

## **NEWSLETTER - JUNE 2025**

# **MEMBERSHIP GROWTH**



One of the Board's objectives is to increase the Membership. With your support for the Member-Get-Member scheme, this has resulted in a growth of 10 new members in the first quarter of 2025 and 12 new members in the second quarter. 50% of new members referred in 2025 are in the 16-30 age bracket, the target market, and just over 40% reside in Kent. This is a fantastic achievement and we are appreciative of your help in spreading the word to grow the membership.

With Member's help in referring new members to the Society, the launch of the £250 per week sickness scheme and group scheme on 5 June, and the recruitment of a Business Development and Marketing Executive (see below), we are confident that the target set by the Board can be achieved. New members are also vital to stop a decline in membership numbers from members who cancel or lapse their membership as well as elderly members that sadly pass away.

#### BUSINESS DEVELOPMENT AND MARKETING EXECUTIVE

We are pleased to advise that Harkiran Virdee (known as Kiran) will be joining the staff as the Business Development and Marketing Executive from Monday 28 July. Kiran will be responsible for building the awareness of Gravesham Friendly's wonderful services to the local and surrounding areas and will lead the team objective of recruiting more members. Kiran has already spent a few days in the office to meet the staff and familiarise herself with the Society.

By way of a short background, Kiran was born and raised in Gravesend and has a background in sports, fitness, dance, social media and marketing. Her aim is to not only build a connection with members in person but also develop an online presence to reach more potential members. Kiran will be working full time and out in the community connecting with community groups to promote the Society's group offer. If you work for a small company, less than 10 people, that provides employee benefit cover, let us know the renewal date and challenge us to provide a better price and better value.

## **COMMUNITY - VAISAKHI**

A huge celebration for the annual Sikh festival of Vaisakhi was held in Gravesend on 12 April 2025 at the Guru Nanak Gurdwara. Paul, Bhavin, Devina and Ollie manned a stall and spoke to many of the 15,000 visitors. This is part of the Society's commitment to integrate into the local community and spread the word and work of the Society. Kiran will also be instrumental in this aspect when she joins the Society.





As part of the Vaisakhi event, the Society ran a prize draw for people to ender and win a monetary prize. The draw was held on 2 May at the Gurdwara by Jagdev Virdee with Kim Harris, Chairman, and Paul Osborn, Chief Executive, in attendance. The winners were:

 Mr Rajat Maan
 £100.00

 Mr Dalji Bal
 £ 50.00

 Ms. Rajeni Kaur
 £ 25.00

 Mrs Michelle Maynard
 £ 25.00



Bhavin Vadher, Compliance Manager, presented Dalji Bal with his second prize at the office.

Posters have been provided to the Repair Café and Gravesham Sanctuary to promote the Society.

As part of our community work, Gravesham Friendly has also sponsored the Guru Nanak Football Club (Gurdwara).

#### **CHARITY DONATION FROM AGM VOTES**

Thank you to all members who voted electronically, via post and in person at the AGM. You may recall that an undertaking was given to donate £1 to a local charity for every vote cast. A total of 107 votes were cast and staff agreed that Gravesham Sanctuary should be the recipient of the donation of £107 which has now been made.

#### **ALKERDEN HEIGHTS**



Another of the Board's objectives is to offer long-term sustainable properties that reduce carbon usage and increases the financial return to members.

As advised at the AGM, the Board decided to transition away from the legacy portfolio for the above reasons and as high repair costs were being experienced as a result of damp issues.

An offer was subsequently made to purchase nine flats at Alkerden Heights, Ebbsfleet and this was completed on 30 May 2025. There are 8 two bedroom flats and 1 one bedroom flat which have an energy performance certificate B rating (EPC B). At the end of June, 8 of the flats have been rented out.

Properties in the current portfolio with an EPC D rating are being reviewed to see if there is a significant cost to improve the energy performance to an EC B rating. If the cost is significant, the Board will look to sell the properties when they become vacant.

#### **CYCLOPARK**

Arrangements are being made to have a stall at events being held at Cyclopark such as the BMX Championships. This will help to ensure the Society's name and purpose is known in the local community. Discussions have been held with the Repair Café over the potential of attending in a joint capacity for local repairers to assist with punctures, loose chains etc.



## SICKNESS PRODUCT - PRICE INCREASE

The £250 per week sickness policy was launched on 5 June together with the repriced £100 per week sickness benefit and group scheme. Congratulations if you locked in the £100 per week sickness benefit before the price increase. New and legacy members can switch between the £100 per week and £250 per week sickness benefit plans without losing any discretionary benefit entitlements.

The sickness product and group scheme have been benchmarked against other similar providers. We are confident they offer exceptional value for money especially as discretionary benefits, including a death benefit, is included.

#### **MEMBER-GET-MEMBER**



The Member-Get-Member reward scheme will remain available for all members to earn £50 for recommending new members to join the Society.

Thank you to members who have already recommended family, friends and colleagues to join the Society and become members. We hope they are enjoying being a member and all the benefits this brings.

You can see from the figures quoted in the membership growth section how your recommendations have helped the Society gain new members so please keep up the momentum and keep referring.

## **ONLINE CLAIMS**

As a result of the Consumer Duty survey, the website has been updated to show information requested by members. When logging into your account, you can now see the remaining balance from your discretionary benefit pot, details of any additional insured or discretionary benefits, if applicable, request a change of details and submit claims. Since updating the website to include this information, the claims process has regularly achieved a 5/5 score for which we thank you. After all, it was your suggestion, we just listened and did as you asked.

A link has also been added to the home page of a video that provides a step by step guide of how to claim online using a mobile phone, tablet, laptop or computer. If you have not submitted a claim online previously, please spare the time to watch the video and see how easy it is.

£500.00  Annual Discretionary Benefit Pot	£486.60 Remaining Balance		
Insured Benefit	Benefit		
Weekly Sickness Benefit	£100.00 weekly		Make A Claim
Discretionary Benefit	Annual Benefit	Remaining Balance	
Dental	£200.00	£186.60	Make A Claim
Optical	£200.00	£200.00	Make A Claim
Miscellaneous medical expenses	£200.00	£200.00	Make A Claim
Hospital stay	£500.00	£500.00	Make A Claim
Maternity and paternity	£200.00	£200.00	Make A Claim
First time home buyer	£200.00	£200.00	Make A Claim 😝
Annual home energy efficiency gra	ent £200.00	£200.00	Make A Claim 🔾
Education grant	£200.00	£200.00	Make A Claim →
Discretionary death benefit	£2,500.00 or £5,0 death	00.00 accidental	Make A Claim

#### **CONTACT US**

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