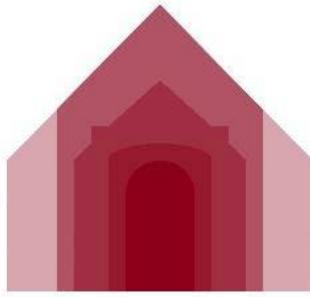


A Project for the Community



Welcoming - Worshipping - Serving

The Parish Church of St John's, West Byfleet, has recently been asked by the Diocese of Guildford to take part in an exciting project – to train a full-time Curate (assistant priest) for up to 4 years, starting in 2018. There hasn't been a Curate living in West Byfleet for many years, so this is a really significant step forward and an endorsement of the progress St John's has recently made as a church community.

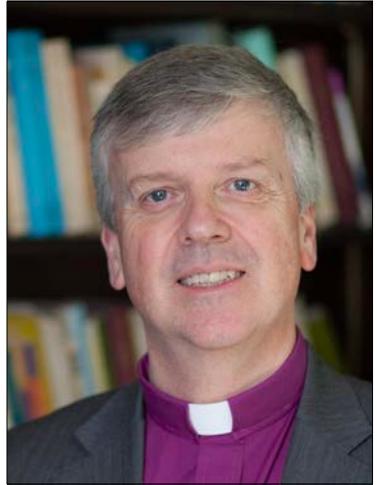
The Curate will make a big difference to the ministerial support available to parishioners, and so we are appealing for help to make this happen; the contents of this leaflet explain how you can play a part in supporting the project.

**The Parish Church of
St John the Baptist, West Byfleet**

Introduction

Rt Revd Andrew Watson

Bishop of Guildford



Dear Parishioner

As 2017 draws to a close, I bring you some good news for next year! We are looking to place a stipendiary Curate at St John's Church, to be trained by your Vicar, Chris Hollingshurst, along with the wider church community.

Curates, or trainee priests, are only placed in parishes that can fully support their training, as they develop the characteristics, knowledge and experience that will enable them, in due course, to lead their own parish.

Your Parish Church - St John's - has been making steady progress with its ambitious three year Parish Development Plan. I am delighted that this progress has been recognised at a time when the Church of England is increasing the number of priests being trained nationally, and that West Byfleet will play its part in 'forming' a new pastor.

This period of formation also depends on the goodwill of the local community, as you have a crucial part to play. By offering a word of welcome, finding yourself in need and receiving a visit from the Curate, or having your child baptised, all of these experiences will play a part in the training.

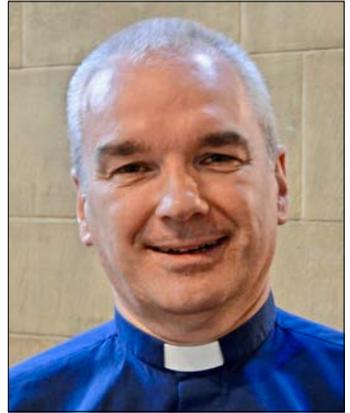
Finally, as you read this leaflet, you will see that whilst the Diocese pays for the salary and training of the Curate, the parish customarily provides for the housing. The congregation of St John's has made an innovative plan to do this, and I appeal for your help - as members of the community - to support them as the project becomes a reality.

And now, as we once again celebrate the birth of Christ, may I wish you a blessed, peaceful, and very Happy Christmas.

+ Andrew

A message from the Vicar

Revd Chris Hollingshurst



Dear Parishioner

We at St John's Church are excited to have been asked by the Bishop of Guildford to train a Curate, and we want to ask for your backing and financial help in making this happen.

In West Byfleet, the church and Vicar play an important role in community life, supporting people in good times and bad. However, much of the Christian ministry in West Byfleet is not immediately visible. For example, my small team of volunteers and I visit people who are sick or distressed at home, in hospital, in local care homes and the hospice; we support the bereaved and those experiencing difficulty; and of course we conduct happy events such as baptisms and weddings, and make visits to our local schools. In all of this we are committed to regularly praying for the people of the parish - for those who attend church, and also those who do not.

As Bishop Andrew has explained, by tradition the parish is responsible for housing the Curate and family. Except for the church and vicarage, we don't own any property, so we aim to purchase a suitable house for the duration of the curacy. We have looked at various ways of funding the purchase and our plan is to ask parishioners, and others who are in a position to help, to make a loan for the duration of the project (expected to be a maximum of 5 years). Any loan made would be exclusively for the purpose of buying a suitable house for the Curate.

We believe that this is a real opportunity for potential benefactors to help their local community by increasing the available pastoral resources, and in the process enable St John's to make a significant impact on the work of the church locally and nationally.

Please do come forward to offer help if you possibly can; individuals in our congregation have already pledged £75,000 but our aim is to encourage and include as wide a community of benefactors as possible.

This document provides some information, but if you think you are able to help us and are interested to hear more, without obligation, please call one of the named contacts (at the end of the leaflet) before the end of January 2018 for a confidential discussion and more details.

Thank you; we look forward to hearing from you.

Yours sincerely

A handwritten signature in black ink, appearing to be 'CPM' followed by a long, sweeping horizontal stroke.

The financial proposal

The proposed outline financial arrangements are set out below:

- A suitable house where the Curate and family would live and work is likely to cost around £450,000.
- The capital costs of the house purchase will be funded by loans, which will be repaid upon sale of the property in 5 years time. The running costs will be met by the church.
- St John's will own the house and be responsible for its upkeep. The lenders will have no liabilities but will simply be making a loan to the church for the sole purpose of buying a house suitable for the curate and family.
- It is not St John's aim to profit from this venture, so any net surplus at the end of the loan will be distributed equitably amongst the lenders. In other words, the loan would be interest free but with the prospect of a gift or honorarium when the house is sold. We would like to think that this would offer a return of around 1% (ie, similar to Premium Bonds).
- We would like to encourage wide participation in the scheme, and loans both small and large are welcome. (See an example scenario below).
- If your circumstances change (for example, moving house, changes in family situation, etc), and you require your contribution to be returned before the end of the project, we aim to accommodate early departure from the scheme.

Timing of the investment and repayment

The following is our preferred timetable. However we recognise that some flexibility may be required, given the unpredictable nature of house purchases/sales. If varying the timing means that you are able to support the project, we would be happy to discuss that option.

December 2017	Distribution of this document to the entire parish of West Byfleet, and to friends outside the parish. Enquiries and initial pledges received. Search for suitable house.
January 2018	Possible houses identified; enquiries and pledges continue.
End of January 2018	Pledges confirmed (but not paid up). Offer for the house made and accepted.
February 2018	Legal searches and documentation started.
March 2018	Legal searches and documentation finalised.
End of March 2018	Pledges received (into St John's bank account).
April 2018	Exchange of contracts.
May 2018	Completion; decoration and any necessary repairs undertaken.
Start of June 2018	Curate & family occupy property.
July 2018	Curate is 'deaconed' in Guildford Cathedral (Sunday 1 st July), and starts work.
February 2022	Training completed; Curate starts to look for his first post-training position.
Summer 2022	Curate leaves West Byfleet, and house available for sale.
December 2022	House sold and loans returned.

Possible scenario for purchasing the house.

Assuming a house value of £450,000, this might be made up of the following loans:

3 x £50,000	£150,000
6 x £25,000	£150,000
8 x £10,000	£80,000
4 x £5,000	£20,000
20 x £2,000	£40,000
10 x £1,000	£10,000
Total	£450,000

If insufficient loans are forthcoming we will investigate the possibility of raising the balance with a mortgage.

FAQ's

1. What's the process for transfer of loans and the house purchase?

We envisage that a straightforward loan agreement will be drawn up between every lender and St John's. We will only ask you to transfer your contribution once our offer for the house has been accepted; however, we obviously cannot exchange contracts unless we are sure we have funds available so we will need all of the promised funds before exchange. We will aim for the shortest practical period between exchange and completion so that funds are only retained in the bank account for the shortest possible period. At all stages of the conveyancing process, we will report regularly to everybody who has promised to make a contribution. Once the contract is completed, we will provide further documentation copies to every lender.

In 2022, when the Curate has left the parish, we will put the house on the market. We will be offering vacant possession with no 'chain' and hope therefore it will sell reasonably quickly.

2. I would like to see the house that is being purchased.

During the conveyancing period, we are happy to provide details of the property to all who have agreed to contribute funds. Shortly after completion, we will hold an 'open house' so that lenders can view the house. During the term of the curacy, we also expect to have further events for those who invest.

3. Who is responsible for maintenance of the house during this project?

St John's PCC (Parochial Church Council) will be responsible. We may employ local tradespeople or use our own 'Buildings' team (for minor repairs). The cost of any repairs will be borne by the PCC and is being budgeted for.

4. Who pays for the legal costs of the transaction?

Firstly, as a charity we will not have to pay stamp duty on this transaction. The remaining costs – solicitors, searches etc, (and estate agent costs when the house is sold), will be borne by the PCC.

5. I am interested in hearing more, so what should I do?

Please contact one of the people listed in the Contacts section (opposite) for a confidential discussion about the next steps.

NB – as with any other financial transaction, you should seek professional financial advice before making any commitment. Whilst we believe that property prices in West Byfleet are usually reasonably stable, it is possible that house prices may fall, as well as rise, during the duration of the project.

Contacts

Officers of St John's Church:

Chris Hollingshurst (Vicar); 01932 400198
chris@stjohnswestbyfleet.org.uk

Geoff Jones (Churchwarden); 01932 851830
geoff@stjohnswestbyfleet.org.uk

Hazel Craig (Churchwarden); 01932 343128
hazel@stjohnswestbyfleet.org.uk

Amanda Hodson (PCC Secretary); 01932 349183
pccsecretary@stjohnswestbyfleet.org.uk

Local residents who are on the project team:

Terry Craig; 01932 343128
terence.craig@btinternet.com

Sally Cantello; 07940 937553
sally.cantello@gmail.com

Bill Grose; 07770 968669
billgrose@gmail.com

What can I give Him, poor as I am?
If I were a shepherd, I would bring a lamb;
If I were a Wise Man, I would do my part;
Yet what I can I give Him: give my heart.

(From 'In the bleak midwinter' by Christina Rossetti)

We wish you all a very Happy Christmas

St John's Church, Camphill Road, West Byfleet KT14 6EH

www.stjohnswestbyfleet.org.uk
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