

NEWSLETTER - SEPTEMBER 2025

HALF YEARLY MEETING
Friday 7 November 2025 at 1pm
Wellbeing Centre, Khalsa Avenue (off Trinity Road, Gravesend DA12 1LU)

HALF YEARLY MEETING 2025

The Half Yearly meeting will take place on Friday 7 November at 1pm in accordance with Society Rule 26.2. The venue is the Wellbeing Centre, Khalsa Avenue (off Trinity Road), Gravesend, DA12 1LU. The Wellbeing Centre is located opposite the sports centre and parking is available on site.

The official notice is attached. Please come along to meet and question the Chairman, Chief Executive and staff on what is happening in your Society. Kiran Virdee, the new Business Development and Marketing Executive will be in attendance and would love to meet as many members as possible.

Attendance via zoom is also available if preferred. Please register your attendance in person or via zoom to dee@graveshamfriendly.co.uk. A travelling subsidy of £10 per member can be requested either at the meeting or shortly after and will be paid directly into the member's bank account.

Due to the proximity of the Gurdwara to the Wellbeing Centre, it is hoped to arrange a visit after the meeting – please let us know if you would be interested in this.

While the lower number of members attending indicate that members are happy with how the Board is directing the Society, member engagement is crucial to the success of the Society. The member survey carried out in April 2025 included a question relating to the number of member meetings held each year and if these should be reduced to one per year, namely the AGM. The result indicated members were in favour of this and a Proposition will be put to the 2026 AGM to reduce annual member meetings to one. If the Proposition is carried, this could be the last Half Yearly Meeting so please come along and support us.

MEMBER GET MEMBER – REWARD INCREASED TO £100 UNTIL THE END OF 2025

Membership growth remains the number one objective and the Member Get Member scheme has proved to be very successful despite slowing in the third quarter. To gather momentum, the reward has been increased to £100 for the remainder of the year. There has never been a better time to refer members.

All staff are concentrated on achieving the membership target by the end of the year and welcoming new members to support the longevity of the Society. The increased £100 and £250 weekly sickness benefit will be especially attractive to self-employed people so if you know any, please reach out to them. The sickness benefit provides peace of mind if people become sick, especially as the Society has a 100% claims payout record. Further statistics are shown below.

Enjoying all the Benefits of Your Membership?

Then recommend Us to Your Family and Friends to earn £100 by the end of 2025.

If there are members of your family, friendship group or work colleagues that you think would benefit from becoming a member of Gravesham Friendly, introduce them today and, once they have taken out a Sickness and Benefit Plan, we will send you £100. Thank you!

The Feelings Mutual, Share Something Special!



Receive

£100

for every new member you recommend by 31/12/2025.

Alternatively, if you run a small business of between 2 and 10 employees, or know someone that does, the Society offers a group scheme at a discount that could be of interest to you/the owner. The Society will also pay the Member Get Member reward for each successful Group referral.

Increasing the membership of mutual societies is also being addressed by the government and our regulators – please see section on AFM.

Reasons to recommend Gravesham Friendly and some interesting statistics on new members include:

- The average premium for 16-30 year olds is just £146.71 per year against an average claim value of £133.35. This is a small gap of £13.36 and a small price to pay for peace of mind.
- Members are confident that even if they have not yet claimed sickness benefit, it's there when they need it and are confident of receiving it due to the Society's 100% claims payout record 
- 🦷 69% of members claimed dental – rising costs make this a must-have
- 👁️ 43% claimed optical – covering eye tests, glasses and contact lenses
- 🧘 21% claimed MME – physio, counselling, etc
- ✨ 12% claimed our newest benefits – and it's growing
- 😷 6% claimed sickness benefit – and were paid in full, fast

Over two-thirds of members aged 16–30 who have been members for a year or more made a claim in the past 12 months providing real value.

You can also share in the benefits and get rewarded with £100 for every successful referral made for the remainder of 2025.

💰 £100 for you. Full benefits and peace of mind for them. Everyone wins.

Thank you to everyone who has already introduced their sons, daughters, grandchildren, nieces, nephews and friends – we are very grateful for your referrals. Now is the perfect time and you could receive your £100 member-get-member reward in time for the dreaded credit card bill arriving in January.

BUSINESS DEVELOPMENT AND MARKETING EXECUTIVE

As detailed in the last Newsletter, Harkiran Virdee (known as Kiran) joined the staff as the Business Development and Marketing Executive on Monday 28 July. Kiran is born and bred in Gravesham, and her family are very well known in the community. Kiran has met the Society's community partners and attended the Park Life event at Cyclopark (see below). Kiran has lots of exciting ideas of how to grow the membership and will share some of these with you at the Half Yearly meeting. We look forward to supporting her.

If you see Kiran out and about, please introduce yourself as meeting members will give Kiran a better understanding of the Society and what is important to members.



COMMUNITY – PARK LIFE, CYCLOPARK

On Tuesday 29 July, members of the team attended the Park Life Event at Cyclopark, hosted by Gravesham County Council. A team from The Repair Café, one of our community partners, was also in attendance and manned a pop up stall to repair bikes on the day. It was a very successful day with lots of exposure of the Society to the local community.



COMMUNITY – SHORNE WOODS AND MEMBER WALK



Posters have been placed in several parts of Shorne Woods to make visitors aware of the Society's sponsorship of their veteran tree programme.

After the success of the member walk round Shorne Woods in September 2024, a further walk has been arranged for **Thursday 6 November 2025 at 10am**. An expert on veteran trees will once again provide a guided tour. If you are usually walking your dog at that time of the day, please come along with your dog and learn about veteran trees as well as meeting other members in an informal setting.

The address for Shorne Woods is Brewers Road, Shorne, DA12 3HX. Board members and staff will be delighted to have your company on the walk which will start from the Visitor Centre and last for approximately one hour. You are most welcome to bring family members/friends.

COMMUNITY – GRAVESHAM SANCTUARY

Posters have also been erected at Gravesham Sanctuary, another of our Community partners, advertising of the Society's presence in Gravesend. Gravesham Sanctuary has many visitors and volunteers to whom the Society's sickness policy may appeal.

COMMUNITY – GURU NANAK GURDWARA

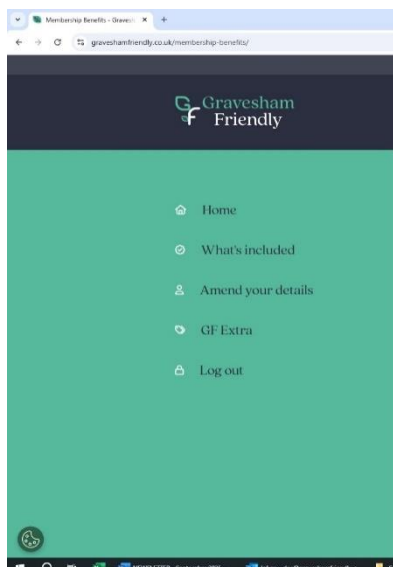
On Thursday 24 July, the Board meeting was held at the Guru Nanak Gurdwara, Gravesend.

The General Secretary, Jagdev Singh Virdee, who is also Kiran's father, provided a tour of the Gurdwara before the meeting and invited the Board to join him for lunch after the meeting. If you have never visited the Guru Nanak Gurdwara in Gravesend, it is a very impressive building and we can guarantee you will be assured of a very warm welcome. Please just remember to remove your shoes and cover your heads, as seen in the photograph. Scarfs and handkerchiefs are located in a receptacle near the entrance.

We hope to arrange a tour of the Guru Nanak Gurdwara at the close of the Half Yearly meeting if there is sufficient interest.



DISCRETIONARY BENEFITS



The present timescale for submitting claims and the percentage reimbursed have been in place for some time now but as a reminder, claims must be submitted within three months of the treatment date and the percentage reimbursed depends on when you became a member: prior to 2022 the percentage is 75%, post 2022, the percentage is 50%.

When you log into the website with your date of birth and membership number (shown as account number on the webpage) you can submit a claim online. On the left hand side of this page the tab 'What's Included' details items that are included and excluded from each discretionary benefit category. Please refer to this if you are uncertain of what you can claim for or contact the office using the details at the end of the Newsletter.

MEMBER FORUM



The Member Forum met on Thursday 4 September. Suggestions raised included:

- renaming Alkerden heights/using it to advertise the Society
- how to encourage people to become members
- providing a dedicated email address for members to communicate

Names of networking organisations were also provided and will be followed up.

These suggestions will be pursued. If you would like to be a part of the Member Forum and can spare a morning or afternoon no more than twice a year, please contact the office for an application form.

PARLIAMENT HILL (Gravesham Friendly Extra)

The responses from the member survey conducted earlier this year indicated that members do not use the benefits provided by Parliament Hill and did not consider the service provided value for money. Notice was consequently served advising of the intention to cease the contract at the end of the year.

A new management team is in place at Parliament Hill who have launched a new app and sought to improve member benefits. The Society has been offered a six month free trial of the new app with the option to exit after this, at no additional cost, if it is decided not to proceed. This offer has been accepted.

The app will be rolled out to members by Parliament Hill before the end of the year enabling members to benefit from the savings in time for Christmas. In order to achieve this, email addresses will be securely provided to Parliament Hill who will advise members how to download the app. If you do not wish to be included in this, please email info@graveshamfriendly.co.uk by the end of October and your details will be removed.

AFM (Association of Financial Mutuals)

Part of the Government's manifesto commitment included doubling the size of the mutual and co-operative sector. A council has been established to progress this and review the legislation for Friendly Societies, which the AFM is the trade body of. The FCA and PRA, our regulators, have convened roundtable sessions with firms to discuss what they can do to support the sector's growth and a report on the mutual landscape is due to be published by the end of the year.

LAST DATE FOR CLAIMS IN 2025/OFFICE CLOSURE

As Christmas fast approaches, we would like to provide members with early notification of the last submission dates for discretionary claims to be received this year. The cut-off date for all discretionary claims - website, email and post, is **Friday 19 December**. All discretionary claims received after this date will be taken from your 2026 allowance.

The office will be closed from **mid-day on Wednesday 24 December 2025** and reopen on **Friday 2 January 2026**.

CONTACT US

Email: info@graveshamfriendly.co.uk

Telephone: 01474 567050

Post: The Old Rectory, Springhead Road, Northfleet, DA11 8HN