

refresh invest

Become a financial partner of Refreshment UK and help us bring help and hope to the high street



**Invest your savings with us before 2030
and earn 7% interest every year as
you help us plant mission hubs across the UK**

Refresh Invest Ltd

The team at Refreshment UK are inviting people to invest with Refresh Invest, a limited company that will provide the pathway to seeing a national training centre in Blackpool and mission hubs in the centre of the following locations:

BLACKPOOL
MILTON KEYNES
LLANDUDNO

HINCKLEY
WORCESTER
MILTON KEYNES

VENTNOR

Refresh Invest is looking for investment of £2.8million through the issuing of loan notes for a term until 31st March 2030 and with an interest rate of up to 7% per annum. At the start of April each year, interest will be paid and the investment would be repaid in full by 31st March 2030.

The investment will help Refreshment UK meet two significant social needs in these locations that will bring change and transformation.

- The presence of a mission hub, active in the centre of a town, will bring life and people into the area. In Blackpool, we currently work with a network of 47 churches, and over 1000 people, and the hub would provide activities that would bring these people into an area of Blackpool that needs regeneration. The services at the hub reduce the risk of anti-social behaviour and will bring lasting, permanent improvement. In each of these locations, businesses are leaving the main High streets, and a building with a community meeting there will help bring regeneration and give people a reason to come to the centre.
- There is a mental health crisis within the UK which Refreshment UK have been working to support on a small scale for over a decade. The hub will provide a much-needed support programme and purposeful activities for those who use it through the provision skills training, development programmes and support for their mental health. Providing a space that bring community and meets people at the level of managed mental health will also bring relief to other services in the area. The mission hub relies on a local network of volunteers and is peer led.

Why investment?

Using community fundraising to fund these hubs before March 2030 brings a national network of people into Refreshment and in turn, enables the community to partner with the hubs. However, our investment programme takes the pressure off grant-making bodies and organisations to start the work now. Refresh Invest also allows us to bless investors and demonstrate how a Christian project can be an influential asset to the area. Investment allows us to not compromise our tried and tested methods of bringing help and hope to a High Street that will enhance these locations.

How can we fund interest?

The return on the investment is funded in three ways:

- Unused investment is kept in a fixed account earning a minimum of 2.5% APR
- The local hubs have a commercial element to them and a levy will be charged
- The 400 Club fundraising campaign is based on community fundraising for the buildings, enabling us to claim Gift Aid of 25% on many donations

How does this work?

Refresh Invest is a limited company that will receive its funding through the issuing of loan notes for any amount from £500. When the buildings become ready to complete and develop, Refresh Invest Ltd will purchase the building using this investment and by the end of the investment period, Refreshment UK will purchase the buildings from Refresh Invest, using their fundraising to make these purchases.

For each loan note from £500 to £6999, an annual APR rate of 5% is guaranteed and paid out on 1st April in the form of interest. On amounts above £7000, the rate is 7% per year. On the first year of investment, the APR will be calculated from the 1st of the month of the date of investment and the note is retained by the company as per the terms set out on the agreement. A certificate is issued.

Each hub is not just reliant on community donations, but receive grants and has a commercial element, whether it be through a Christian Resource Centre, a café or through cottage industries. The hubs will benefit from active, fruitful work to see and a fundraising team will work to raise the funds necessary from community fundraising. This is primarily funded from individuals and therefore, is increased through the Gift Aid Scheme.

What is in it for the Investor?

The APR is higher than many savings accounts, and investment brings help and hope to the High Street which can be seen. It also enables the investor to see what their money is funding, and the impact will be seen. There is risk in all investment, but as this is used to purchase property, the property is considered by Refresh Invest as collateral. The property can be sold to meet investments, but we believe that with life-changing work happening across the UK in these buildings, this will not be necessary. Please note – each loan note is unsecured due to the nature of multiple investors investing on multiple properties.

This is a limited investment set out each year and only up to the amount of £2.8 million, and we require no more than what is budgeted for. Loan Notes will only be issued as per our needs and have been set out at the beginning.

The figures

Refresh Invest is set at a minimum investment of £500, but investors can agree to invest more and the APR increases at £7000. Details of how are set out on the application form.

For example, investing £7000 in March 2026 with Refresh Invest earns £490 per full year and total repayments by March 2030 of £9003, earning the investor £2003. Once an investment is made, a loan note is issued and a schedule of payments you can expect to receive will be sent out. We pay out the interest on the 1st April every year by BACS or Cheque.

Refresh Invest is a limited company and holds the property as collateral. Refresh Invest has a board of directors appointed by Refreshment UK.

WHAT IS A MISSION HUB?

The mission hub celebrates the work of the local church and then adds to it by providing a central location, open 7 days a week, for additional help in the community. As the mission hubs will be centrally located in each location, the provision of activities that specifically help vulnerable members of society will continue to happen in the local church, rather than draw people to the town centre.

The activities at the hub will be available to all, but the programme happens across the town in various locations. The building at the centre acts as the central point for information, resources and extra activities that are needed. It also provides the base for three commercial activities that can be accessed by all members of society:

THE PROGRAMME OF A MISSION HUB

Some of the activities that will form the life of the hub will include:

REFRESHMENT PROGRAMMES

Budgeting Buddies – this service recognises the struggles that some people have with managing their finances and offers one-to-one support and classes providing a disciplined approach to balancing luxuries and necessities, and coaching of how to be good stewards.

The Chat Café – a space where people can find someone to talk to over a drink in a one-to-one environment – an informal, confidential pastoral service. It works a little like speed dating, but without the movement.

Ask Me About Hope – recognising the need for a new approach, Ask Me About Hope combines evangelism and chaplaincy by using activities to engage in personal conversations that ultimately lead people to hear about Jesus. This is supported by a website (askmeabouthope.co.uk) and drop-in sessions for people. It provides a space for mental health support and helps people share their struggles with people.

CaptivHated – in a modern age where people are experiencing spiritual problems, this is a place to chat freely about these without being judged or rationalised. A place to talk about dreams, visions, nightmares and deliverance, if required.

Worship For All – recognising that there is a need for an inclusive, accessible worshipping community for additional needs. This specialises in providing a space for those with learning difficulties or autism to engage in worship.

Running with Jesus – a scheme that is the recruitment and development of an army of Christians using running as an avenue to the gospel. Over a quarter of the population run 1 to 3 times a week. This also equips people to be evangelists at Parkrun and other running events. It is an informal running club eventually. – runningwithjesus.life

A Hub of Hope – the local church is the best place for people to receive help and hope all week. The Hub of Hope is a directory delivered to every household in the area with a list of activities that people can engage with the local church.

The Prayer Cross Code – a prayer walking group who will stop, look and listen. This group covers the town in strategic prayer walks and listens to God speaking over the entire town. The group meet monthly in strategic locations to pray and shares the words with churches. This also is the home of our weekly Zoom meeting.

Pray for Me – this campaign a weekly, in-person prayer gathering that anyone could attend incorporating the work of the Prayer PostBox. This provides a national network for people to submit prayer requests and receive in-person prayer, as well as set up locations in every hub where people can deliver their prayers. **Prayforme.life**

Refresh Nights – these are our monthly worship nights which form a traditional love feast. Based on Wesley’s model, these draw people together to worship, pray, share testimony and celebrate each other’s work. These are not on a Sunday.

Young In Heart – using the skills, this focuses on children’s discipleship, recognising that children are the ones who can make commitments. We provide resources, classes and activities that support children.

Refreshers – this programme goes alongside helping people live healthy lives. This involves fitness activities including running on the track, badminton and any sports programmes that encourage fellowship and exercise. This also incorporates a programme of dieting as well that teaches wise stewardship of the body and weekly fasting for those that need it.

COMMERCIAL ACTIVITIES

It also provides the base for three commercial activities that can be accessed by all members of society including:

Refresh Resources - The production of Christian resources – these include the production of clothing, gifts and stationery, as well as activities that will .

Be Refreshed - Hospitality and Café Space – this will be a training space to provide the creation of for sale food products ready for delivery.

So Refreshing – Craft Making and Cottage Industries – to add value to the life of those struggling with managed mental health and encourage workplace skills, we will run classes and workshops to create things that can be sold locally and nationally through the hub.

PARTNER PROGRAMMES

These are activities and ministries we would consider being allowed to use our hubs, established through decades long partnerships with Refreshment UK.

PRAYER & BIBLE STUDY

24/7 Prayer – a permanent place for people to receive prayer

Community Bible Study – a programme that brings Christians together around the Bible.

ADDICTION, VULNERABLE PEOPLE AND HEALTH SUPPORT

Celebrate Recovery – a programme that particularly supports people with addiction.

Keys to Freedom – a course that deals with people struggling with life-controlling issues.

Torch Fellowship – a supportive fellowship for the blind and partially sighted

Chaplaincy Plus – providing Christian pastoral support and equipping opportunities to build community and to help people thrive in the workplace.

Christians Against Poverty – help for people who require debt support

OUR LOCATIONS

Why Blackpool?

Blackpool is the most deprived local authority in England based on the Index of Multiple Deprivation (IMD). It consistently ranks high in various deprivation measures, including income, employment, health, and education. Life expectancy in Blackpool is significantly lower than the national average, particularly in the most deprived areas.

In Blackpool, we have a building leased which we wish to buy and develop based in the centre of the town.

Why Hinckley?

Hinckley is a central town with a population struggling with aspirations. The town centre is struggling as a business district with many shop fronts empty, and significant community resources such as the NatWest bank and the Westfield Community Centre have recently been closed.

We have negotiated the use of the former Town Hall initially and will be able to develop it into a community asset that will really aid the growth of the town.

Why Ventnor?

Ventnor, particularly Ventnor Central and West B, experiences significant levels of deprivation, with areas ranking within the top 20% most deprived in England. Specific measures like fuel poverty and child poverty show notable disparities, with some parts of Ventnor having higher rates than others.

Why Worcester?

Worcester is a student location and city, with many students experiencing life away from home for the first time, increasing the risk of anxiety and loneliness. The city does experience social issues in certain areas, and a safe haven is required. The Indices of Multiple Deprivation (IMD) show that several areas in Worcester are among the most deprived in the country, particularly in terms of income, employment, education, health, crime, and access to services.

Why Milton Keynes?

18 out of 152 LSOAs* in Milton Keynes are ranked in the most deprived 20% nationally, with 8 among the most deprived 10%. The most deprived LSOAs fall within Bletchley East and Woughton & Fishermead wards. Both are ranked in the 3% most deprived areas in England.

Why South Shields?

Of the 316 local authorities in England, South Tyneside is ranked 12th most income deprived. Of the 102 neighbourhoods in South Tyneside, 52 were among the 20 percent most income deprived in England and 7 were in the 20 percent least income deprived in England.

Why Llandudno?

Llandudno ward in 10% most deprived in Wales. Parts of the Tudno ward in Llandudno are in the 10% most deprived areas of Wales, leading to increased calls for an improved Welsh Government poverty reduction programme by the Welsh Government.

WHAT CAN I EARN?

The scheme opened on 1st November 2025 and can earn you the following with a 7% interest APR. Here are some examples but the rate of 7% applies to all investments.

INVESTMENT RECEIVED BY 31st March 2026	£7000	£21000
Interest Payment on 1 st April 2026	£43	£129
Interest Payment on 1 st April 2027	£490	£1470
Interest Payment on 1 st April 2028	£490	£1470
Interest Payment on 1 st April 2029	£490	£1470
Total Repayment on 1 st April 2030	£7490	£22470
TOTAL REPAID	£9003	£27009
Interest Earned	£2003	£6009

INVESTMENT RECEIVED BY 31st March 2026	£2000	£5000
Interest Payment on 1 st April 2026	£8	£20
Interest Payment on 1 st April 2027	£100	£250
Interest Payment on 1 st April 2028	£100	£250
Interest Payment on 1 st April 2029	£100	£250
Total Repayment on 1 st April 2030	£2100	£5250
TOTAL REPAID	£2408	£6020
Interest Earned	£408	£1020

Once an application is made and accepted, a loan note agreement will be issued by Refresh Invest Ltd. Each investor is suggested to seek their own legal advice.

Refresh Invest is a limited company. All shares are held by Refreshment UK and directors manage the investment on behalf of the company.

APPLICATION FORM

INVEST YOUR SAVINGS AND EARN UP TO 7% INTEREST EACH YEAR

Refresh Invest is an ethical investment scheme to bring help and hope to the High Street and earn interest as you support mission with Refreshment UK. Invest your savings to transform communities and support mental health.

Refresh Invest will purchase 8 properties across the UK, and manage them on behalf of Refreshment UK. This form is to apply to become one of our investors in unsecured investment, which will earn up to 7% interest each year.

Interest is paid on 1st April each year and the funds invested are used to purchase property. The scheme will end on 31st March 2030 and your investment will be returned to you then.

Complete your details below to bring help and hope to the High Street.

Name			
Address			
		Postcode	
Telephone		Mobile Number	
Email Address			

Investment is available at a minimum of £500. How much would you like to invest?

- | | |
|--|---------------------------------|
| <input type="checkbox"/> £500 | <input type="checkbox"/> £2000 |
| <input type="checkbox"/> £5000 | <input type="checkbox"/> £7000 |
| <input type="checkbox"/> £10000 | <input type="checkbox"/> £50000 |
| <input type="checkbox"/> Other amount: _____ | |

The best way to invest with us to help us is to the end of 31st March 2030. However, we can offer shorter terms. No returns can be made before 31st March 2027.

Which date would you like your investment returned?

- | | |
|--|--|
| <input type="checkbox"/> 31 st March 2030 (preferred) | <input type="checkbox"/> 31 st March 2028 |
| <input type="checkbox"/> 31 st March 2029 | <input type="checkbox"/> 31 st March 2027 |

How would you like to make your investment? We are only able to take payments via bank or cheque payments.

- | | |
|--|---------------------------------|
| <input type="checkbox"/> Bank Transfer | <input type="checkbox"/> Cheque |
|--|---------------------------------|

At the end of each year, you can choose to receive your interest or donate it back to Refreshment UK as part of the 400 Club? Please select here:

- | | |
|---|--|
| <input type="checkbox"/> Paid annually by BACS | <input type="checkbox"/> Paid annually by Cheque |
| <input type="checkbox"/> Donate my interest payment to Refreshment UK | |

Please return this form to:

REFRESH INVEST, FF11 High Cross Business Centre, 18 Lancaster Road, Hinckley LE10 0AW

Refresh Invest Ltd is a company limited by guarantee with the registration 13735417.

Refreshment UK is a Charity registered in England and Walkes No 1153542.