



BODMIN WAY MAKING WEDDINGS AFFORDABLE

IN PARTNERSHIP WITH
KERNOW CREDIT UNION



BEGIN SAVING TODAY
FOR A STRESS FREE MEMORABLE DAY



Bodmin Way and Kernow Credit Union have put together a package to provide an affordable wedding for your special day without breaking the bank. We offer expertise and convenience to make for a stress-free wedding.

A package includes the ceremony in church, printed orders of service, flowers, wedding cake and reception providing a typical Cornish fayre in a local venue.

Costs depend on numbers and food selections. On average, the cost for 40 guests would be between £1,200 and £1,500.

Kernow Credit Union offers the opportunity for you to save an affordable amount to help pay for the event. Couples as individuals, may be able to apply for a loan from KCU to cover the remainder of the balance if needed.

The standard cost of a church wedding is £562.
We would be happy to provide this option without the package.



We can offer additional bespoke arrangements as required.

For example, the ringing of bells and an organist can be added to a package.

Couples can select any church in the Bodmin Team for their wedding day:

St. Petroc's - very large venue: space for more than 250-350 guests

St. Hydroc's - at Lanhydrock: space for 100-120 guests

St. Meubred's - in Cardinham village: space for 160 guests

Lanivet Parish Church - at the centre of Cornwall: space for 170 guests

St. Stephen's - an intimate Victorian building: space for 40 guests.

KERNOW CREDIT UNION

How can we help?

KCU is a not-for-profit financial organisation and has been operating for the benefit of the people of Cornwall and the Isles of Scilly since 2004.

What do I need to join?

Two forms of identity: (passport/driving licence and proof of address e.g.- council tax, rent payment, bank statements in the last 3 months.)

Membership fee: Currently £4.50 and anything in multiples of £1 to your savings. On joining and paying the current membership fee the KCU will open a Savings and Wedding Savings account. Please always request a Wedding Account at the time of joining.

Family Loans

For members who have children, the KCU offers a Family loan which is linked to your child benefits. This has proved to be a very popular loan and could be used if you wished to begin your Wedding Savings account.

KCU operates a Service Point at the St. Petroc's Parish Centre on Saturdays 10a.m.-12.30p.m. or for more information please call 01209 314449 refer to our web page www.kernowcreditunion.co.uk or Face bk page.

By saving with the credit union on a regular a basis and after 8 weeks, a member is eligible to all the benefits of saving and loans from the credit union.

After 8 weeks of saving members may apply for up to 3 times their savings. E.g. Savings £100 x 3 = £300 KCU is a responsible lender and will only loan a sum which the applicant is able to afford to repay. All loans are subject to the loans committee's decision.

Please find full details of the Kernow Credit Union in the Bodmin Way Wedding pack.

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To secure the date of your wedding, a non-refundable deposit of £100 is required and the final balance paid no later than one month before your wedding day.

Bodmin Way is working in partnership with Kernow Credit Union to take advantage of the saving and loan plans they offer.

The cost of a Kernow Credit Union loan.

Weekly Repayment

Loan Amount	1 year		2 years		3 years		Savings required at least	Interest Rate APR
	Weekly Repayment	Cost of loan	Weekly Repayment	Cost of Loan	Weekly Repayment	Cost of Loan		
£1,000	22.97	193.82	13.52	405.02	N/A	N/A	£350	3% per month APR 42.6%
£1,500	34.45	290.58	20.28	607.30	15.75	954.41	£500	2% per month APR 26.8%
£2,000	43.35	253.70	24.26	521.42	18.01	807.91	£667	

Monthly Repayment

Loan Amount	1 Year		2 Year		3 Year		Savings required at least	Interest Rate APR
	Monthly Repayment	Cost of Loan	Monthly Repayment	Cost of Loan	Monthly Repayment	Cost of Loan		
£1,000	94.56	134.27	52.87	268.40	N/A	N/A	£350	3% per month APR 42.6%
£1,500	141.84	201.37	79.31	402.51	58.85	618	£500	2% per month APR 26.8%
£2,000	189.12	268.49	105.74	536.68	78.47	823.80	£667	

Interest paid on the reducing balance only. Repayments by standing order, by cash weekly fortnightly, or monthly. Other loan amounts available.

To express your interest in an affordable wedding,
 contact Bodmin Way wedding team:
office@bodminway.org or 01208 77674