



Speldhurst Chapel Project – FAQ's



1. How will Speldhurst Parish Council finance the purchase of Speldhurst Chapel?

The Speldhurst Parish Council (SPC) has access to a Public Works Loan Board (PWLB) Loan from the Treasury to fund projects for the benefit of the Parish. More detail is available at [About PWLB lending \(dmo.gov.uk\)](https://www.dmo.gov.uk)

It is intended that SPC will apply for a PWLB loan of £325,000 for a term of 25 years with loan repayments met by an increase in the parish precept (council tax). The purchase price, based on a June 2023, valuation, is £300,000. The extra £25,000 would cover stamp duty payable and legal and other purchase related costs. A parish consultation is being undertaken by SPC to gauge residents' views on this proposal.

2. I heard I would have to pay more council tax to help pay back this loan. What does this mean?

It means that SPC would slightly increase the precept (the portion of your council tax paid to the parish council) to pay back the loan over 25 years.

The precept for Speldhurst Parish for 2023/24 is £73.81 for a band D dwelling. There are 16 Parish and Town Councils in the Tunbridge Wells borough and the precept for Speldhurst Parish is the 4th lowest with 8 Parish and Town Councils charging more than £100 for a band D dwelling.

A PWLB loan of £325,000 to purchase the Chapel site would increase the precept for a band D dwelling by 17.5% to £86.75 which is the equivalent of an additional £12.94 a year or £1.08 a month for the purposes of the annual loan repayments. These figures are based on an interest rate of 5.66% as at the 11/07/2023. Even with the PWLB loan Speldhurst Parish would still have the 6th lowest (out of 16) precepts in the borough.

Please note the actual figures used to finalise the increase in the precept will be determined based on the prevailing interest rate at the point the loan is drawn down, expected to be sometime during the 1st quarter of 2024. This means the amount payable for a band D dwelling could be higher or could be lower than the figures shown.

Full details of Parish and Town Council Precepts are available on [the TWBC website](#).

3. What will happen if Speldhurst Chapel Project is unable to raise refurbishment funds from the community?

Whilst SPC may apply for the loan from the PWLB, it will not draw down those funds or complete the purchase of the Chapel until it is certain that Speldhurst Chapel Project's plans for converting, extending, and operating the Chapel are in place and financially viable with sufficient funding by Speldhurst Community Shop Limited (SCSL) in place.

4. I do not live in Speldhurst – how will the project benefit me?

Speldhurst is a large parish comprising the villages of Ashurst, Langton Green, Old Groombridge and Speldhurst. SPC takes care to ensure that it operates for the benefit of the whole parish and supports various schemes and initiatives across the parish each year.

Retaining a shop and post office in Speldhurst will reduce traffic in the area. Furthermore, the post office in Speldhurst is the only post office in the parish, and for many residents is more accessible (off road parking is available) than post offices in neighbouring parishes or in Tunbridge Wells. The planned community space will be available to all residents of the parish to book for community and faith activities.

Finally, while you might think that Speldhurst's shop does not affect you, think about the parish amenities that ARE important to you. Perhaps the playground in Langton Green or the village hall in Ashurst? Isn't it reassuring to know that your parish council is open to securing funding to maintain the things you care about in the future?

5. What would be the impact on the Community of losing the Chapel and site?

Losing the Chapel and site would have multiple adverse impacts on the community of Speldhurst including:

- 1) Loss of a venue located at the heart of the village which has hosted many community and faith activities over the years.
- 2) Loss of an ideal permanent home for Speldhurst's Community Shop and Post Office, the only shop in the village and the only post office in the parish, whose lease expires in August 2024. No realistically available alternative permanent locations for the Community Shop and Post Office have been identified with the inevitable risk that it may have to close when the current lease ends.
- 3) The shop is already an important hub for daily social interaction between staff, volunteers and customers. This important role will be enhanced by a move to the Chapel as a permanent home, benefitting from a community space in the Chapel. This space will be shared with the Shop, providing a cafe area to allow further social interaction and increased revenues.
- 4) Rewarding volunteering opportunities at the Shop and Post Office would also be lost, including Duke of Edinburgh volunteering opportunities for young people.
- 5) Loss of jobs for 1.5 FTE employees, and a loss of business to (locally based) suppliers to the shop.
- 6) Local residents with limited or no access to transport would lose access to an important amenity if the Community Shop and Post Office had to close due to the loss of its premises. For some, the shop provides an important lifeline, allowing them to purchase essential items and enabling social interaction with others which they may not have otherwise.

6. Is the shop financially viable?

The existing shop has made a profit in every year of its existence. For the Chapel Project, SCSL have produced revenue and profit forecasts based on the trading of the current shop which have been made available to SPC and will be set out in full in the fund-raising Prospectus.

7. How does Speldhurst Chapel Project fit with the Parish Plan?

Speldhurst Chapel Project is entirely consistent with the 2016 Parish Plan, which states that the Parish Council *"recognizes resident preferences for vibrant village communities with the type and range of amenities typically enjoyed by villages, e.g., community centre, recreation field, pub, local village shops, Post Office and doctor's surgery, etc. It will seek to foster and encourage such amenities within the Parish."* Speldhurst Chapel Project meets three of the examples given i.e., community centre (community space), local village shop and Post Office.

8. Will Speldhurst Chapel Project be sustainable?

The project will aim to support the journey to net zero by renovating an existing building which would otherwise be torn down for new development. We will aim to renovate the existing building to provide the most versatile space while building a small extension to the side. We will aim to reuse many of the materials removed from the building during renovation on site such as the bricks being crushed in situ for the base of the extension. We will consider the lifespan of materials we use and limit the amount of virgin materials in our project. We will look for low carbon solutions for heating and lighting such as solar. We will utilise electric heating to remove the need for a gas boiler.

The existence of the Community Shop and Post Office leads to some reduction in journey frequency to shops in Tunbridge Wells and surrounding areas, although difficult to measure. Public transport to and from the village is limited to a single infrequent bus service.

9. What activities will take place in the Shop and community space?

The intention is for Speldhurst Community Shop and Post Office to be open 7 days a week (except bank holidays) for a total of 54.5 hours per week (Mon - Fri 0730 - 1700, Sat 0800 - 1300, Sun 0900 - 1100).

The Shop is a convenience store selling everyday food and household essentials, newspapers, wines and spirits, greetings cards and stationery.

The Post Office offers the normal range of services for a small Post Office. Cash withdrawals, everyday banking, letters and parcels, mail order returns, travel money, insurance. Recently, we have started to act as a nominated collection point for Amazon parcels and DPD courier service.

During shop hours the community space area will be available both as a cafe area adjoining the shop and for existing and new community and faith activities. The community space will have separate access and be available for community use outside of Shop and Post Office hours.

10. How will we make the project accessible and inclusive to everyone in the community?

The renovation, extension and new configuration of the Chapel, incorporating the Shop, Post Office and community space, will introduce appropriate disabled access and toilet facilities which do not currently exist at the Chapel. The new community space in the Chapel will offer an indoor meeting place and café area not available in the existing Community Shop and Post Office. The Chapel will be refurbished to a modern and welcoming standard. Both the Chapel and the shop have always welcomed everyone, and this will continue.

11. How will the project bring people together from all over the community?

Both the Chapel and the shop already do exactly that, through the existing community and faith activities at the Chapel, and the staff, volunteers and customers at the Shop, as well as the members of the Community Benefit Society.

Speldhurst Chapel Project is aimed at preventing the imminent loss of all this social and community interaction due to 1) the Chapel being sold on the open market in 2023; and 2) the end of the lease on the Shop and Post Office premises - the only shop in the village.

12. What community benefits do we expect to deliver with this project?

- Community pride and positive perception of the local area as a place to live,
- Social trust, cohesion, and a sense of belonging,
- Participation in community life
- Local economic outcomes, such as employment and volunteering opportunities, employability, and skills,
- Delivering positive impact in physical and mental health and reducing loneliness and isolation.

13. What would happen if the relocated shop were to fail in the future?

SPC will be the sole owner of the site. Were the shop to fail in the future, SPC is free to repurpose or sell the premises to deliver maximum benefit for the parish.

14. What currently happens at the Chapel?

Speldhurst Chapel is understood to have been built in around 1886 by Samuel Morley, a local MP and philanthropist. As well as being, until 2020, a place of weekly worship, the Chapel has also hosted at various times in recent years (COVID permitting) multiple other community and faith-based activities, including:

- Friendship hour, for the elderly and those living alone (monthly)
- Age Concern lunches (monthly)
- Explode – a Christian youth group for years 7-9 (weekly)
- A Creche
- A Bible Study Home Group (weekly) Men's Fellowship (monthly)
- Men on Wednesday (weekly)
- Hosting the local MP's surgery (occasional)
- Wakes following funerals (occasional)
- Parenting courses (occasional)

The owner of the Chapel building and site, an evangelical trust registered as a charity, has indicated that they wish to sell the Chapel and site as it no longer meets the trust's objectives or regional focus. Weekly services at the Chapel ceased due to COVID in 2020. Since then, the small remaining congregation has decided not to resume their worship at the Chapel.

15. What does the Community think?

Within Speldhurst, SCSL first started communicating about the Chapel Project in 2022 via Facebook and email, leading to a well-attended open village meeting in April 2022. The attendees at that meeting expressed unanimous support for the Chapel Project.

At the annual members meeting of Speldhurst Community Shop Ltd in June 2022 and 2023, (which was opened to non-members to attend) SCSL gave a further update. Further communication by Facebook and email has taken place since then including in November 2022 the launch of a village survey with the following key results:

Of 246 respondents:

- 93% consider it very important for Speldhurst to have a village shop and Post Office (an increase from 87% in 2019).
- 62% considered it important or very important that Speldhurst Chapel maintains its ability to hold community and faith-based events and activities.

SPC now wants to hear the views of the wider parish community. You can participate in the [parish consultation here](#)

16. How can I support the Project?

SCSL are always looking for new volunteers either to work in the shop or to help with the project where a wide array of talents are needed. Please contact SCSL if you would like to volunteer in any capacity.

Later this year SCSL will be fund-raising by way of a Community Share Offer – please look out for this and support it if you can.

17. What is a Community Benefit Society?

Speldhurst Community Shop Limited is a Community Benefit Society (company number 8031 registered on the Financial Conduct Authority Mutuals Public Register). A Community Benefit Society is a UK legal corporate form, governed by the Co-operative and Community Benefit Societies Act 2014, specifically designed for activities that benefit the wider community. It has a co-operative membership structure that adheres to the principle of ‘one member, one vote’. It has strict rules restricting the use of its assets and surpluses if any, to activities which benefit the community. Whilst limited interest (equivalent to dividends) may be paid to its members under certain circumstances, the community shares for which members have subscribed can never be redeemed for more than their original purchase price. Community shares are non-transferable, except in extremely limited circumstances (death or bankruptcy of the member). A Community Benefit Society is a structure designed and carefully regulated to ensure that benefits accrue to the community and not to individual members.

18. What will be the terms of the lease from SPC to SCSL?

The lease proposal is for SPC to lease the Chapel site to SCSL for a nominal rent in exchange for SCSL taking responsibility for the management of the project, the refurbishment and extension of the Chapel and managing the facility in the future including being responsible for all operating costs e.g. council tax, energy costs, maintenance and so on. The lease will have appropriate provisions, including break clauses, in order to ensure the project is managed for the benefit of the community.

SPC will be the legal owner of the Chapel site. The planned refurbishment and extension of the Chapel will be entirely financed by SCSL which will further enhance the value of the Chapel site at no additional cost to SPC and residents of the parish (other than those who choose to participate in the Community share offer). If in the future the Community Shop and Post Office should no longer be viable and have to close, SPC will be free to operate the site or sell it as it wishes, in whichever way benefits the parish the most. In this event and regardless of what SPC chooses to do with the site it is not required to reimburse SCSL for any of the refurbishment and extension work.

19. Can I view Speldhurst Chapel before deciding whether to support the project?

Yes. Two drop-in sessions have been arranged to allow residents to view the Chapel site and to ask questions of members of the Chapel Project team and Councillors from SPC. The drop-in sessions are scheduled for Saturday 5 August 2023 from 1pm to 3pm and Saturday 19 August 2023 from 1pm to 3pm.

20. Speldhurst Parish Council Consultation

SPC is undertaking a parish-wide consultation to, firstly, inform residents about the Speldhurst Chapel Project and what is involved. Secondly, to hear from residents about their views on whether SPC should take steps to protect and safeguard local assets and amenities under threat and, most importantly, whether SPC should be involved in this project particularly if it involves them taking out a PWLB loan with repayments paid for by increasing the precept (council tax).

The consultation runs for the month of August 2023 and includes delivering a leaflet to every household in the parish, social media postings and a dedicated website page with full details about the project. Your views and whether you support the project or not are important and should be communicated to SPC by midnight on Wednesday 30th August 2023 at the very latest.

The results of the consultation will be discussed at the Full Council meeting on Monday 4 September 2023 at Speldhurst Village Hall starting at 7.30pm. The Council will decide at this meeting whether it should support the project with an application for a PWLB loan to allow SPC to purchase the Chapel site.