

mutual matters

News and information for British Friendly members

Latest updates

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Smile - the future's bright

Mark Myers, CEO, talks about strong growth in the first half of 2016 and shares news on future plans.



In 2015 we embarked upon a period of consolidation where we considered how to respond to greater market competition by investing in products, people and processes.

After extensive efforts I am pleased to say that at the half year in 2016 we've seen an encouraging return to strong growth. This is accelerating even more in the second half of the year as our intermediary partners are beginning to see British Friendly as the best place to put their client's trust.

Intermediaries have responded to our high claims performance, our inclusive Death Benefit for all new and existing members, our improved online application and our increasing range of options that allow policies to be personally tailored for each member.

As a result we've noticed 91% increase in new business, 5% increase in total premium income, 8% increase in membership, over 96% of claims paid to date and a net surplus 200% of budget. We expect to report even better numbers in next year's annual report.

We are also receiving significant recognition within our industry and we have been nominated for three categories in the prestigious Cover Excellence Awards including Best Service, Best New Product and Best Individual Income Protection Provider.

However, we know we cannot afford to sit on our laurels. We have an ambitious programme of innovation for the remainder of 2016 and the start of 2017. We are focused on ways we can improve the value of membership to British

Friendly to ensure you want to join us and more importantly that you want to stay with us.

Finally on a more personal note, I wanted to let you know that after approaching seven wonderful years with the Society I have advised the Board of my intention to step down from a full-time executive role in 2017. We have begun our search for a new CEO and we will be announcing the new appointment over the coming months.

It has been a privilege to serve you, our members, and to work with a great team here at British Friendly. I am delighted that the Society is set fair for the next stage of our 114 year history and I wish you all the best in the years to come.

NEW - Care Assistance Benefit

Another inclusive benefit for members.

Care Assistance Benefit provides additional financial support to insured members if their working patterns are disrupted because their partner, spouse or child suffers from a serious illness or accident and needs full-time care.

How it works

- Helps members with the added cost of caring for a loved one
- Covers members whose partner, spouse or child need at least 35 hours a week of full-time care for a continuous period of 4 weeks or more
- Fixed benefit amount of £125 per week paid for up to 6 months
- Discretionary benefit available for both new and existing insured members at no extra cost

It's the second inclusive benefit we've introduced this year. In March we also introduced a **Death Benefit** equal to 6 times the member's Income Protection benefit paid following their death.

For more information about our inclusive benefits call us on 01234 358344 or visit our website at members.britishfriendly.com.

Health and wellbeing

Bye bye BBQ, hello healthy meals

Hopefully you've been able to enjoy a nice BBQ or two despite the English summer! But now that autumn is here why not replace those burgers and sausages with some healthier more balanced meals?

We thought we'd help you get started with a few quick and tasty recipe suggestions to get you back on the right track.



Fruit and seed yogurt pot (serves 1)

272 calories
10 minutes to make

Ingredients

1 cup cubed melon
150g fat-free plain yogurt
2 tbsp fruit and fibre cereal
1 tbsp mixed seed
1 tsp runny honey

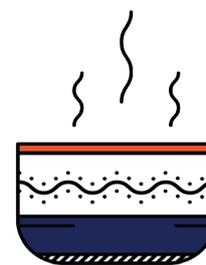
- Add melon to a small bowl.
- Top with yogurt.
- Sprinkle with fruit and fibre cereal and mixed seed.
- Add runny honey.

Beef and olive stew (serves 4)

225 calories
30 minutes to make

Ingredients

2 tbsp olive oil
1 sliced onion
1 sliced garlic clove
300g thinly sliced beef steak
1 sliced yellow pepper
400g chopped tomatoes
1 sprig chopped rosemary
1 cup pitted olives
Dash of salt and pepper



- Warm the olive oil in a large saucepan.
- Add the onion and cook for about 5 minutes until soft and golden.
- Add the garlic and stir in with the onion for a few seconds to soften.
- Add the beef and pepper to the pan and cook for 1-2 minutes until the beef begins to brown and the pepper softens.
- Stir in the chopped tomatoes and rosemary, bringing to the boil.
- Turn down the heat and simmer for about 10 minutes, adding boiling water if the stew begins to stick to the pan.
- Then add the handful of olives and cook down for another 5 minutes.

Serve with mash, polenta or nice crusty bread.

Online member survey

We are always looking for ways to give more to our members which is why we've introduced Care Assistance Benefit and Death Benefit this year.

We are already exploring other ways we can add more value to your membership in 2017 and we've created a short online survey to help us better understand your needs.

Members who complete our online survey by the **31st October 2016** will be entered into a prize draw for the chance to **win a £100 M&S voucher!**

Visit **members.britishfriendly.com** to access the survey or **call us on 01234 358344** to complete it over the phone.

Community and charity

At the heart of our brand

In May this year we introduced our new brand as part of the ongoing evolution of British Friendly. Our new brand not only embraces our friendly nature by incorporating the smile within our name, but also uses photographs of our real members who are truly at the heart of our business.

As part of the brand development we invited our members to volunteer to be photographed and we received a number of applications. In March, fifteen British Friendly members participated in a professional photoshoot giving them the opportunity not only to become ambassadors for our brand but it also allowed them to meet other members and British Friendly staff.

We asked one of the participating members, Rosalind, about her experience.

Why did you volunteer to participate in our member photoshoot?

"I liked the idea of using real British Friendly members as it seemed to exemplify what the Society stands for - it puts value on its membership and this gesture demonstrated that clearly."

How was your experience of meeting other British Friendly members and staff?

"I really enjoyed meeting other members and staff. Putting faces to names personalised contact with the Society. I liked the idea to photograph members with their hobbies, interests and occupation as it brought out individual personalities and again showed how the Society values each member as an individual."

What do you think of our new brand?

"Love it! Bright and cheerful, inviting and friendly."



After the success of our first event, we have decided to hold another photoshoot early next year. If you would like to volunteer to be photographed, please complete an application form and return it to us by post or by e-mail via marketing@britishfriendly.com by the 1st December 2016. Application forms can be downloaded at members.britishfriendly.com/membership/ or call us to request a copy.

Christopher's Smile

At British Friendly, our number one priority is to support our members, especially in times of need. Helping others is in our DNA which is why we partner with like-minded organisations that also help communities throughout the UK.



Last year we proudly supported the 7 Families, a charity led campaign to raise awareness of the financial impact of long term illness or disability.

This year we've partnered with a children's cancer charity called Christopher's Smile.

Since we launched the partnership we've managed to raise over £1,000 and we've recently pledged another £1,000 towards their Big Give Christmas Challenge.

Get involved

- Donate at virginmoneygiving.com/BFsmiles.
- Help us create the UK's biggest smile for charity by sending us a photo of yourself smiling via e-mail at marketing@britishfriendly.com which we'll add to our smiles at britishfriendly.com/BFsmiles.html/.

Visit christopherssmile.org.uk to learn more about the great work the charity are doing to help children with cancer.



Other charity support

This year Iain Clark, our Distribution and Marketing Director, and his wife Jo ran for Carers UK in the London Marathon.

Iain managed to raise over £4,700 in donations from friends, family and British Friendly staff.

Iain also managed to beat his previous time, crossing the line at 3 hours and 48 minutes and has now declared himself a retired marathon runner.

What members say

AGM voters resounding 'YES'

Each year we ask you, our members, to participate in our Annual General Meeting by voting to approve and adopt future business plans laid out in our Reports and Financial Statements as well as electing key decision makers to our Board.

We're pleased to announce that all proposed plans and Board candidates were overwhelmingly approved this year.

In response to a significant increase in the popularity of our online and proxy voting, we have begun work on transforming next year's AGM to make it more engaging for our members.

Your engagement with the Society is important to

us and the AGM is one opportunity for you to get involved.

Last year we also started hosting a series of speed meet events that gave members a chance to meet key decision makers in the business, make suggestions and learn more about the Society. We hope to continue these events as well as give members more opportunities to participate in our AGM in the future.

Full details on the AGM voting results can be found on our website or you can call us to request a copy. If you have any suggestions for next year's AGM or any matters you wish to share with the Board please contact our Company Secretary, Ayo Salam, on 01234 369151 or a.salam@britishfriendly.com.

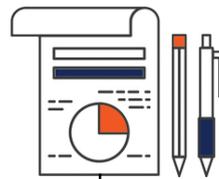
Re-elected Board

(% approved)

- 98.92%** Nick Bayley
- 98.59%** Chris Radford
- 98.42%** Jeff Hayes
- 98.35%** Roy McLoughlin
- 98.09%** Mark Myers
- 97.85%** Lee Schopp

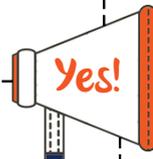
99.84%

Approved 2015 Report & Financial Statements



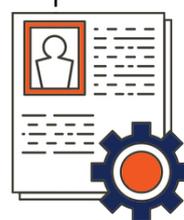
99.43%

Approved to re-appoint Moore Stephens as Society Auditors



97.5%

Approved the Board Remuneration Report



Newly elected board

(% approved)

- 98.76%** Audrey McNair
- 98.43%** Barbara Merry
- 98.84%** Iain Clark

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It feels good to be covered