

**Frequently asked questions**

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What benefits will the new building bring to the village?	<ul style="list-style-type: none"> <li>• Facilities / activities for the whole village from toddlers through to our senior citizens:               <table border="1" data-bbox="689 336 2056 1066"> <tbody> <tr> <td data-bbox="689 336 1066 555">                   Multi-use area 1 - main hall - 18m x 10m                    Max capacity 261 seated, 186 with a demountable stage.                 </td> <td data-bbox="1066 336 2056 555">                   Permanent lighting and sound system, with temporary staging available. Range of uses; cinema club, drama, concerts, exhibitions e.g. gardening club shows, fitness training and exercise classes, tea dances, weddings, adult and children's parties, fundraising activities (barn dance, big quiz etc.), sports usage include Badminton, Uni-hoc, short tennis, short mat bowls and volleyball. 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This will reduce the sense of isolation in a rural community felt by some amongst the youth, elderly, vulnerable, single parents, and stay at home parents/carers.</li> <li>• A juice bar for our young people open, a couple of evenings a week.</li> <li>• If there is a sufficient demand a crèche facility could be provided for parents / carers to take part in other activities in the building.</li> <li>• Local partners providing a range of targeted services e.g. North Somerset Community Partnership.</li> <li>• As a charitable organisation the Society's surplus funds will be used to support community activities.</li> <li>• Reduction in boredom related anti-social behaviour as young people will be encouraged / able to use the facilities.</li> <li>• An increase in employment opportunities, almost all part time with some ad hoc employment for larger events.</li> </ul>	Multi-use area 1 - main hall - 18m x 10m Max capacity 261 seated, 186 with a demountable stage.	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	<ul style="list-style-type: none"> <li>Where possible we will look at providing work and volunteering experience.</li> </ul>																				
What is a pledge?	A pledge is a non-binding promise to at a future date to either invest in Community shares or donate to the 'buy a brick' scheme. <b>No money is required at this stage.</b>																				
What is a Community share offer?	<p>Community shares are a way to raise money by offering the community a chance to own shares in the new building. Investing in community shares is <b>NOT a donation</b>. As they are withdrawable it is basically a long term loan with 30% tax relief for income tax payers.* Interest and repayments* of the full amount will only commence after the first 3 years of operation. <b>The potential return for tax payers will be 42%.</b></p> <table border="1" data-bbox="728 483 1514 679"> <thead> <tr> <th>Investment</th> <th>Tax relief</th> <th>Net cost</th> <th>Amount repaid</th> <th>Return</th> </tr> </thead> <tbody> <tr> <td>£ 100</td> <td>£ 30</td> <td>£ 70</td> <td>£ 100</td> <td>42%</td> </tr> <tr> <td>£ 200</td> <td>£ 60</td> <td>£ 140</td> <td>£ 200</td> <td>42%</td> </tr> <tr> <td>£ 1000</td> <td>£ 300</td> <td>£ 700</td> <td>£ 1000</td> <td>42%</td> </tr> </tbody> </table> <p><b>* Tax relief is subject to HMRC approval, and shares must be held for at least 3 years. The rate and timing of interest payments and repayments will be at the discretion of the Management committee and subject to agreement by the society members.</b></p>	Investment	Tax relief	Net cost	Amount repaid	Return	£ 100	£ 30	£ 70	£ 100	42%	£ 200	£ 60	£ 140	£ 200	42%	£ 1000	£ 300	£ 700	£ 1000	42%
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How will I be repaid?	<p>The shares have to remain invested for at least three years after purchase. Repayments will come from:</p> <ul style="list-style-type: none"> <li>trading surpluses</li> <li>reserves</li> <li>the issue of a new Community share offer, which should also be eligible for income tax relief.</li> <li>specific fundraising events / activities</li> </ul> <p>The Management committee reserve the right to limit or suspend the quantity of shares withdrawn within any 12 month period having regard to the long term interests of the society and the need to maintain prudent reserves. This limit will be administered in as fair a manner as possible.</p> <p>Depending on the number of repayment requests received it is likely that part payments will be made initially. Investors should consider the shares as a long term investment.</p>																				
What is the timescale for the share offer and 'buy a brick' scheme?	This will depend on discussions with potential grant funders, but is unlikely to be before the end of the year.																				
I cannot afford a lump sum can I pay by instalments?	Yes payment for the shares or brick can be made by instalments, if required.																				
Can a group of friends or our club / organisation be involved as a shareholder?	Friends, village clubs, organisations can join together to invest in community shares with each member / person putting in say £20 or £50 each. One person has to be nominated as the representative. Joint shareholders are treated as though they invested an equal amount for tax relief purposes, even if they have not contributed equally to the joint																				

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	purchase.
I am a non-taxpayer so will not get the benefit of tax relief.	The buy a brick scheme will include a discount card for drinks in the building's café.
Can I just make a donation?	Yes, this can be done online via our Facebook page or by cheque made payable to Congresbury Village Hall Limited and dropped off into the Parish Office, please include your name and address details and whether you are a tax payer, so we can claim gift aid..
Will I be able to buy shares as a gift for someone else?	Yes, the gift recipient must confirm that they are eligible and agree to become a member of the CCBS. If the recipient is under 18 the shares will remain in your name until they are 18.
Why do we do need a sports hall?	A dedicated sports hall is not being provided; the main hall will be a multi-use space with many uses; parties, exhibitions, fundraising events (barn dance, quizzes etc.), cinema club, drama group, dances, fitness training and classes, club dinners. Because of its size sport activities will be limited e.g. badminton, unihoc, soft tennis, short mat bowls. Some more sport activities for young children may be possible. The facilities provided will include permanent sound/lighting systems and mobile staging.
The bar areas are quite large. Will the atmosphere will be soulless?	The design of the bar areas will include different ceiling heights and changeable lighting to create pods so that the 'mood' can be changed depending on what the area is being used for and to minimise the noise from the serving areas.
How will the building be managed?	The building will be managed by paid staff employed following an application / selection process. The staff will report to a management committee made up of representatives from members of Congresbury Village Hall Limited, including the sports clubs. All shareholders will be members.
Is the building is going to be expensive?	The aim is to provide a quality building which meets the needs of the community. Construction costs have risen significantly since the project first started. We will work with local suppliers to reduce costs.
How robust are the budget projections?	To ensure our financial budget projections are realistic we have: <ul style="list-style-type: none"> <li>• Reviewed the annual accounts for <a href="#">Claverham</a> and <a href="#">Shipham</a> village halls as both are relatively modern buildings. Straight comparisons cannot be made, they both have smaller populations and do not have sports clubs using the building as their home, and Shipham does not have a bar. However, the review does give us comfort that our cost estimates are realistic.</li> <li>• Used the Recreation club net bar turnover for the 2017 accounting period - £ 74,000 - as the base income for the bar. Turnover has dropped off over the last couple of years as the condition of the building has deteriorated. Net income in 2015 was £83,600.</li> <li>• Used the level of income from various events held in the Recreation club and our fundraising events, to assess the increase in bar sales. Fundraising events will generate more as we have had to restrict numbers on some New Village Hall events due to the lack of space in the Old School rooms.</li> <li>• Reviewed the accounts of a local community café to assess profit levels, and run some coffee mornings which have given good indications on pricing and sales.</li> </ul>

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	<p><b>Hire income</b></p> <ul style="list-style-type: none"> <li>• Our hire rates will be competitive. Village users / organisations that book ongoing regular sessions will receive a discount. Non-residents, who will only be able to hire facilities for small events, will pay a premium to resident's rates.</li> <li>• Some key village organisations using other community buildings have been involved in ensuring their requirements are included in the building design and have confirmed they will use/relocate to the new building due to its modern facilities and the hire fees being comparable to what they would pay elsewhere.</li> <li>• Parties and some wedding receptions that take place either outside the village or in marquees may opt to use the new building.</li> <li>• The improvements in green technology, i.e. solar panels, rain water harvesting and re-use, should lead to significant reductions in utility costs.</li> </ul>