

VisionVest Circle Co-operative Society Limited

Empowering Members, Growing Together

COMMUNITY RULES

How We Work Together

Version 2.0 | For Adoption at General Meeting 31 May 2026

Document	Community Rules
Version	2.0 — with Esusu provisions and member conduct framework
Society	VisionVest Circle Co-operative Society Limited
FCA Society No.	5534 Registered 08 April 2026
Legal basis	Adopted under Constitution V6 Rule 11.9 (Committee delegation power)
Status	Draft — for adoption at General Meeting 31 May 2026
Relationship to Constitution	These Rules complement but do not amend the Constitution. Where any conflict arises, the Constitution prevails.
Review	Annually at AGM, or earlier by Committee resolution

The Community Rules describe how members and officers conduct themselves in the day-to-day life of the Society. They are not the legal Rules of the Society (those are in the Constitution registered with the FCA), but they carry the authority of an adopted operating policy of the Society under Constitution Rule 11.9.

Preamble

VisionVest Circle began as a group of friends who trusted each other enough to save together for three years before the law required them to. That trust is the foundation of everything that has come since. These Community Rules describe how members and officers behave to keep that trust strong as the Society grows.

These Rules are written in plain English so that every member can read them, understand them, and hold each other accountable to them. They are not a legal contract — the Constitution serves that purpose. They are a shared commitment about how we want to be with each other.

Part 1. Purpose and Scope

1.1 Purpose

These Community Rules:

- Set out the standards of conduct expected of every member and officer
- Describe how the Society's day-to-day activities are run
- Provide rules specific to Esusu participation and financial transparency
- Establish how disputes between members are resolved at community level
- Define how new members are welcomed into the Society's culture

1.2 Who these Rules apply to

These Rules apply to:

- All registered members of VisionVest Circle
- All officers and Committee members
- All members of authorised sub-committees
- Any associate, volunteer, or contractor acting on behalf of the Society

1.3 Relationship to other documents

These Community Rules sit alongside three other governance documents:

Document	Purpose
Constitution V6	The Rules of the Society as registered with the FCA. The supreme governance document.
Community Rules V2 (this document)	Day-to-day conduct, communications, Esusu participation, financial transparency
Contribution Policy v1.1	Detailed governance of the Esusu rotating savings scheme
Delegated Authority Matrix v1.0	Which decisions are made at which level of the Society

Where any provision in these Community Rules conflicts with the Constitution, the Constitution prevails. Where these Rules conflict with the Contribution Policy on Esusu matters, the Contribution Policy prevails.

Part 2. Member Conduct

2.1 Core values

Every member commits to these five values:

- **Honesty in all dealings with the Society and fellow members** — Integrity
- **Treating every member with dignity regardless of background, role, or contribution** — Respect
- **Owning our actions, decisions, and any mistakes made** — Accountability
- **Working together for the collective benefit of the Society** — Co-operation
- **Respecting member information and Society business as appropriate** — Confidentiality

2.2 Expected behaviour

Members are expected to:

- Treat fellow members, officers, and external partners with courtesy and respect
- Communicate honestly and constructively in all Society contexts
- Contribute time, ideas, or skills to the Society where they are able
- Attend General Meetings where reasonably possible
- Read communications from the Secretary and Committee and respond when needed
- Raise concerns or grievances through proper channels rather than informal complaint
- Support fellow members through difficult circumstances where appropriate
- Maintain confidentiality of any member information shared in trust

2.3 Unacceptable behaviour

The following conduct is incompatible with membership and may lead to disciplinary action:

- Harassment, discrimination, or bullying of any member or officer
- Dishonesty in dealings with the Society including misrepresentation in the membership application
- Misappropriation of Society funds or property
- Public disparagement of the Society or fellow members in social media or other forums
- Breach of confidentiality regarding member information or Society business
- Acting in ways that bring the Society into disrepute
- Using the Society's name or reputation for personal gain without authorisation
- Persistent refusal to meet agreed financial commitments without good reason

2.4 Conflicts of interest

Members and officers must declare any personal interest in a matter being decided by the Society. The declaration must be made at the earliest opportunity and recorded in the minutes.

Examples requiring declaration:

- A member or close family of a member has a financial interest in a supplier or contractor being considered
- A member is being considered for paid employment by the Society
- A member has a relationship with a counterparty in a transaction

Once declared, the member concerned shall not participate in the discussion or vote on that matter unless the Committee determines otherwise.

Part 3. Communications

3.1 Official communication channels

The Society operates the following official communication channels:

- **mail@visionvestcircle.org.uk for all formal correspondence** — Email
- **07424 416066 for urgent matters during business hours** — Phone
- **visionvestcircle.org.uk for public information and governance documents** — Website
- **For informal day-to-day communication among members** — WhatsApp Members Group
- **join.visionvestcircle.org.uk for applications, financial setup, and Esusu management** — Membership Portal

3.2 Notice of meetings

In addition to the formal notice provisions in the Constitution:

- Notice of all General Meetings shall be issued by the Secretary at least 14 days in advance
- Notice shall be sent to the registered email address of each member
- Where members have opted in, notice may also be sent via WhatsApp Members Group
- Agenda and supporting documents shall be circulated at least 7 days before the meeting
- Members may request specific items to be added to the agenda by writing to the Secretary at least 10 days before the meeting

3.3 WhatsApp Members Group conduct

The WhatsApp Members Group exists to facilitate informal communication among members. The following standards apply:

- All members participate in the group as a privilege of membership
- Group messages are not official Society communications — only emails from the Secretary are official
- Members shall not share confidential Society business in the group without prior agreement
- Forwarding of group content outside the membership is prohibited without sender consent
- The group is moderated by the Secretary; persistent breach of conduct may result in removal

3.4 Public representation

Only the Chair, Secretary, or officers expressly authorised by the Committee may speak publicly on behalf of the Society. Members commenting in personal capacity on Society matters in public forums shall make clear they are doing so personally and not on behalf of VisionVest Circle.

Part 4. Meetings and Participation

4.1 General Meeting attendance

Members are expected to attend all General Meetings where reasonably possible. Where attendance in person is not possible:

- Members may attend remotely via video conference where this facility is provided

- Members may submit a written statement to be read at the meeting
- Members may appoint another member as proxy in writing, with the proxy carrying both votes — their own and the absent member's — subject to one member, one vote rules in Constitution Rule 10

4.2 Meeting decorum

At all meetings:

- Members shall address remarks through the Chair
- Members shall not interrupt others who are speaking
- Disagreement shall be expressed respectfully and on substance, not on personality
- The Chair has authority to manage time and call members to order
- Phones shall be silenced during the formal business of meetings

4.3 Sub-committee participation

Members may volunteer for sub-committees authorised by the Committee under the Delegated Authority Matrix. Sub-committees include:

- Healthcare Logistics Sub-Committee
- Property Sub-Committee
- Esusu Sub-Committee
- Compliance and Governance Sub-Committee
- Membership and Community Sub-Committee

Sub-committee members are appointed by the Committee and serve in a voluntary capacity unless the Committee resolves otherwise.

Part 5. Esusu Participation

This Part summarises Esusu participation expectations. The full operational rules are in the Contribution Policy v1.1. Where any conflict arises, the Contribution Policy prevails.

5.1 Voluntary nature

Participation in the Esusu rotating savings scheme is entirely voluntary. Members may opt in or out of any cycle by notifying the Treasurer before the cycle opens. Non-participation does not affect membership status or share capital obligations.

5.2 Commitment when opted in

Once a member has opted into an Esusu cycle, they commit to:

- Contributing £1,000 per month for the full duration of the cycle
- Making payments by the agreed deadline using approved banking channels
- Honouring their turn position in the rotation as recorded by the Treasurer
- Notifying the Treasurer in advance if they anticipate any difficulty making a contribution
- Completing all contributions even after receiving their own payout

5.3 Ring-fencing of Esusu funds

The Society is committed to keeping Esusu funds entirely separate from operating business activities:

- Esusu contributions are held in arrangements separate from business income
- Esusu funds may not be lent to or used by the Society's trading subsidiaries
- Esusu records are maintained as a distinct ledger separate from operating accounts
- The Treasurer provides quarterly Esusu summaries at General Meetings

5.4 Turn swaps

Members may request to swap their turn position with another member in the same cluster, subject to:

- Both members agreeing to the swap
- Treasurer approval after both parties have agreed
- All future payouts being automatically updated to reflect the new positions
- The agreed swap being recorded in writing

5.5 Default and withdrawal

Where a member defaults on Esusu contributions:

- The Treasurer shall contact the member privately to understand the circumstances
- Where genuine hardship is established, the Committee may grant a reasonable extension
- Persistent failure without good cause may lead to suspension from future cycles
- A member withdrawing mid-cycle before receiving their payout is entitled to a refund of contributions made, per the Contribution Policy

Part 6. Financial Transparency

6.1 Member rights to financial information

Every member has the right to:

- **Receive a copy of the Society's annual accounts and audit report** — Annual accounts
- **See their own contribution and payout history at any time via the membership portal** — Their own records
- **Receive quarterly summaries of Esusu activity and Society financial position** — Quarterly summaries
- **Ask reasonable questions about Society finances through the Treasurer or at General Meetings** — Specific queries

6.2 Society commitments on transparency

The Society commits to:

- Producing monthly management accounts reviewed at Committee meetings
- Producing quarterly financial summaries circulated to all members
- Producing annual accounts audited or reviewed as required by the Constitution
- Maintaining separate accounting for cooperative activities, business activities, and Esusu activities
- Publishing details of any payments to officers or Committee members in the annual accounts
- Disclosing material contracts to members at the next General Meeting

6.3 Banking arrangements

The Society's banking arrangements shall:

- Operate separate accounts for cooperative funds, business income, and Esusu contributions
- Require dual authorisation for payments above thresholds set in the Delegated Authority Matrix
- Be subject to monthly reconciliation by the Treasurer
- Be reported on at each Committee meeting

6.4 No personal use of Society funds

Society funds may not be used for the personal benefit of any officer, member, or related party. Reasonable out-of-pocket expenses incurred on Society business may be reimbursed in accordance with the Committee's expenses policy and Constitution Rule 13.2.

Part 7. New Members and Community Life

7.1 Welcoming new members

Where a new member is admitted by Committee decision:

- The Secretary issues a Membership Reference (VVC-YYYY-NNN)
- The new member receives a Welcome Pack and access to the Members Group
- The Committee assigns a sponsor or buddy from existing members where helpful
- The new member is formally welcomed at the next General Meeting
- The new member is invited to participate in sub-committees aligned to their skills and interests

7.2 Referral expectations

Existing members who refer new applicants undertake to:

- Know the applicant personally and be confident in their character
- Be willing to act as a sponsor or buddy during the new member's first six months
- Disclose any known concerns about the applicant honestly to the Committee
- Support the new member to understand the Society's culture and obligations

7.3 Community activities

The Society encourages community life beyond formal meetings through:

- Member networking events and social gatherings
- Skills sharing within the membership where appropriate
- Recognition of member achievements and contributions
- Mutual support during member life events and difficulties
- Celebration of cultural occasions important to the membership

7.4 Diversity and inclusion

VisionVest Circle is committed to being a diverse and inclusive Society. The Committee shall:

- Welcome members regardless of ethnicity, gender, age, religion, sexuality, or disability
- Make reasonable adjustments to enable participation by members with specific needs
- Address any complaint of discrimination promptly and seriously
- Periodically review the diversity of the membership and Committee

Part 8. Disciplinary Matters and Dispute Resolution

This Part describes the day-to-day approach to disagreements and concerns. Formal dispute resolution is governed by Constitution Rule 20.

8.1 Resolving disagreements informally

Most disagreements between members can and should be resolved through direct conversation. Members are encouraged to:

- Speak directly to the other member to share their concern
- Listen with an open mind to understand the other perspective
- Seek common ground where possible
- Involve a trusted third party member as a mediator if helpful
- Escalate to the Secretary only if informal resolution is not possible

8.2 Raising a formal grievance

Where informal resolution has failed or is not appropriate, a member may raise a formal grievance with the Secretary:

- Grievance shall be put in writing to the Secretary
- Secretary acknowledges receipt within 7 days
- Committee reviews the grievance at its next meeting
- Member may attend the Committee meeting to present their case
- Committee issues a written decision within 28 days

8.3 Disciplinary process

Where a member's conduct is alleged to breach these Rules, the Committee may initiate a disciplinary process:

Stage	Action	Timing
1	Informal conversation with the member by the Chair or Secretary	Within 14 days of concern being raised
2	Written warning if conduct continues	Following informal conversation
3	Committee disciplinary review with member present	Within 28 days of warning
4	Suspension of certain rights pending resolution	Where serious breach alleged
5	Referral to General Meeting for vote on removal	Per Constitution Rule 12

8.4 Independent arbitration

Where a dispute cannot be resolved within the Society, either party may invoke Constitution Rule 20 and refer the matter to independent arbitration through Co-operatives UK or another suitable body.

8.5 Confidentiality of disciplinary matters

All disciplinary and grievance matters are treated as confidential. Members involved shall not discuss the matter outside the formal process. The Committee shall communicate only what is necessary to other members about the outcome.

Part 9. Data Protection and Privacy

9.1 Member data principles

VisionVest Circle is registered with the Information Commissioner's Office. The Society commits to:

- Processing member personal data only for legitimate Society purposes
- Holding data securely and access-controlled to authorised officers only
- Retaining data for the duration of membership plus 6 years, then secure deletion
- Retaining unsuccessful applications for 2 years, then secure deletion
- Sharing member data with third parties only where legally required or with member consent

9.2 Member rights

Under UK GDPR, every member has the right to:

- Access their personal data held by the Society
- Request correction of inaccurate data
- Request erasure of data no longer required for membership purposes
- Object to specific processing of their data
- Lodge a complaint with the Information Commissioner's Office

9.3 Member responsibility on data

Members shall:

- Notify the Secretary of changes to personal details (address, phone, email) within 30 days
- Respect the confidentiality of other members' data shared in the course of Society activities
- Not use member contact details for personal commercial purposes without consent

Part 10. Review and Amendment

10.1 Annual review

These Community Rules shall be reviewed annually at the Annual General Meeting. The Committee shall prepare a brief report each year noting any proposed amendments and the reasons for them.

10.2 Amendment procedure

Amendments to these Community Rules may be proposed by:

- The Committee at any time
- Any 10% of members by written notice to the Secretary

Amendments are adopted by ordinary resolution at a General Meeting. Amendments take effect from the date adopted unless otherwise specified.


10.3 Communication of changes

Following any amendment:

- The Secretary updates the version and date of these Rules
- The updated version is published on the Society website
- Members are notified by email
- The new version applies to all members from the effective date

11. Adoption

These Community Rules are proposed for adoption at the General Meeting of VisionVest Circle Co-operative Society Limited on 31 May 2026.

Name	Position	Date	Signature
Emmanuel Osoba	Chair	12/03/2026	
Oludotun Olojede	Secretary	12/03/2026	
Kosenat Olatunji	Treasurer	12/03/2026	

Date Adopted: _____ 12/03/2026 _____

Next Review: 31 May 2027 (Annual General Meeting)