Could you provide a loan to enable Charlie and Abby to establish a gospel-centred community in Mevagissey?

Mission Housing

Charlie and Abby have been married for ten years and have spent six of those as full-time missionaries, engaging with and investing in local communities. They have two sons Solomon, six and Eli, four with their third child due in January 2022.

After leading the work of 24-7 Prayer in Ibiza, Abby and Charlie moved back to the UK to spend time preparing, thinking, and praying about pioneering Christian community and missional engagement within the UK in a post-Christian culture. Through various connections and exploratory trips, they felt called to Mevagissey in Cornwall.

Mevagissey is a village on the south coast of Cornwall, known for its fishing and its beauty. It is a tourist hotspot, attracting hundreds of thousands of visitors each year. Although there is a thriving summer season, it, like many coastal and rural communities has high levels of need, poverty, and a lack of opportunity. The Christian witness is a faithful but dwindling collection of traditional churches who are seeking a way of maintaining Christian witness in a culture that largely does not relate to institutional forms of church.

Working together with Rural Ministries and South West Baptist Association, the focus for Abby and Charlie is to pray and listen within the community to hear what God is saying, listening for where he is at work already and how he wants them to spend their time. They wait for invitations rather than manufacturing them. Although this can be disconcerting at times without a practical 'strategy', they are seeing God at work across the community. Some in the community are beginning to explore issues of spirituality and faith, opportunities to bless in practical ways are appearing, and there seems to be space to explore and journey with the local churches in considering what the future Christian witness in Mevagissey might look like. Abby and Charlie are pioneers, hoping to establish an expression of Christian witness and community that engages with the unreached locally and reflects a Mevagissey-shaped expression of a gospel-centred community.

Charlie is currently continuing his paid consultancy work with business and charities, alongside receiving two ongoing grants towards their missionary work. Abby has just completed an MA in Mission which is helping them to shape their approach to engagement with the local community.

It is vital that they remain in the village for relational connection, but house prices have risen exponentially, meaning that suitable housing is not affordable with their current means. As such they are working in partnership with Mission Housing – a Christian charity that enables key Christian workers to afford housing.

Charlie and Abby would like to purchase a home for their family in Mevagissey so they can put down strong roots in the community for the long-term. A house to meet their needs will cost in the region of £350,000 – which they are not able to afford on their own.

Shared Ownership with Mission Housing

Mission Housing will enable Charlie and Abby to purchase their own home through shared ownership. They will own the share that they can purchase with their deposit and mortgage, while Mission Housing will own the remainder. Mission Housing can only do this because people lend them the money to do so.

There are three ways you could help Charlie and Abby purchase a home in Mevagissey, enabling them to further embed themselves into the community.

1) Could you make a donation?

A donation could enable them to increase the size of their deposit and support them with the costs associated with purchasing a house. If you make a donation toward their deposit, the money will need to be gifted directly to them (and it's not possible to claim Gift Aid on this donation).

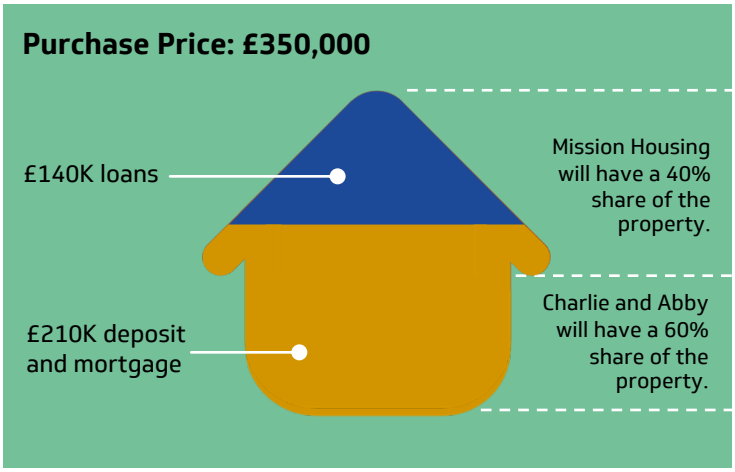
2) Could you provide a loan?

We are looking for people to provide a total of £140,000 of loans so a shared ownership is possible for Charlie and Abby. The good news is, we already have £75,000 of loans confirmed.

Loans are typically between £5,000 and £250,000 for a minimum of five years – with an option to renew or be repaid at the end of the loan term. There are two types of loans:

Equity Loan: Your capital is backed by equity in the property. At the end of the loan term, you have the prospect of a capital gain linked to the increase in the value of the property. However, if the value of the property falls, you could receive less back than you put in.

Fixed Rate Loan: You can choose interest free or with interest typically between 0.5% and 2% (depending on the loan amount and term). The interest is added to Charlie and Abby's rent payments on the portion they do not own. At the end of the loan term you'll receive back your original capital investment.



If in five years time the house was now valued at £400,000 and you needed your loan repaid...

If you had provided a £20,000 EQUITY LOAN you would get £22,857 back.

If you had provided a £20,000 FIXED RATE LOAN @ 1% you would get £20,000 back. Each year you would have been receiving £200 interest (minus 20% tax)

3) Pray, and spread the word

Please pray for Charlie, Abby and Mission Housing as we seek to make this happen. Pray that they would be able to find a home in the heart of the community. If you know someone else who would be interested in making a loan, please feel free to spread the word.

What's next?

If you are able to provide a loan, please complete the attached pledge form and return it to the address below. If you wish to remain anonymous – to Charlie and Abby – we can ensure this is the case.

For more information visit the Mission Housing website (missionhousing.org.uk), here you can view our FAQ section and download our loan terms and conditions. You can also contact Phil Green, Mission Housing's CEO to talk further and answer your questions. Please call 020 8318 4432 or email phil@missionhousing.org.uk