully receives gifts of any size towards the endowment funds. Named endowments can be established for a minimum gift of \$100,000.

FUNDS	USE OF FUNDS
MINISTER BENEVOLENT SUPPORT FUNDS	
J.E. and Beulah Carlton Memorial Fund	Baptist Ministers at any VBH community
Cale Endowed Fund for Baptist Ministers and Spouses	Ministers and spouses at Culpeper
Potter Endowed Fund for Baptist Ministers and Spouses	Ministers and spouses at any VBH community
BENEVOLENT SUPPORT FUNDS	
Community Specific Endowed Funds for Benevolence <i>(one in each community)</i>	Residents at the specific community
Richard and Caroline T. Gwathmey Endowment Fund	Residents at Culpeper, The Chesapeake, and Lakewood Manor
Richmond Baptist Trust Fund	Female residents who are members of Richmond, Dover, and Middle district Virginia Baptist churches
GENERAL ENDOWED FUNDS	
Community Specific Endowed Funds	General use at the specific community
Samuel W. Holdcroft Endowment Fund	General use at Lakewood Manor
VBH Endowment Fund	General use at any VBH community
FUNDS MANAGED BY OTHERS	
VIRGINIA BAPTIST FOUNDATION (VBF)	Serves as the trust agency of the Baptist General Association of Virginia (Virginia Baptist Mission Board). Virginia Baptist Homes receives funding from several of the Donor-Advised Funds and trusts of VBF, which include several of our own residents. Gifts from these funds are used in accordance with the donor's wishes. VBF manages our Culpeper Endowment Fund and we have also received funding through their grant ministry, most recently in 2009 to support the expansion of Lakewood Manor.

CONSOLIDATED BALANCE SHEET AND STATEMENTS OF OPERATIONS AND CHANGES IN NET ASSETS

Summarized Consolidated Balance Sheet

	December 31, 2011	December 31, 2010
Current Assets	\$20,018,038	\$20,143,304
Investments	11,912,942	15,936,936
Beneficial Interest in Perpetual Trust	5,201,559	5,507,363
Assets Whose Use is Limited	7,893,099	7,839,592
Property, Plant and Equipment	134,026,758	140,636,775
Other Assets	6,033,987	6,910,899
	\$185,086,383	\$196,974,869
Current Liabilities	\$88,788,699	\$88,352,164
Advance Fees	47,561,659	49,954,054
Annuities Payable	715,616	765,416
Future Service Obligation	4,454,000	4,625,000
Long Term Debt	91,935,000	97,394,806
Net Assets	(48,368,591)	(44,116,571)
	\$185,086,383	\$196,974,869

Summarized Consolidated Statements of Operations and Changes in Net Assets

	December 31, 2011	December 31, 2010
Resident Related Revenues	\$56,260,044	\$55,176,883
Contributions	471,762	320,106
Investment Income	1,467,749	975,179
Other Income	1,892,532	1,700,802
(Increase) Decrease in Future Service Obligation	171,000	(554,000)
	60,263,087	57,618,970
Salaries, Wages and Professional Fees	29,178,319	27,998,530
Depreciation and Amortization	10,130,050	10,451,777
Interest	8,231,196	8,667,535
Other Expenses	17,327,926	17,815,997
	64,867,491	64,933,839
Revenues Over (Under) Expenses	(4,604,404)	(7,314,869)
Other-than-temporary decline in value of investments	0	0
Management Contract Termination Fee	0	(550,000)
Gain on Long-Term Debt Retirement	974,289	241,152
Net Assets Released from Restrictions		
Used for Operations	299,963	335,520
Purchase of Equipment	54,550	200,000
	(3,275,602)	(7,088,197)
Unrealized Gain (Loss) on Investments	(1,170,159)	789,515
Increase (Decrease) in Unrestricted Net Assets	(4,445,761)	(6,298,682)
Restricted Contributions and Other Increases	805,166	243,974
Change in Present Value of Perpetual Trusts	(256,912)	579,368
Assets Released From Restrictions	(354,513)	(535,520)
Increase (Decrease) in Restricted Assets	193,741	287,822
Increase (Decrease) in Net Assets	(4,252,020)	(6,010,860)
Net Assets at Beginning of Year	(44,116,571)	(38,105,711)
Net Assets at End of Year	(48,368,591)	(44,116,571)

ANNUAL BENEVOLENT ASSISTANCE FOR YEAR ENDING DECEMBER 31, 2011

Type of Benevolent Assistance	Total	Culpeper	The Chesapeake	Lakewood Manor	The Glebe
MONTHLY FEES	\$907,654	\$262,332	\$331,771	\$308,271	\$5,280
Amortized Entrance Fees	\$87,468	\$45,468	\$0	\$42,000	\$0
Meals & Ancillary Services	\$6,146	\$0	\$0	\$6,146	\$0
Medical Expenses	\$10,035	\$0	\$0	\$10,035	\$0
Totals	\$1,011,303	\$307,800	\$331,771	\$366,452	\$5,280

SOURCE OF SUPPORT FOR BENEVOLENCE

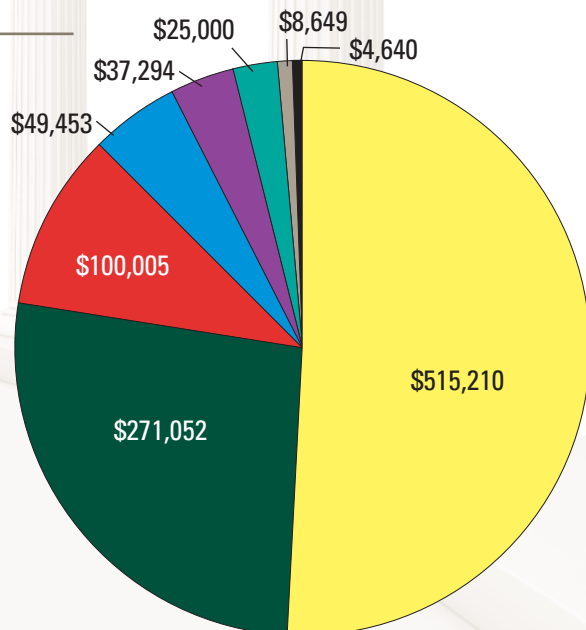
Gift Income	\$515,210	\$182,764	\$331,771	\$0	\$675
Richmond Baptist Trust Fund	\$271,052	\$0	\$0	\$271,052	\$0
Benevolent Fund	\$100,005	\$0	\$0	\$95,400	\$4,605
Hearn Benevolent Fund	\$49,453	\$49,453	\$0	\$0	\$0
Potter Fund	\$37,294	\$37,294	\$0	\$0	\$0
Ministers' Relief Fund	\$25,000	\$25,000	\$0	\$0	\$0
Endowed Fund for Baptist Ministers	\$8,649	\$8,649	\$0	\$0	\$0
Carlton Memorial Fund	\$4,640	\$4,640	\$0	\$0	\$0
Totals	\$1,011,303	\$307,800	\$331,771	\$366,452	\$5,280

NUMBER OF RESIDENTS RECEIVING SUPPORT

Totals	65	19	18	25	3
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SOURCES OF INCOME FOR BENEVOLENCE 2011

- Gift Income
- Richmond Baptist Trust Fund
- Benevolent Fund
- Hearn Benevolent Fund
- Potter Fund
- Ministers' Relief Fund
- Endowed Fund for Baptist Ministers
- Carlton Memorial Fund

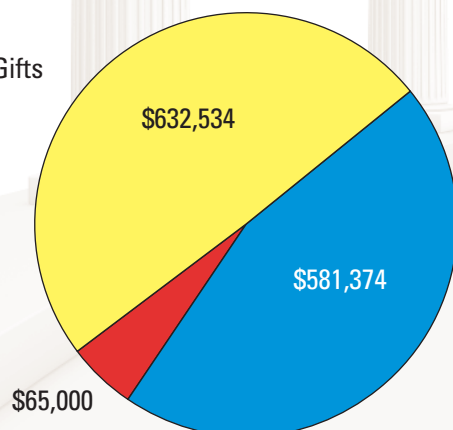


ANNUAL GIFT REPORT YEAR ENDING DECEMBER 31, 2011

Restricted Gifts	Total	Culpeper	The Chesapeake	Lakewood Manor	The Glebe	VBH	VBHF
Endowment Funds	\$2,095	\$0	\$0	\$2,095	\$0	\$0	\$0
Building Funds	\$9,582	\$0	\$0	\$9,582	\$0	\$0	\$0
Specific Purpose Funds	\$594,399	\$101,160	\$10,575	\$9,640	\$300	\$472,724	\$0
Benevolent Funds	\$17,931	\$0	\$0	\$16,851	\$1,080	\$0	\$0
Richmond Baptist Trust Fund	\$8,527	\$0	\$0	\$8,527	\$0	\$0	\$0
Total Restricted Gifts	\$632,535	\$101,160	\$10,575	\$46,696	\$1,380	\$472,724	\$0
Unrestricted Gifts	Total	Culpeper	The Chesapeake	Lakewood Manor	The Glebe	VBH	VBHF
Individual and Memorial Gifts	\$192,109	\$9,851	\$38,618	\$12,900	\$675	\$41,564	\$61,306
Bequests	\$144,651	\$1,020	\$50,137	\$1,044	\$0	\$92,450	\$0
Baptist General Association of Virginia Cooperative Program	\$104,696	\$0	\$0	\$0	\$0	\$104,696	\$0
Matured Gift Annuities	\$90,944	\$0	\$0	\$0	\$0	\$0	\$90,944
Church Gifts	\$48,974	\$4,683	\$0	\$0	\$0	\$37,021	\$7,270
Total Community Gifts	\$581,374	\$15,554	\$88,755	\$13,944	\$675	\$275,730	\$159,521
Gift Annuities Received	\$65,000	\$0	\$0	\$0	\$0	\$0	\$65,000
Total Gift Income 2011	\$1,278,909						

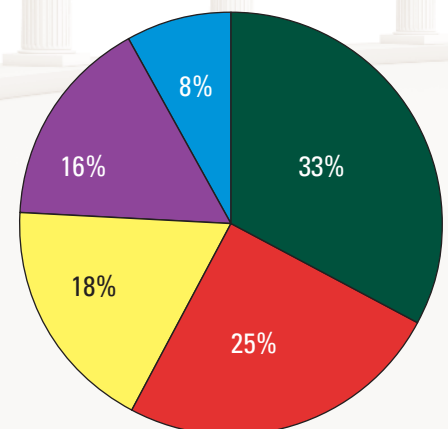
TYPES OF GIFTS RECEIVED IN 2011

- Restricted Gifts (for Specific Funds)
- Unrestricted Gifts
- Gift Annuities Established



SOURCES OF UNRESTRICTED GIFT INCOME 2011

- Individual and Memorial Gifts
- Bequests
- BGAV Income
- Matured Gift Annuities
- Church Gifts



DIGNITY IN LIVING™

VIRGINIA BAPTIST HOMES

VALUES STATEMENT

- To strive for excellence in governance through a volunteer board committed to our mission
 - To strive for effective management that is mission driven and resident-focused
 - To provide a quality workplace which optimizes the abilities of staff in providing services and care for the residents
 - To provide a quality workplace which values training of staff in providing services and care for the residents
 - To adopt and follow financial policies and business practices which promote confidence in management
 - To develop a high standard of design and maintenance for housing which optimizes stewardship of resources
 - To operate Licensed Nursing Facilities
 - To welcome persons of diverse background, experience, religion, race, and ethnicity to live and work in our communities
 - To value each resident as a child of God created in God's image, regardless of age, physical condition or mental capacity
 - To provide opportunities for worship, spiritual expression and development
 - To provide a continuum of care that promotes independence with appropriate assistance in quality environments
 - To promote wellness through programs of physical exercise, nutrition, education and creative expression
 - To foster relationships with the local congregations which provide opportunities for Christian service and spiritual growth
 - To be socially accountable by providing services to the larger community
 - To engage the social and political establishment in promoting ethical and fair treatment for aging persons
 - To maintain our Christian heritage and our association with the Baptist General Association of Virginia
- Adopted November 16, 2004

A legacy of faith, service, and stewardship

A legacy of faith, service, and stewardship



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12399 Village Loop, P. O. Box 191
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Randall Robinson, D.Min.
President & CEO
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www.vbh.org



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Patricia S. Morris, MPA, CFRE
Vice President
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The Chesapeake
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Mark T. Woodard
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Executive Director
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www.theglebe.org



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R. Stephen McElmurray
Executive Director
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www.culpeperretirement.org



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