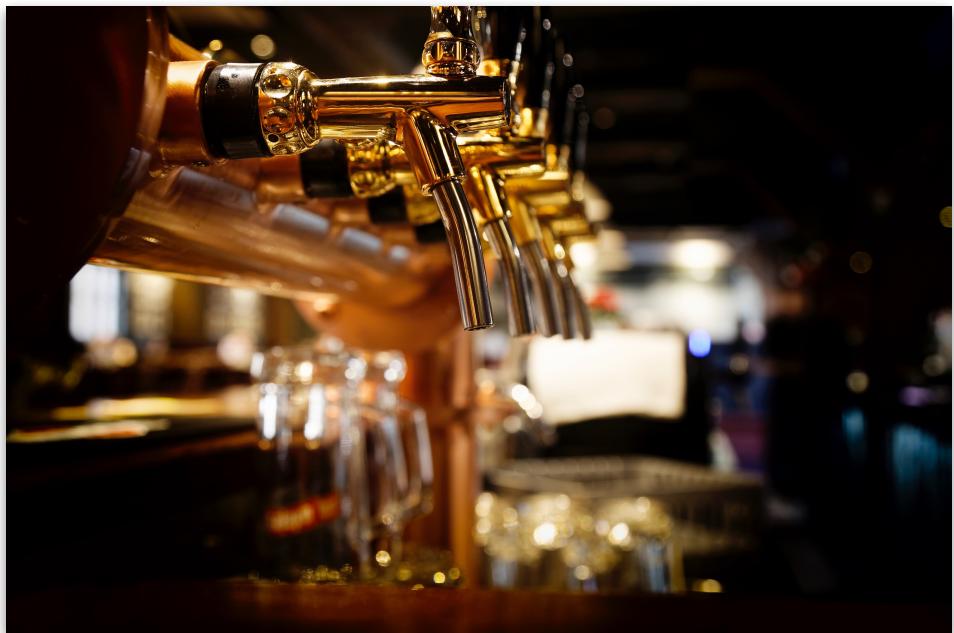




The New George

Wickham Market's Community Pub



Share Offer Prospectus and Application Form

Your invitation to invest

Target £300,000

Share Offer 12th May to 23rd June 2018

Minimum amount to raise: £100,000. Share offer cap: £425,000

Minimum investment: £50. Maximum investment: £20,000

www.wmgeorge.co.uk



Community Benefit Society No. 007462
www.wmgeorge.co.uk



“When the members of a community come together for a common cause, without financial or commercial motives, when they collaborate to save something that is important and valuable to their community, they can unlock something very powerful”

Our supporters include:



Wickham Market
Parish Council



Suffolk
County Council



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Wickham Market is a very special place

We have shops, restaurants, cafés, a health centre, library, school, village hall, All Saints Church, a beautiful square, a market, a thriving community - but no village pub.

The Grade II listed George has been here for 500 years and survived property developers and a terrible fire. It deserves to live again.

This is a once in a lifetime opportunity to save the George. It is the last pub standing in Wickham Market, it is our heritage and once rebuilt it will serve as a vibrant community hub in the heart of the village.

What is a community share offer?

It's where local people come together to raise the finance for a shared community venture that they feel strongly about and don't want to lose.

Buying a share in the new George buys you a say in its future and you will be part of a fantastic community venture. As a share holder you will be a member of the George Community Pub (Wickham Market) Ltd (the Society) with a vote on the election of the Management Committee and other important issues.



The current situation

The Grade II listed George was severely damaged by fire in 2013 but despite how it looks on the outside, heritage experts have confirmed that it can be reconstructed to retain its listed status.

An attempt by a property developer to demolish the George has failed and for a short time only, we have the opportunity to buy, restore and save this important building.

Following a call for volunteers, a management committee of local residents was formed and a Community Benefit Society was created, called The George Community Pub (Wickham Market) Ltd. The aim is to re-build and re-open the George while retaining its heritage assets. Members of the committee brought with them specialist skills and knowledge including those from Heritage, Project Planning, Business Planning, Finance, Pub Tenancy, Law, Events and Marketing.

The Society carried out a household survey and produced a comprehensive feasibility study. The results showed that if enough funds could be raised through a share issue and grants obtained, then the George can be saved and transformed into a vibrant, new pub, restaurant and community hub, owned by and run for the benefit of the community.

To date we have received support from The Architectural Heritage Fund, Plunkett, The Hive, Suffolk Coastal District Council, Suffolk County Council and Wickham Market Parish Council.

Our Business Plan, the local survey results, information on the management committee, the Society and its rules can all be found on our website:
www.wmgeorge.co.uk



Beyond the scaffolding sits heritage

The History of The George

The George is an important and historically significant building. Amazingly, much of the ancient, important timber framework has survived and can be restored.

At its height in 1910 Wickham Market had seven public houses serving a community at the time of 1,417. By 1999 all but one of these pubs had closed, leaving the George as the last. The George is one of the four earliest recorded inns in the village and is thought to date back some five centuries

The 20th century saw the closure, one by one, of the other historic inns and pubs in the village; these were:

The Chaise and Pair: pre 1792 -1911

The Grapes/Vine: pre 1844 - 1955

The Crown: pre 1652 - 1959

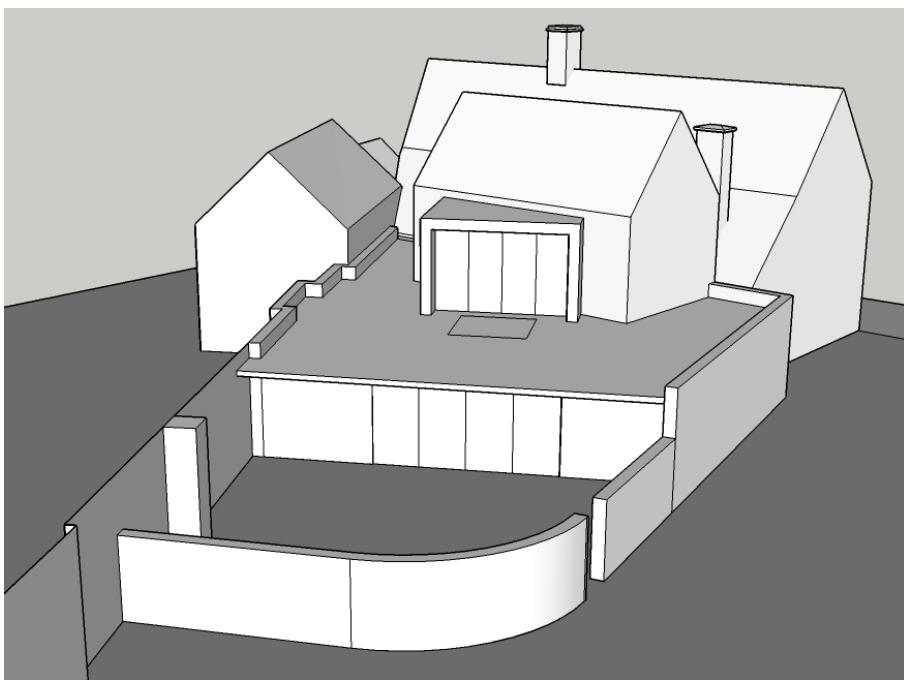
The Volunteer: pre 1872 – 1925

The White Hart: pre 1641 - 1985

The Chequers: pre 1799 - 1999

The George was probably well over 100 years old when, in 1652, the Churchwardens recorded the accommodation for a night of 9 soldiers at 4 pennies a man at the George. It is possible that they were ‘en route’ due to the First Anglo-Dutch War, which started in March 1652.

The cost of restoration and bringing the building back to life is only viable and possible as a community-led project. Because of its listed building status and its damaged condition we are in a unique position to apply for heritage related grants not available to individual or commercial organisations. If we succeed, the George will have a value far in excess of its market value, it will be a valuable part of Wickham Market’s past, preserved and working for future generations.



The plan for the George

The plan is for the George to be transformed into a vibrant, new pub, restaurant and community hub, owned by and run for the benefit of the community and its visitors. A great venue for friends and families, it will be friendly, warm and welcoming with comfortable seating and dining areas.

The George will offer the perfect setting for a business breakfast, lunch, private meeting or just a place to relax and read the papers. It might have a focus on leisure and learning, somewhere to listen to live performances or take part in a quiz, workshop, cookery school or game of dominos or cards with friends. The list is endless and it could all happen at the new George. It can be whatever you decide it should be because it will be your pub too.

The results of our household survey guided the committee to write a specification which was then given to conservation architects to produce a conceptual layout. The architects produced concept drawings that would meet the needs of the community and deliver a viable pub whilst retaining the Grade II listed status of the existing building.

The drawings have been submitted to Suffolk Coastal District Council for pre application planning advice and have been agreed in principle. The full cost of reconstruction and restoration have been calculated by experienced quantity surveyors.

The advantage we have in a complete restoration and rebuild is to be able to add further to the building's footprint and to use the existing areas in a more efficient and flexible way. Within the building we have provided private eating areas, a flexible community area, a lounge bar, an upstairs seating and meeting area together with a two bed tenant's flat. Outside there is a courtyard garden for lunches and summer evening gatherings.

Following rebuild and restoration, it is planned that the George will be run by an experienced, enthusiastic tenant who will be accountable to you, the shareholders.

Who are we?

We are The George Community Pub (Wickham Market) Limited, a Community Benefit Society registered with the FCA. There are 12 members of the Management Committee, all of whom are voluntary and receive no remuneration. They are:

Sophie Ayers – Sophie has a wealth of business, fundraising and research skills and she is keen to promote inclusivity within the community.

Penelope Bird – Penny has experience as a trustee and is a committee member of a number of Church and heritage related bodies. With her specialist interest in historic buildings she is passionate about saving the George.

Mike Cooper – Mike is a qualified accountant and was finance director for two prominent local companies. He is currently treasurer of St Elizabeth Hospice and Chair of Finance & Employment at Suffolk New College.

Sara-Jane Eaton – Sara-Jane is a solicitor of over 20 years' calling and a partner at a City law firm.

Tony Franklin – Tony has been instrumental in raising venture capital to fund high-tech, spin-out companies from large corporate organisations. He was also an accredited business advisor for a period of 5 years. Tony's role is Company Secretary.

Richard Fordham – Richard is an experienced insurance advisor working for a major insurance company.

Sue Hering – Sue is an experienced office administrator and bookkeeper and has worked independently for a number of clients throughout Suffolk. Sue is Treasurer.

George Hering – George is a business owner and consultant with expertise in marketing and brand development.

Ray Lewis – Ray is an IT specialist with project and delivery management experience at senior level within the Telecoms industry, Investment Banking and IT Consultancy.

Robin Nielsen – Robin is a heritage consultant experienced in the project management of large construction related archaeological and buildings projects. He is a Member of the Chartered Institute for Archaeologists and is Vice Chair of the Society.

Colin Owens – Colin has many years experience in General Management, Change Management and Project Management of multinational, multidiscipline teams. His role in the Society is that of Chairman.

Bill Wolff-Evans – Bill is a local business owner with experience in brand management, marketing, design, communications, hospitality and food.

Financial information

Financial considerations are divided into two distinct time frames

- 1) Purchase and reconstruction covers the period from completion of the share offer up to the opening of the George for business
- 2) Operations and management which is the ongoing period after the rebuilding, restoration and fit out is complete, when the George will be operating as a community pub with The Society receiving income from the George in the form of rent.

Purchase and reconstruction

This phase will take over two years. It starts immediately after the share issue with the purchase of the George for an agreed £40,000 (including scaffolding valued at £10,000). There will then be a lengthy development and grant application stage, followed by rebuilding and finally fitting out and equipping the pub ready for business.

The total estimated cost is nearly £1.6 million as follows:

Purchase	£40,000
Reconstruction	£875,300
External works	£140,000
Fees	£200,000
Fit out	£100,000
Other	£90,496
Contingency	£81,560
Inflation	£48,716
Total	£1,576,071

The costs will be funded by a combination of shares (£300k), Grants (£1,280k) and other, such as sponsorships, (£30k). The grants are key and specifically the Heritage Lottery Enterprise Fund where we will seek approximately £1 million. Other grants have been identified totalling a maximum of £1 million, although only a proportion of these will be required.

Operations and management

Having established through the feasibility study that the George could be run profitably The Society's Business Plan addresses profitability, balance sheet and cash-flow, drawing in the rent from the tenant as sales income. It looks at the affordability of paying interest to its community shareholders and having sufficient funds to meet reasonable requests from shareholders to withdraw their funds.

Detailed financial information can be seen in the Business Plan found on our website www.wmgeorge.co.uk. Summary numbers are given on the next page.

The Society will rent the George to a suitable tenant who will open the pub for business in late 2020, providing that building work has been completed and the premises is equipped and furnished ready for business.

It is anticipated that the first trading year will be 2021 and these financial projections have been modelled on that assumption. This 5-year trading projection has used scaled down results of the Village Questionnaire carried out in 2017 to estimate the likely sales, which are conservative in comparison to the sales enjoyed by other local pubs. The forecast is as follows:

Year	2021	2022	2023	2024	2025
	£	£	£	£	£
Sales	268k	291k	314k	337k	347k
Expenditure	238k	249k	258k	268k	272k
Tenant's Profit	30k	42k	56k	69k	75k

The Society's business model is based upon the appointment of a tenant who will run the George as a business which pays rent to the Society.

The Society's income is largely derived from community share investment and grants to rebuild the George and then when it is open for business the rent paid by the tenant.

The rent will be set at a level which ensures continued viability of the Society but allows the tenant to make a reasonable income in the early years while he grows the business.

This model results in a financial projection which has two distinct parts; the period when the building programme is taking place followed by the George trading as a business.

The tenant's profit is after paying rent to the Society as set out below and excludes any salary the tenant may pay themselves. The rent paid to the Society will be inclusive of their personal accommodation in the first floor flat.

Similarly, the Society's trading projection over the same 5-year period is as follows:

The George Community Pub (Wickham Market) Ltd - Income, Expenditure & Profit Statement								
	2018	2019	2020	2021	2022	2023	2024	2026
Income								
Community Shares	£300,000							
Grants	£37,341	£632,353	£612,077					
Sponsorship	£5,000	£5,000	£10,000					
Other	£2,100	£2,100	£100	£1,500	£1,500	£1,500	£1,500	£1,500
The Society's Rental Income				£15,000	£30,042	£31,395	£32,768	£34,161
Total	£344,441	£639,453	£622,177	£16,500	£31,542	£32,895	£34,268	£35,661
Costs								
Property Purchase Provision	£70,000							
Design & Construction Costs	£237,060	£545,120	£533,120					
Inflation		£24,358	£24,358					
Contingency/Risk	£8,060	£36,750	£36,750					
Society running cost per year	£515	£530	£546	£563	£580	£597	£615	£633
Building Mntc & Upkeep	£3,900			£500	£515	£530	£546	£563
Insurances	£1,506	£1,551	£1,598	£1,646	£1,695	£1,746	£1,798	£1,852
Marketing	£5,000	£10,000	£5,000					
Legal Costs	£2,000							
VAT	£6,400	£11,144	£10,805					
Total	£334,441	£629,453	£612,177	£2,708	£2,790	£2,873	£2,960	£3,048
Surplus before interest & withdrawals	£10,000	£10,000	£10,000	£13,792	£28,752	£30,022	£31,308	£32,613
Interest paid to Shareholders (*)				£0	£6,000	£9,000	£15,000	£15,000
Interest as % of Share Capital (*)				0%	2%	3%	5%	5%
Funds for share withdrawals				£0	£0	£12,000	£12,000	£12,000
Society Cumulative Reserves	£10,000	£20,000	£30,000	£43,792	£66,544	£75,565	£79,873	£85,486
* Assuming £300,000 Share Capital								

Based on projections, interest payments to shareholders and share withdrawals will begin in 2023. In future years beyond 2025 the Society will endeavour to maintain a level of reserves in the region of £70,000, necessary to ensure that the Society always has sufficient funds to meet anticipated liabilities, including a contingency to meet share withdrawals.

Important information

Buying shares in the new George is buying into your community. It will give us back a village pub. The more shares we sell, the better our chance of making this happen.

Before buying shares you should:

Read this share offer document carefully.

Consider whether or not you need to take independent financial advice.

What do the shares cost?

£10 each and the minimum purchase is 5 shares (£50). The maximum purchase is 2,000 shares (£20,000). Any amount between £50 and £20,000 can be invested.

Applications from corporations are welcome.

When can I buy shares?

The share offer opens on 12 May 2018.

Can anyone buy shares?

Individuals or companies can buy shares. Shareholders must be aged 18 or over.

If you are a business wishing to invest in shares we would be delighted to talk to you about the promotional opportunities we have available.

By investing you are applying for society membership. The Society's Management Committee may reject any application for shares and are not obliged to give reasons why such application has been rejected.

We have an obligation to be very clear on how the share process works and to be true to the aims of safeguarding the George for the community and your money.

1. The shares are not transferrable (except on death or bankruptcy of the member) and cannot be sold. After the minimum three years of trading you may apply to withdraw your share capital from the Society by giving three month's notice in writing to the Management Committee, who will have the authority to refuse a withdrawal request if it would endanger the business. Full details of share ownership and the terms of withdrawal are set out in the Rules which can be found at www.wmgeorge.co.uk.
2. Nominal share value cannot increase. The only financial benefit for members is the interest which may be paid annually. However, the value may fall if liabilities exceed assets, e.g. if the business fails. Your investment is fully at risk, before investing you should be fully comfortable with all the risks.
3. As the George Community Pub (Wickham Market) Limited confers limited liability, your personal liability in all circumstances is restricted to the value of your shares; the most you could lose due to business failure is the value of your investment. As this offer is unregulated, you have no right of complaint to the Financial Ombudsman or to compensation.
4. The rate of interest to be paid in any year is to be approved by resolution of the Members' at the Annual Members' Meeting and shall not exceed 5% or 2% above the Bank of England base rate.
5. Before shares are issued all monies will be held in safekeeping in an account in the name of The George Community Pub (Wickham Market) Limited until the Society's Board are clear that the minimum amount has been reached to make the purchase viable. Should this not occur, your money will be returned in full. You will be informed of the status of the share offer online at www.wmgeorge.co.uk, by email and by notices in the locality.

6. The Society has a statutory asset lock designed to safeguard the George for the future, meaning that if the Society is dissolved, shareholders would be repaid their investment after repayment of any debts. Any remaining residual assets cannot be distributed amongst the shareholder members but must be paid to a charitable or community body.
7. The George Community Pub (Wickham Market) Limited is registered with the Financial Conduct Authority. However, special rules apply to Co-operative and Community Benefit Societies and you have no right of complaint to an ombudsman. As with any share offer you would be well advised to seek independent financial advice before investing.
8. The Management Committee will assess the share offer on 23 June 2018. If the target sum has not been received by that date, the Committee reserves the right to extend the share offer.
9. The Society Rules and a copy of our Business Plan are to be found online at www.wmgeorge.co.uk.
10. It is a condition of the offer that to ensure compliance with the Money Laundering Regulations 2003, the George Community Pub (Wickham Market) Limited may at its absolute discretion require verification of identity of any person seeking to invest.
11. Due care has been taken in the preparing of this document, a process which has been overseen by the Management Committee, who can vouch that the information it contains is in accordance with the facts to the best of our ability.

Members – rights and responsibilities

By purchasing shares you will become a member of the Society, shareholders must be at least 18 years old. Corporate membership is also possible and a company representative needs to be appointed to represent the company at membership meetings.

Each member has one vote regardless of how many shares they hold. Members may participate in discussion and decision-making at general meetings and vote to elect the Management Committee at the Annual General Meeting. Members can also make themselves available for election.

All members will be provided with the Annual Report and Accounts outlining the previous year's work.

The Rules of the Society provide a number of ways in which the membership may hold the Management Committee accountable for running the Society, including the call for a special general meeting.

The Society is a limited liability organisation therefore in the event the George does not succeed the most you would lose is your original investment.

Our targets and why

The minimum amount we need to take possession of the George and cover all the early costs is £100k. Our target is to raise £300k which is a mid-range amount for other community pubs and a figure we can reasonably expect to achieve locally.

The maximum figure of £425k is the value given to the pub when operating at maturity. Should the share offer result in being over-subscribed then shares up to this value will be allocated on a post code basis starting with those nearest the George and radiating outwards.

Risk factors

1) Failing to reach our minimum share target.

This will show there is insufficient community support for the endeavour. The purchase will not go ahead, all collected monies will be returned and the Society will dissolve. The future of the site will be a matter for the owner and Suffolk Coastal District Council (SCDC).

2) If we purchase the pub and the grant from the Heritage Lottery Fund (HLF) to rebuild the pub is not awarded.

Should the grant not be awarded the gap in funding will be too large to fill by other means. The Society will own the site but be unable to proceed with the project of reconstructing the pub. However, it should be noted that we have engaged with a professional consultant who has successfully assisted in a number of HLF grant applications, always achieving success on the first application.

Should we fail on first application the options are as follows:

- a) Make a second application to HLF. Other organisations have done this and been successful, helped by HLF notifying the reason for failure on first application. However, due to a strategic review by HLF later in 2018 application dates have not been declared and the timing of this option can't be predicted.
- b) Maximise the value of the site, sell it and return the income to the shareholders. This might include demolition of the existing structure and selling on with attached planning permission. Such an option would require approval from SCDC planning authorities. The future of the site will then be a matter for the new owner and SCDC.

It is noted that under this option SCDC could oppose planning application and buy the site with a Compulsory Purchase Order. For this to happen SCDC would need to be able to pursue a route which would retain the historic nature of the building. Remaining funds in the Society account would then be distributed among the shareholders and the Society would dissolve and shareholders may not get all or any of their investment back.

Under this scenario the shareholders will make the decision on which of the options to follow.

3) If the combined income from all sources falls short of the required amount to complete the rebuild/restoration.

The options in this situation are:

- a) Apply for additional grants as they become available, a later second share offer or a combination of both with a consequential increase in the restoration and rebuild period. Further information on the value of available grants is to be found in our business plan. www.wmgeorge.co.uk
- b) Refer back to HLF, as in granting their award, they place a charge over the property in order to give them a voice in whether anything can be salvaged should restoration not be completed.

Under this scenario the shareholders will make the decision on which of the options to follow.

4) If the George becomes insolvent.

The site is an asset which has value and can be sold. The pub has been valued by a specialist agent at £425,000 when trading after about 18 months and if change of use is allowed then its value will be significantly greater.

It is noted here that HLF retain an interest in the property through their charge for a period of time which under these circumstances could affect any monies returned to the shareholder.

Frequently asked questions

Is the George a good investment?

We have forecast that it will be financially profitable, but it's more about being part of a community venture than making a profit. There are now more than 50 community owned Pubs in the UK and it is believed that none have failed to date.

How much will it cost to buy?

We will be paying £40,000 for the freehold of the George purchased from community shares. In total our target is to raise £300,000 but to get the build under way and show community commitment an amount of £100,000 will trigger the purchase of the George which will open our door to grant applications. The total project cost is approximately £1.6 million with £1.3million coming from grants.

Will I receive interest on my shares?

We will aim to pay 2% above base rate subject to profits. Interest will be payable after 3 years of trading (approx. 5 years including the building stage). Please don't invest hoping for a quick return, the real return on investment is being able to enjoy the George when it opens.

How do I get my money back?

You will be unable to withdraw your shares for at least 5 years. After that time we require three month's notice on withdrawals. You cannot sell or transfer your shares, and withdrawals must be funded from surpluses or new capital raised from members. The Management Committee may suspend withdrawals depending on the long-term interests of the Society, the need to maintain adequate reserves, and the commitment to the community it serves.

How can I help to sell shares?

Tell your friends, family, business associates or anyone with a connection to Wickham Market. We have a lot to do and want as many supporters as possible.

Can I influence the way The George is run?

By being a shareholder you will be able to attend the AGM and put your points forward you can even make yourself available to be voted on the management committee.

How soon will it happen?

If we reach our minimum target of share sales we can buy the freehold and begin the design and re-build. The George could open its doors in 2021.

If we don't reach our minimum target then we can't go ahead and the dream of an all new George will end and the future for the building will be uncertain.

Application procedure

By post

You can apply by completing the postal application form that follows and return with your cheque made payable to the George Community Pub (Wickham Market) Limited or by bank transfer.

Postal address:

Saving the George. PO Box 341, Woodbridge IP13 0XB

Please do not send cash. You can only make payment by cheque or bank transfer. Application forms can be obtained and printed by downloading this document from www.wmgeorge.co.uk

By hand delivery

Please put your completed application form and cheque into an envelope and take it to The Inspirations Shop, 75 High Street, Wickham Market, IP13 0RA where you will find a secure, ballot type box to place it in.

By bank transfer

You can pay for shares by bank transfer. Using the information below you can go to your account online and set up a new recipient to pay. These are the details you should use to set up the new recipient:

Account Name: The George Community Pub (Wickham Market) Limited

Lloyds Bank

Account Number: 56419260

Sort Code: 30-94-51

When making payment please put your surname and initials or full company name into the reference box, exactly as in the application form, and we will then be able to match your payment with your application form.

On completing an Application Form you agree to subscribe, on the basis of the information contained in this Offer Document, for the number of shares specified, or such lesser number as may be allocated.

An Applicant who receives Shares agrees to automatic membership of The George Community Pub (Wickham Market) Limited and to be bound by its Rules.

Once an application has been submitted it cannot be withdrawn.

Multiple subscriptions will be admitted providing that they do not result in a member holding more than the maximum amount of shares, £20,000.

Applicants may be requested to provide additional evidence of identity in order to comply with Money Laundering requirements.

Applications may be rejected in whole, or in part, or be scaled down, and monies shall be securely returned to the applicant, not later than 3 months after application, without interest.

Applications that are incomplete or inaccurate may be accepted as if complete and accurate.

The outcome of the Offer will be published on the website www.wmgeorge.co.uk and all applicants will be informed.



The Community Shares Standard Mark is awarded by the Community Shares Unit to offers that meet national standards of good practice. For more information about community shares, the Community Shares Standard Mark and the Community Shares Unit go to: communityshares.org.uk

Application for shares In the George Community Pub (Wickham Market) Ltd

Individual application (Company application form on reverse)

Important: Before completing this form, please read the Share Offer document. Please use CAPITALS to complete the form. Consider whether you need to take financial advice in relation to the Terms and Conditions of this offer. Read the rules of The George Community Pub (Wickham Market) Limited (the Society) on our website www.wmgeorge.co.uk

To obtain more application forms either copy this one, pick one up from the Inspirations shop in Wickham Market Square, download one from our website www.wmgeorge.co.uk or email: shares.wmgeorge@btconnect.com

Title	Forename	
Surname		
Address		
	Postcode	
email		
Phone (optional)		
Shares applied for	Number of Shares at £10 (minimum 5)	<input type="text"/>
		<input type="text"/> Amount invested £

Your bank account details (we need this to pay you interest or to return your investment should we not reach the minimum target of £100,000)

Account Name	<input type="text"/>	Account Number	<input type="text"/>	Sort Code	<input type="text"/>
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Payment method - please do not send cash

- I enclose a cheque payable to The George Community Pub (Wickham Market) Ltd
- I have paid by online bank transfer To: Lloyds Bank. Account No: 56419260 Sort code: 30-94-51
As payment reference, please use your initials and surname (eg PJSmith)

Post this completed form to:

Saving the George. PO Box 341, Woodbridge IP13 0XB

Or you can hand deliver your form to The Inspirations Shop, 75 High Street,
Wickham Market IP13 0RA where you will find a secure ballot box to place it in.

Agreement

I have read the share offer and wish to become a member of the Society and be bound by its rules.
I consent to receiving emails from the Society. I am 18 or more years of age.

Signed	<input type="text"/>	Date	<input type="text"/>
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Data Protection. The data provided by you will be stored on a secure computer database and will only be used by The George Community Pub (Wickham Market) Limited and will not be shared to any third parties except as required by law.

Application for shares In the George Community Pub (Wickham Market) Ltd

Company application (Individual application form on reverse)

Important: Before completing this form, please read the Share Offer document. Please use CAPITALS to complete the form. Consider whether you need to take financial advice in relation to the Terms and Conditions of this offer. Read the rules of The George Community Pub (Wickham Market) Limited (the Society) on our website www.wmgeorge.co.uk

To obtain more application forms either copy this one, pick one up from the Inspirations shop in Wickham Market Square, download one from our website www.wmgeorge.co.uk or email: shares.wmgeorge@btconnect.com

Company name				
Registered address				
	Postcode			
Type of business	Registration number			
Name of authorised signatory	Position in company			
email				
Phone (optional)				
Shares applied for	Number of Shares at £10 (minimum 5)	<input type="text"/>	Amount invested £	<input type="text"/>

Your bank account details (we need this to pay you interest or to return your investment should we not reach the minimum target of £100,000)

Account Name	Account Number	Sort Code
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Date

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