



CIRENCESTER
FRIENDLY

MEMBER NEWS

& NOTICE OF ANNUAL GENERAL MEETING

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the **135th Annual General Meeting of Cirencester Friendly Society Limited** will be held at **Mutuality House, The Mallards, South Cerney, Cirencester, Gloucestershire, GL7 5TQ** on **Thursday 19th June 2025** at **5pm** for the purpose of transacting the following business:-

1. To confirm the Minutes of the AGM held on 13th June 2024.
2. To receive the Chairman's Statement, Strategic Report of the Board of Management, Financial Statements and the Auditor's Report for the year ended 31st December 2024.
3. To approve the Board of Management's Remuneration Report for the year ended 31st December 2024.*
4. To re-elect A S Lucas as a member of the Board.
5. To re-elect K S McIntyre as a member of the Board.
6. To appoint PKF as Auditors for the year 2025.
7. To approve full alteration of the rules, as registered with the FCA.
8. To transact any other business not requiring notice of motion.

Members of the Society over the age of 18 may attend the Annual General Meeting to speak and vote on any item on the Agenda.

Members who wish to attend may be admitted on production of satisfactory evidence of their Membership and identity. Members who are eligible to vote, but who are unable to attend the Annual General Meeting, may appoint a proxy to attend and vote at the meeting and direct the proxy how to vote at the meeting. The Proxy Voting Form can be found accompanying the Member News sent to you in the post. To make voting easier, online voting is available alongside our traditional methods of voting by post or in person. Please see the Proxy Form for full details of the different ways you can vote.

*You're asked to approve the Board of Management's Remuneration Report by way of an Advisory vote. This is not a legal requirement, but your Board considers it is best practice to enable Members to express a view on this issue.

By order of the Board

Karen Purnell

Karen Purnell
Company Secretary
Mutuality House, The Mallards, South Cerney, Cirencester, Gloucestershire, GL7 5TQ
20th March 2025

WELCOME TO YOUR MEMBER NEWS

As a Friendly Society, we have no shareholders to pay, meaning we can reinvest back into the organisation for you, our Members. We adopt a long-term approach to business to support our Members in the years to come, just as we have done for over 135 years.

You are at the HEART of everything we do. Throughout 2024, we were proud to have gained a number of accolades that shone a spotlight on our excellent customer service.

We strive to be there when our Members need us most; when they need to make a claim. It's with great satisfaction that we report another high level of claims paid at 95.8%, the same level as the year before.

MAKE SURE THE CONTRACT SUITS YOUR NEEDS

Your income protection contract and the additional discretionary benefits are there to help support you during life's unexpected challenges.

If you don't keep your contract up to date with your needs and circumstances, you might not receive what you think you're entitled to when you come to claim. So, please regularly review your cover with your Financial Adviser to ensure it reflects your current needs and circumstances. For example:



Have your earnings gone up or down?



Have there been any changes in the sick pay you receive from work if you're off due to illness or injury?



Has your job changed, or have you become unemployed?



Are you living or working outside of the UK?



Have you taken out any other insurances that pay you benefit when you're off work due to illness or injury?



Have you retired early?

As a minimum, we encourage you to review your contract annually with a Financial Adviser, to ensure it continues to meet your needs.

JOIN US AT THE ANNUAL GENERAL MEETING (AGM)

OUR AGM

This year's AGM will be held on **Thursday 19th June 2025** at Mutuality House, The Mallards, South Cerney, Cirencester, Gloucestershire, GL7 5TQ starting at 5pm and we do hope you can join us.

We encourage you to use your vote. As we're a Member-owned organisation, your opinion is important to us and for every Member who votes, we'll donate **£2** to The Churn Project, making lives of people in and around Cirencester feel less isolated, and more fulfilling. To find out more, please visit **www.churnproject.org.uk**.

If you wish to attend the AGM, please email **memberservices@cirencester-friendly.co.uk** or call **0800 587 5098** by Friday 13th June 2025.

WAYS TO VOTE

OPTION Vote by post:

1

by tearing off the Proxy Voting Form and returning it using the pre-paid envelope provided. It must arrive no later than **5pm** on **17th June 2025**.

OPTION Vote online:

2

at **www.cirencester-friendly.co.uk** or by scanning the QR code using your phone. You'll need your voter reference number (VRN) and personal identification number (PIN) shown on your proxy form enclosed.



OPTION Vote in person:

3

The AGM starts at **5pm** on **Thursday 19th June 2025** at Mutuality House, The Mallards, South Cerney, Cirencester, Gloucestershire, GL7 5TQ.

A copy of the 135th Annual Report & Accounts can be found on the online voting site or upon request from our **Member Services Team** by calling **0800 587 5098** or emailing **memberservices@cirencester-friendly.co.uk**.

*Telephone hours: 9am-5pm, Monday, Tuesday, Wednesday and Friday, 10am-5pm Thursday (excluding Public Holidays).

WE'RE HERE FOR YOU

Your dedicated **Member Services Team** are on hand to help with all your queries and to be there when you need them most.

The team will go above and beyond for you, from helping you understand your contract and make any changes, to providing details of your added-value benefits.

**0800 587 5098**

**memberservices@cirencester-friendly.co.uk**

Telephone hours: 9am-5pm, Monday, Tuesday, Wednesday and Friday, 10am-5pm Thursday (excluding Public Holidays).

ADDITIONAL SUPPORT

There are moments in life when everyone could use a helping hand during tough times. We understand this better than most, so we've gathered details of all the additional support that is available for you and your family through your Membership.

If you have any additional needs, whether it's a permanent or a temporary situation, please let us know or visit www.cirencester-friendly.co.uk/member/additional-support/ to find out how we can support you.



CHARITY CONTRIBUTION

We're proud of the difference we make to the communities we work in and whose Members we support. That said we're pleased to say that in 2024, we raised **£1,333** which was matched by the Society for our charity of the year, **Lucy's Bowl** through various fundraising activities.

YOUR ADDED-VALUE BENEFITS

Don't forget, your Membership with us isn't just a contractual pay-out – your added-value benefits* can help support you both **financially** and with your **well-being**.

For example:

- **Member Perks** gives you access to a wide range of discounts, which will help cut the cost of your weekly bills.
- Our **Friendly Voice** service, provided by RedArc nurses, means there's always someone on hand to offer advice and support, or just someone to listen.
- And, not least, our **125 Foundation** can offer exclusive financial support to Members, which can be a great help to a household.

*These are additional non-contributory discretionary benefits that do not form part of your income protection contract. They are offered to you as a Member of the Society and can be withdrawn at any time.

**FRIENDLY VOICE**
PROVIDED BY REDARC

We know that apart from financial concerns, illness and incapacity can also bring emotional worries for you and your family.

At the heart of the RedArc service is your **Personal Nurse** – a highly experienced registered nurse who will provide tailored support to meet your particular circumstances.

Your Personal Nurse will be available to you by telephone and will be able to provide information and support for as long as you need it.

“RedArc were a lifeline for me and my family at our lowest point. The service was absolutely brilliant. Thank you from the bottom of our hearts.”

Call Friendly Voice on **01244 625180** and simply quote your Membership Number.
(Office Hours 9-5pm, Monday to Friday).

**MEMBER PERKS**
PROVIDED BY PARLIAMENT HILL

As a Member you have exclusive access to a range of discounts, which offers on popular brands, such as M&S, EE, Apple, Fiat, high-street shops as well as free telephone legal advice.

To start making the most of your Member Perks, please visit www.cirencestermemberrewards.co.uk/x_login.htm and sign in with your Membership Number to see how much you could save.

Did you know that on average, Cirencester Friendly Members could save up to **£484.66** per year* by using a few benefits through Member Perks?

*Terms and conditions apply to all benefits. See website for details. Offers subject to change without notice and correct at time of print. {SavingsCalculator} - This average Member saving is based on a sample of 439 savings calculator entries since 30/08/2018 with repeated entries and the top 20% removed. The average saving figure is correct as of 09/04/2025. Potential savings generated from the calculator are not guaranteed, and are based on you using specific benefits. Member Perks is managed and run on behalf of Cirencester Friendly by Parliament Hill Ltd.

**125 FOUNDATION**

The 125 Foundation provides exclusive financial support to you, our Members, and to the communities or causes that are close to your hearts.

You can apply for **two** types of awards:


- **Individual Awards** are for the simple things that make a huge difference. You can nominate a person close to you who may be suffering hardship and could benefit from financial support.
- **Community Awards** are for driving forward the local projects and causes you value and support.


Throughout 2024, our 125 Foundation extended support to numerous Members, making a significant impact. We had a total of 118 applications, paying out over £69,000 in financial awards to Members, local causes and charities.

ANNE'S STORY

Anne Davies and her family received extra financial support in 2023 in addition to her claim payments, when she suffered a brain injury. Unable to drive and take her son to his paralympic swimming training, we provided support that allowed them to access transport to and from training, until Anne was fit again to drive.

VIEW THE FULL FILM HERE BY SCANNING THE QR CODE





Or visit our website at www.cirencester-friendly.co.uk/about-us/case-studies.

We are privileged to be able to support our Members in more ways than one and take great joy in sharing how our 125 Foundation provided relief in strenuous circumstances.

To apply, please complete an application form at www.cirencester-friendly.co.uk/member/added-value-benefits or call our **Member Services Team** on **0800 587 5098**.

**CHILDREN'S CRITICAL ILLNESS SUPPORT**

Children's Critical Illness Support is designed to provide a monetary lump sum of **£2,500** if your child is diagnosed with one of the listed critical illnesses. It's available to all existing and new Members of the Society and is limited to one claim per Member and is available until retirement or the contract ceases.

To apply for Children's Critical Illness Support, please call our **Claims Team** on **0800 587 5098** to request a claim form.

**GP24**
PROVIDED BY HEALTH HERO

GP24 gives you around the clock access to a virtual GP service, 24/7. The service offers both video and phone appointments, meaning you can contact a GP anytime and anywhere. GP24 enables you to book a video or telephone consultation with an experienced GP at a time to suit you.

Phone consultations* - 24/7, 365 days a year access
Video consultations* - 8am-10pm, 7 days a week
Private prescriptions** - Collect from a pharmacy or delivered to your door
Private open referrals - If further investigation or treatment is necessary

Book a consultation:

Call - 0345 319 2881
WebApp link - <https://cirencesterfriendly.gp-24.com>

*Access is limited to 4 consultations per annum per family. Video consultations exclude Christmas Day.
**Private prescriptions are paid for by the Member.

AWARDS



WINNER
Outstanding Use of Technology
COVER Customer Care Awards



GABRIELLE BEST
Young Insurance Person of the Year
COVER Customer Care Awards



MICHELLE WEST-WIGGINS
Customer Care Champion
COVER Customer Care Awards



WINNER
Best Financial Protection Provider
What Mortgage Awards



WINNER
Best Protection Service
Moneyfacts Awards



SERVICEMARK WITH DISTINCTION
Institute of Customer Service

Cirencester Friendly is a trading name of Cirencester Friendly Society Limited. Registered and Incorporated under the Friendly Societies Act 1992. Reg. No. 149F. Cirencester Friendly Society Limited is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 109987. V2 (APR 2025)