

# 2024 Overview

**Annual General Meeting**  
**24.04.2025**



# 2024 Financial Headlines



**£39m**  
New mortgage lending  
(2023: £59m)



**£0.9m**  
Profit before tax  
(2023: £1.3m)



**90.6%**  
Member Service  
(2023: 93.8%)

“  
*In the face of many headwinds and uncertainties, the Society achieved a good performance in 2024, adding to its capital strength and positioning itself to move forward with the development of its systems and processes through a period of investment over the coming years.*  
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**£361m**  
Total assets  
(2023: £381m)



**23.5%**  
Capital  
(2023: 22.1%)



**£25k**  
Charitable Donations  
(2023: £19k)

## FIT FOR



## PURPOSE

- **Funding:** Repayment of BoE term-funding (TFSME) materially advanced
- **Technology:** Continued in-year investment and long-term investment programme scoped

## ENDURING



## SAVINGS

- **Digital Retentions:** New online retention journey launched for bond maturities
- **Digital Services:** New member payment protections introduced

## CRAFTED



## LENDING

- **Digital Services:** Enhanced online service for broker mortgage applications
- **Broker Satisfaction:** 4-star rating secured for 2024 (Smart Money People)

## EMPOWERED



## COLLEAGUES

- **Well-being:** Expanded well-being offering for all colleagues
- **Colleague Survey:** Excellent engagement and strong scores on Purpose, Strategy and Inclusivity

## GREATER



## GOOD

- **Sponsorship:** Proud sponsor of Buckinghamshire Business First Award
- **Support:** New 'colleague-led' Bucks Community Fund launched

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*Our Fit For Future programme brings together our plan, partnerships and people to achieve our next phase of growth and long-term sustainability*

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# 2025 – A milestone year for the sector and our Society



*Celebrating...*



1925 - 2025

## 2024



## 2025



In support of



## 2026



Here for you...

# The Bucks & Way

Thank you for your time

# Q & A