




Duncaster
is where to *live*.



2025
Annual Report



2025

Year in Review

Dear Residents, Board of Directors, Staff and Friends of Duncaster,

I am so proud to say that 2025, coming fresh off our 40th Anniversary, was yet another fun and successful year for our community. As we continue to navigate the processes and next steps with our expansion plans, we continue to focus on our existing campus, our Residents and our staff.

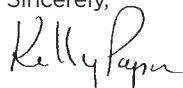
I would be remiss if I didn't acknowledge the incredible work, led by our long-time Residents, Susan Aller and Marsha Mills, who worked diligently into the Duncaster Archives with a team of Residents to put together *The Duncaster Story: 1984-2024*. The 100+ page soft-cover book goes into the early days of Duncaster, various expansions, the COVID-19 pandemic and looking ahead. A copy was presented to Duncaster's 17th Chair of the Board of Directors, Annie Hildreth, during Duncaster's Board Meeting, in July.

Early in the year, we further strengthened our working relationship with the New Britain Museum of American Art, where our Leadership Team hosted several employee retreats to bond, learn and connect. Bringing our dedicated employees across all departments, off Duncaster's campus for a full day with peers was not only rewarding, but uplifting. These retreats showed a sense of dedication, loyalty and enthusiasm as people across multiple departments and ranks, came together to think, but to also decompress, by taking in an extraordinary art collection by Vik Muniz, a Brazilian artist and photographer.

What's more, the cornerstone or pillar of our community continues to strongly reflect upon the "4 Cs", which can be seen and heard of almost daily across our incredible community. Collaboration, Communication, Compassion, Culture. It is so vitally important that Duncaster Residents and Staff alike embody these powerful words in representing Duncaster and our community.

In closing, as Duncaster closed 2025 with strong and budget-exceeding occupancy, the future cannot be brighter with a number of planned capital improvement projects on tap for next year across the entire campus. I invite you to visit us; to explore the beauty and everything that our special community has to offer.

Sincerely,



Kelly Papa, President & CEO

Dear Friends of Duncaster,

It is an honor to write to you in my first year as Chair of the Duncaster Board of Directors.

As I reflect on the past year, I am filled with gratitude for the residents, team members, volunteers, donors, and community partners who make Duncaster such a special place. Together, we continue to build upon a legacy more than four decades in the making while thoughtfully preparing for the future.

My connection to Duncaster began with its mission. I was drawn to the profound impact Duncaster has on the lives of its residents and families, and the important role it plays within the greater Hartford community. Duncaster is more than a senior living community. It is a place where people find connection, purpose, security, and a true sense of belonging. I remain deeply committed to the long-term growth and success of this incredibly important institution.

Duncaster has always stood apart because of its commitment to providing not only exceptional care and services, but also a vibrant and engaging community where older adults can thrive. As demand for high-quality senior living continues to grow, Duncaster is well positioned to meet the evolving needs of current and future residents.

Over the past year, we have continued to advance plans that will strengthen the future of our community. Our expansion and campus enhancement efforts represent more than new buildings. They reflect our dedication to preserving Duncaster's relevance, financial strength, and ability to deliver an exceptional resident experience for generations to come. While these initiatives require patience, diligence, and collaboration, the progress achieved thus far gives us great confidence in what lies ahead.

I would also like to recognize and thank John Shulansky for his decade of service and leadership on behalf of the Board. His stewardship has helped position Duncaster for continued success, and I am grateful for the strong foundation he leaves behind.

We are fortunate to have an outstanding leadership team led by President and CEO Kelly Papa, whose vision and commitment continue to guide the organization forward. I also extend my sincere appreciation to my fellow board members for their dedication and thoughtful governance.

Finally, thank you to our donors and supporters. Your generosity strengthens our community, enriches the lives of residents, supports our dedicated staff, and helps ensure that Duncaster remains a thriving resource for generations to come.

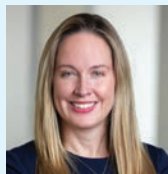
As we look ahead, I am excited about the opportunities before us. Guided by our mission, rooted in our values, and strengthened by the people who make Duncaster extraordinary, I am confident that our best days are still ahead.

With gratitude,



Annie Hildreth, Chair, Board of Directors

Leadership Team



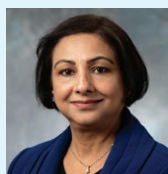
Annie Hildreth,
Board Chair

Annie Hildreth is a Managing Director and Market Executive for Bank of America Private Bank in Greater Connecticut, where she leads a team serving individuals, families and institutions. She previously held leadership roles in Philanthropic Solutions at Bank of America and spent 10 years at Fidelity Investments. Annie also serves as Board Chair of the Boys & Girls Club of Hartford and holds a bachelor's degree in economics from the College of the Holy Cross.



Kelly Papa,
President & CEO

Kelly Papa, MSN, RN, has extensive experience in aging services, including as a director of nursing and a clinical educator, in addition to being a national consultant to dementia care and leadership development programs. Kelly has researched, published and presented on topics that include building learning organizations, creativity in staff development, person-centered care, dementia care, leading change and leadership development.



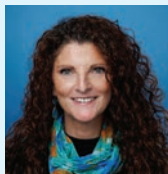
Ami Desai,
Chief Operating Officer

Ami Desai has over 25 years of executive leadership experience in senior living, health care management and clinical operations, as well as a background in operations/strategic planning, program development, quality initiatives and hospital/physician relationships. She supports the daily community life of independent living residents and also serves as administrator of the Caleb Hitchcock Health Center at Duncaster.



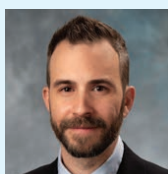
Robert Leake,
Chief Financial Officer

Rob Leake brings over 30 years of health care finance experience serving Connecticut's senior community in various settings — from hospitals to multi-entity corporations. Most recently, Rob served as CFO at Hebrew Senior Care in West Hartford. Prior to being there, he was the director of finance and executive director of hospital services at Masonicare.



Heather Stanton,
Vice President of Resident Services & Community Life

In her role, Heather Stanton specializes in creating a culture of active aging. She has worked in the field for the last 19 years and has presented nationally on building active cultures across the continuum, as well as incorporating yoga and movement into leadership development.



Joseph Tedone,
Vice President of Human Resources

Joe Tedone, PHR, SHRM-CP, brings over 15 years of leadership experience in human resources. Most recently, he was vice president of human resources at the Wheeler Clinic, where he focused on HR systems, benefits, talent development, training and employee relations.



Marc Zirolli,
Vice President of Sales & Marketing

Marc Zirolli has over 10 years' experience in the continuing care/Life Plan community industry, with a focus in marketing and independent living Life Plan contracts. In anticipation of Duncaster's expansion, Marc brings added experience in construction and renovations, having endured a previous repositioning and expansion project of nearly 70 new independent living apartments.

Table of Contents

Leadership Team.	3
Golf Tournament.	4
Donors	5
Duncaster in the Community . .	8
Financials	9

2025 Board of Directors

Chibueze Okey Agba
(May 2022)

Frank Barrett

Carol Barry

Brian Clemow

Yvonne Renee Davis

Nancy Dean

Carol Guardo
(October 2022)

Annie Hildreth

Lenworth Jacobs

Irmgard Klee

R. Frederic Knauff

Deborah Koltenuk

Kelly Papa
President & CEO
ex-officio

Sally Richter
ex-officio

Philip Schenck

John Shulansky

Marie Spivey

John Wheat

Tom Wood

17th Annual Golf Tournament

Event Sponsors *Thank you!*

Diamond Sponsors

Brannack Electric
Carpetworks
I & D Home Solutions
Otis Mechanical

Gold Sponsors

Great American Donut, Inc.
M&T Bank
Shipman & Goodwin

Silver Sponsors

AssuredPartners
Bank of America Private Bank
C.E. Floyd Company
Ehrlich Interiors
Mitchell Auto Group
OneDigital
OnePoint Partners
P.J. Lodola & Sons
Ziegler

Corporate Sponsors

CT Computer Service, Inc.
Right at Home

Hospitality Sponsor

Aladco Linen Services
Annie Hildreth & Ted Potters

Putting Green Sponsor

Caring Communities
Fiducient Advisors
Fuss & O'Neill
Geriatric Medical

Tee Sponsors

D. Sayadoff Paint & Decorating
Hartford Healthcare
Jay's Landscaping
Jeffrey & Nancy Hoffman
RLPS Architects
Sheehan Hilborn Breen Funeral Home
Shiman Partners
Suburban Pharmacy
Valley Fish Company
Varsity Marketing



Annual Charitable Golf Tournament

*In Honor of Jeff Fournier
In Support of the Duncaster
Community Outreach Fund*



Duncaster also extends a special thanks to the staff and management of **Tumble Brook Country Club** for their outstanding support and assistance in making this year's tournament such a success!



Donors

The 2025 Annual Contributions record for the **Duncaster Foundation**, Inc. reflects total charitable contributions of **\$239,031.54** from **152 distinct donor entries** (representing 145 unique individual and organizational entities).

Total Funds Raised		\$239,031.54
Unique Donors Represented	145 (152 total contribution lines)	
Top Contributing Fund	Unrestricted Fund (\$65,370.16)	
Primary Donor Segment	Independent & Assisted Living Residents (\$110,351.97)	

Fund Allocation Breakdown

Below is the complete distribution of contributions across all 13 foundation funds, along with unallocated amounts and total totals:

Fund Name	Total Allocation	% of Total Giving
Unrestricted Fund	\$65,370.16	27.35%
Capital Campaign Fund	\$63,000.00	26.36%
Employee Education Fund	\$32,075.00	13.42%
Endowment Fund	\$28,825.00	12.06%
Resident Assistance Fund	\$15,616.38	6.53%
Music & Programs Fund	\$10,675.00	4.47%
Enhancement Fund	\$7,825.00	3.27%
Employee Fund	\$6,300.00	2.64%
Restricted Funds	\$3,820.00	1.60%
Caleb Hitchcock Fund	\$2,325.00	0.97%
Library Fund	\$1,700.00	0.71%
Savage Fund	\$1,000.00	0.42%
Unallocated / Unknown	\$500.00	0.21%
Hubbard Fund	\$0.00	0.00%
Total	\$239,031.54	100.00%

Donors *continued*

Cindy Abrams	Maureen Coleman	Lily Holthoff
Sally Allen	Nancy Compton	Ann Hotchkiss
Dr. Jean Amara	Robert Connell & Michelle Duffy	Rodney & Leigh Hudson
Arnold Amstutz	The Cordova Family	Dr. Richard Humphreys
Anonymous \$1 Dollar Donors	Tom Corrigan & Carol Forte	Donald Hunt
Vida Barron	Betty Cronin	Anne Hussey
Carol Barry	Carolyn D'Alessandro	David Jacobs
Roxanne Beardsley Trust	Donald Davidson	Lenworth Jacobs
Midge Becker	Ami Desai	Kristina Johnson
Emily Becton	Joel Dinowitz	Maxine Kates
Kanani Bell & Susan Williams	Mary Ann Downes	Lance & Irma Keller
Ina Bendett	Martha Drummond	Irmgard Klee
Robin Bergman	Steve & Judy Eckhouse	Josefa Klein
Jim & Joan Betts	Joyce Falkin	Richard & Susan Kramer
Frances Blumenthal	Tony & Anita Ferrante	David Kravet
Walter & Edie Borden	Ken & Cindy Fielder	Marcia Krupnikoff
Tom & Ellen Brydges	Sue Fisher	Estelle Laschever
Kenneth Butler	Norma Fishman	Terri Levine
Vyrjil & Karin Buus	Janet Foisie	Meredith Libbey
Michael Bzullak	Carolyn Fowler	Carl & Julie Lindquist
Austin & Lynne Carey	Rob & Niki Fowler	Marjorie Macko
Jane Carpenter	Mark Garilli	Howard & Sheila Mark
Brian Clemow	Linda Gerber	Tom & Pam Matthews
Fran Cobb	George & Roberta Glass	George & Joan McGauley
Sara Cole	Bob & Lee Goode	Marsha Mills
	Harvey & Lee Goodfriend	Townsend & Caroline Mink
	Carol Guardo	Beatrice Mitlak
	Jonathan & Cornelia Hall	Bill & Kitty Moeller
	Norm Hausmann	Marianne Mueller
	Herb Hershenson	Peter Murphy
	Hartford Fdn. For Public Giving	Nonprofit Megaphone
	Hildreth Stewart Charitable Foundation	Avra Novarr (Mah Jongg Group)
	Marcia Hincks	Kelly Papa
		Arlene Parmelee
		Marilyn Pet
		Phyllis Pierson

Mary Porcello	Dorothy Sheehan	Beverly Thomas
Michelle Press	The Shulansky Foundation	Barry Tomlinson
Jim Pudelka	Amy Silverman	Daniel & Janet Tracy
John Quinn	Eli & Vera Simon	UNKNOWN
Robert Raymond	Helen Sly	Jean-Pierre & Marie C. Van Rooy
John Reagan	Meredith Smith	Roy Wedeles
Dale & Sally Richter	Charlotte Sornborger	Ruthan Wein
David & Jane Rosenfield	Dr. Marie Spivey	Jacqueline Werner
Peter & Lynn Russell	Jane Springer	John & Karen Wheat
Ben & Jacqueline Sachs	Sue Stanley	Richard & Madelaine White
Mary Sargent	Heather Stanton	Maggie Willard
Anita Satriano	Barbara Staples	Sue Wilson
Elaine Savarese	Marilyn Stockton	Tom Wood
Phil Schenck	Janet Stott & Arthur Pembleton	Marilyn Woodruff
Charlotte Schiff	Louise Sutton	Ronald Yungk
Ronald Schwartz	Adam Tarr	Maura Zambarano
Joan Shapiro	Joe Tedone	Bill & Susan Zielenbach

Donor Category Breakdown

Contributions originated from several primary donor classifications across the community:

Category Name	Total Raised	% Share
Independent & Assisted Living	\$110,351.97	46.17%
Capital Campaign	\$63,000.00	26.36%
Planned Giving / Trusts	\$37,000.00	15.48%
Corporations & Foundations	\$13,306.38	5.57%
Board of Directors	\$6,748.19	2.82%
Caleb Hitchcock Center	\$4,250.00	1.78%
Friends & Family	\$1,625.00	0.68%
Living Choice On The Green	\$1,000.00	0.42%
Staff & Employees	\$400.00	0.17%
Memorial Gifts	\$100.00	0.04%
Unclassified	\$1,250.00	0.52%



Duncaster *in the Community*

Hurricane Relief Drive for Jamaica



By Tyrique Lindo

In November 2025, in response to the devastating impact of Hurricane Melissa on communities across Jamaica on Oct. 28, 2025, Duncaster played a key role in organizing and executing Duncaster's Jamaica Hurricane Relief Drive in partnership with the West Indian Foundation.

This initiative was both a professional and deeply personal effort for many within our community, as a significant number of Duncaster staff members have direct ties to Jamaica. Recognizing the urgency of the situation, we helped coordinate a large-scale, community-wide response that mobilized both staff and residents.

Key Contributions & Responsibilities:

- **Volunteer Coordination:** Organized and collaborated with dozens of volunteers across Duncaster's network of staff and residents to support all aspects of the drive, including donation intake, sorting, and logistics.
- **Community Engagement:** Helped drive participation from over 100 donors, including residents, staff, and members of the surrounding community, fostering a strong sense of unity and purpose.
- **Donation Operations:** Assisted in planning and managing both the main drop-off event and ongoing donation collection efforts, ensuring a smooth and efficient process for contributors.
- **Campaign Support & Communication:** Contributed to the promotion and visibility of the drive through internal and external communications, including coordination of campaign materials and donation guidance as well as local support through our town's news outlets.
- **Logistics & Organization:** Supported the collection and organization of critical supplies such as nonperishable food, medical items, and emergency essentials to be distributed to impacted communities in Jamaica. The West Indian Foundation played a major role in coordinating the travel arrangements of the goods to Jamaica, which was transported by land and air.

Impact:

The relief drive successfully brought together the Duncaster community in a meaningful way, resulting in a substantial collection of essential goods to support recovery efforts in Jamaica. Beyond the tangible donations, the initiative strengthened community bonds and demonstrated Duncaster's commitment to compassion, cultural awareness, and global support.

This project highlighted the power of coordinated community action and reinforced Duncaster's role as not only a leader in senior living, but also as an engaged and responsive community partner.

Toy Drive for Bloomfield Social & Youth Services



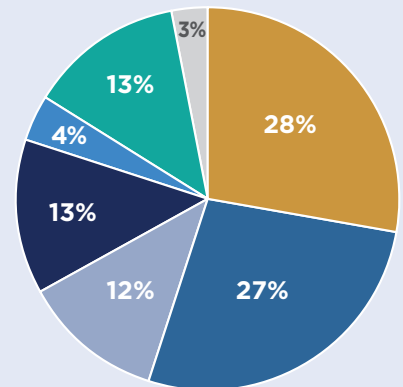
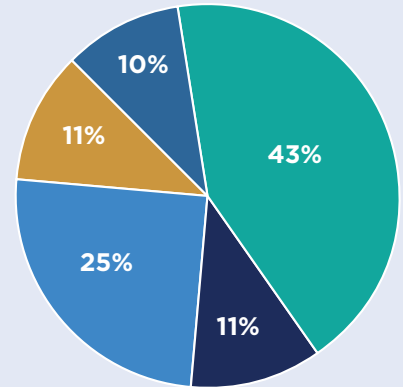
Financials

Revenue **\$33,395,000**

Resident Service Fee Revenue	\$14,321,000
Earned Entrance Fees	\$3,645,000
Health Center Revenue	\$8,352,000
Assisted Living Revenue	\$3,807,000
Other Income	\$3,270,000

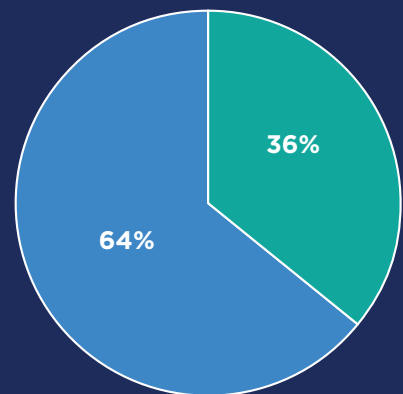
Expenses **\$35,255,000**

Medical & Other Resident Care	\$10,043,000
General & Administrative	\$9,547,000
Building & Grounds	\$4,344,000
Food Service	\$4,404,000
Housekeeping	\$1,314,000
Depreciation & Amortization	\$4,647,000
Interest	\$956,000



Philanthropic Impact **\$538,000**

Gifts to The Duncaster Foundation	\$193,000
Gifts to Duncaster, Inc.	\$345,000



Change in Unrestricted Net Assets **\$1,043,000**

Income/(Loss) from Operations	(\$1,860,000)
Net Realized Gain/(Loss) on Investments	\$4,694,000
Change in Net Unrealized Gain/(Loss) on Investments	(\$1,474,000)
Change in Future Service Obligation	-
Change in Interest Rate Swap Obligation	(\$318,000)

*Thank you
to all our donors
and supporters!*

Duncaster is where to *live*.

Duncaster.org • 860.726.2000

40 Loeffler Road, Bloomfield, CT 06002

