



Annual Report  
&  
Financial  
Statements of the  
Parochial Church Council Year-  
end 31<sup>st</sup> December 2021

*Charity Number 1128699*

Vicar: Currently in Vacancy since August 2021

St John's Vicarage St John's Hill  
Woodbridge

Bankers:

Bank of Scotland, London and Barclays  
Bank, Woodbridge

Independent Examiner Ensors  
Saxmundham

# St John's Church Woodbridge

## Annual Report

### **General Information**

Formal name of the Charity:

The Parochial Church Council of the Ecclesiastical Parish of St John's Woodbridge

Charity Registration Number: 1128699

Church address:

St John's Church, Castle Street, Woodbridge, Suffolk

Correspondence address:

St John's Church Office  
The Old Vicarage  
24 St John's Hill Woodbridge  
Suffolk  
IP12 1HS

## Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. In February 2009 the PCC registered with the Charity Commissioners as an independent charity with all the members of the PCC as trustees of the Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of all licensed clergy in Holy Orders, churchwardens, the licensed Readers, members elected by those members of the congregation who are on the electoral roll of the church and number co-options relative to the size of the electoral roll. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All PCC members are Trustees of the Charity. During the year the PCC met 4 times and the following served as members of the PCC:

<b>The Rev Clive Howard</b> (Vicar & Chairman of PCC & SC, until August 2021)	<b>Lyn Spall</b> (Churchwarden) SC	<b>Alan Nunn</b> (Churchwarden, Vice Chairman) SC
<b>Tony Allwood</b> (Diocesan Synod) E.2019	<b>Clare Johnston</b> (Deanery Synod) E. 2020	<b>Rosie Evans</b> (Deanery Synod) E. 2020
<b>Alan Hawes</b> (Treasurer) E. 2018 – SC	<b>Alan Weller</b> (Reader - ex-officio)	<b>Gay Nichols</b> (Reader - ex-officio)
<b>The Rev Graham House</b> Co-opted 2020, stepped down 2021 APCM	<b>The Rev Bill Herbert</b> (Curate, now SSM, ex-officio)	<b>Sue Simpson</b> E. 2020
<b>Jonathan Evans</b> E. 2019	<b>Pat House</b> E. 2020 SC	<b>Claire Marshall</b> E. 2021
<b>Noelle Gore</b> E. 2021	<b>Richard Bolt E.</b> 2021	<b>Luc Ray-Mathur</b> E. 2021
<b>E = Year elected</b>	<b>SC = Standing committee</b>	



## Objectives and Activities

The St John's Mission Statement is: 'Loving God, Loving People, Sharing Jesus'. The objective of the PCC (as set out in the PCC (Powers) Measure 1956) is "to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

The PCC is responsible for maintaining the church buildings, which include:

St John's Church

- The Old Vicarage, 24 St John's Hill, made up of meeting rooms and offices for church staff and used by Barnabas playgroup (until 30 December 2021).
- The Church Hall, which is used by St John's youth, for outreach events and occasional external organisations.
- 44 Bury Hill, currently let commercially.
- 1 Andersons Way, currently used as accommodation for Children and Families worker

## Achievements

### *Churchwardens' report*

At the beginning of the year, our vicar, Rev. Clive Howard, announced that he would be leaving us to pursue a chaplaincy ministry in Norfolk. His last service with us was Easter 2021, and he formally left us in August 2021, at which point we started the process to recruit a new vicar. The post was advertised during November and December 2021 and as I write this report the parish representatives have just completed interviews and we are awaiting an announcement.

The year started in lockdown with the church meeting online. During the pandemic in 2020 we had developed an approach to online worship combining pre-recorded material and a limited number of people in church leading the service. We are very thankful for the many people who have led us in worship in song and in word through the year. We also give thanks to the behind the scenes tech teams who have provide audio support, produced video material and evolved and run the live streaming process to where it is now.

We took the decision at the start of 2021 to move entirely online once more, as cases began to rise. The services were led from church and streamed live, which created more of a sense of occasion and led to an increase of numbers attending the live stream on a Sunday. By using YouTube, we were able to make the live services available for those unable to attend to watch later.

At the Easter service, we re-opened the church in a Covid-secure way, and had a record attendance of 59 people and 94 unique views online (56 of these were when the service was streamed live). The church has remained open through the year, and we have continued to live-stream the services. We re-started the Wednesday services after the summer, initially every two weeks. Attendance has been consistently good at these services.

We have been able to welcome a number of new people to the fellowship through the year, and a number of them have begun to serve in various ways. We are thankful for this sign of growth. Our electoral roll was reported as 214 people at the 2021 APCM.

At the beginning of the vacancy, we agreed that we would take our time in seeking a new vicar, and would allow time for people to reflect and prayerfully consider our future. Kathy Wilson led us in a number of prayer mornings, roughly one every two months, where we looked back, considered our own position before God, then looked forward and considered what we believe God was asking of us in the future. We began to pray for our new vicar and for the decisions and process which will lead up to their appointment. These prayer mornings have been well attended, with between 25 and 40 attending each one in person, plus a small number joining via Zoom.

Throughout the year we have focussed on keeping communication clear and transparent, through the website and weekly e-news, supplemented by the "Connected" leaflet which is sent to those without online access (approximately 30 people).

We have constantly monitored and revised our Covid-secure approach to ensure everyone in church is able to feel safe, with enhanced cleaning of touch points, encouragement to wear masks and maintain distance from those who identify themselves as being particularly vulnerable. Our Operations Manager, Noelle Gore, has regularly updated the risk assessment to ensure that we are compliant to government and diocesan guidance.

The life groups have continued to provide a central role in individual pastoral care, and all have continued to meet using tools including Zoom and WhatsApp to keep in touch while face to face meetings were not possible. Luc Ray-Mathur has continued to co-ordinate the life groups, assisted by Liz Grant, and a more complete report follows.

We have maintained our staff team throughout the year, successfully recruiting Steve Gore into the role of Maintenance Person, following the departure of Paul Smith at the start of 2021. A number of the staff team have experienced illness, and we have supplemented the operational team with a number of volunteers to keep things running during these times. We are very grateful to all those who have come forward to give their time to serve in this way, it has made a huge difference to our ministry.

Our children's work has changed significantly during lockdown with groups moving to all-online. After the summer, when a number of the children moved up into youth groups, we took the decision to change the work to encourage new people in through the Thursday Afternoon Group (TAG), and a new Afternoon Praise service every other Sunday afternoon. This change followed extensive research by Clare Johnston (Our Children and Families worker) to identify the barriers to children attending on Sunday morning, and to find the best alternative times.

Our youth work is now entirely volunteer led, and we have a group of young people meeting regularly on Friday evenings and Sunday evenings. We are thankful for the volunteer team who lead this work and provide fun and teaching for the group.

A more complete report of our children's and youth work can be found further in this document.

## *Worship*

Our usual pattern of services prior to lockdown was to hold services at 10.30am and 7pm each Sunday and Wednesday mornings at 10.30am. Services in church were suspended between January and Easter 2021.



Our Wednesday morning service was a Holy Communion service using the Book of Common Prayer and traditional hymns, while the Sunday services used more modern songs and are based on Common Worship.

While we were providing online worship only, the number of people watching during the service (Peak concurrent sessions) averaged 51, and total views increased to an average of 170 through the week. These figures represent an individual household and will be a mixture of family groups and individuals.

In normal times, we would have had shared lunches and opportunities to celebrate together, but this has been curtailed during the pandemic.

Following the restart of services in Church from Easter, the number of online views on the day settled to an average of 36, with 226 total views throughout the week.

In the summer we held a series of mission themed services, culminating in a "Mission to Woodbridge" service held in Elmhurst Park. This was a great occasion, with live worship, craft activities and free ice cream to draw people in. This attracted approximately 120 people.

Through the autumn we re-started Wednesday services in Church, as people became more confident to come into the building. Sunday numbers have averaged 70, with a continued online live audience averaging 19 views.

We give thanks for our retired clergy, Garrie Griffiths and Graham House, our SSM Bill Herbert, our children and families' worker Clare Johnston and our lay readers Gay Nichols, Alan Weller and David Bulgin who have led services and preached through the vacancy.

We are grateful to Jonathan and Rosie Evans who have led the music group and developed an online music team who produce wonderful worship material for us on our on-line services.

It has been hugely encouraging to be able to recruit more folk onto the Readers and Intercessors Team because the new folk preferred the "in person" and "in church" style better.

2021 was a challenging year for the Welcome Team members. Many folk were still feeling their way as regards to coming back into church. We are grateful for the way volunteers pulled together each Sunday to offer some measure of "Welcome" to people who came to church. We have been hugely encouraged that during this time, two ladies joined the team. Thank you to everyone on the Team. You are the face of St John's each Sunday.

We could not have continued to evolve without the many others who have kept services going through the past year including the office team, cleaner, handyman, duty wardens, the audio and video teams, and of course the coffee crew. A massive thank you to everyone for their perseverance and dedication throughout 2021!

### *Pastoral Care*

Our pastoral care is co-ordinated by Sue Simpson and Alan Weller, supported by a small group of volunteers. Meetings were held every six weeks or so throughout 2021, either in person or on zoom, where we prayed for the members of our congregations and considered how best we could support any with pastoral needs.

Some visiting and Home Communion has begun again as rules have allowed and we still maintain regular contact by telephone with those who are unable to attend church.

Pastoral Teas have not been possible this year, but we have kept in touch with our regular attendees by cards, letters and phone calls and during the spring we were able to deliver Mothering Sunday gifts and cards. Many of our group attended the Hub Café throughout the summer and, at Christmas, joined with the Hub Team to provide special Christmas coffee mornings.

The Lifegroups operate very much with pastoral care at the heart, under the leadership and guidance of Luc Ray-Mathur and Liz Grant. We give a BIG **“thank you”** to all the LifeGroup leaders who managed to keep their groups going in a very trying year. Zoom was the order of the day in the early part of the year. Then meeting outside (group of 6) was quite a relief. Thank you for your perseverance, your loyalty and care for each other and for being inventive in how you met and what you did within your group. In spite of the strange times, 7 people left their LifeGroup (mainly due to moving out of the area) and 11 people joined a LifeGroup (6 of them moved into the area and joined St John’s).

### *Children and Families work*

The children’s and families’ ministry at St John’s has seen significant change during 2021. There have been a number of exciting events and our outreach among children and families continues to thrive. However, the number of children and young families attending St John’s on a Sunday has reduced for a variety of reasons including families moving away from the area, families being called to worship at other churches, and our older children moving up into the youth ministry. This has led to a restructuring of our children’s work during 2021.

The year began with Wildfire, our primary age group, continuing to meet on Zoom on Sunday mornings. This was very successful with our small group working really well together and having plenty of fun. In September all the members of this group moved up into the youth ministry and the decision was taken to suspend running children’s groups during our Sunday morning service for the time being. I hope that we will be able to restart our Sunday morning children’s ministry in the not too-distant future. Since September we have started two new initiatives to try to meet the current needs of children and families better; Thursday Afternoon Group (TAG) and Afternoon Praise. These have both been well received by the small groups attending them and I hope they will both grow and develop in the future.

TAG is a club for children in school years 1-6 (age 5-11) running on a Thursday after school. Sessions include time for games and challenges, a Bible story and teaching, craft, praise songs, and prayer activities. During the autumn term the club was attended by two children who had great fun and gave us very positive feedback. However due to this small group size we have suspended TAG for the first half term of 2022 with the intention of relaunching the group after Holiday Club.

Afternoon Praise is open to everyone but is planned with young families in mind. It is a short informal service including worship, teaching and prayer as well as tea and cakes. The congregation so far has been small but we have enjoyed praising God in informal and creative ways. Afternoon Praise takes place every other Sunday afternoon, alternating with our evening service Presence.

In February 2021 we ran Space Academy Holiday Club online. Due to lockdown we were unable to run Holiday Club in church as in previous years, so we produced five pre-recorded videos which were released on each day of half term. Children who signed up in advance received a pack of crafts and activities in the post to accompany the videos. During the week the children were space cadets finding out about some of what it takes to be an astronaut and about the mission we are all invited to join - following Jesus. We received very positive feedback from the children and families who



took part online. Huge thanks to all those who were involved in making Space Academy happen in challenging circumstances!

At the start of the year our toddler group Little Gems was once again closed due to lockdown but we continued to meet on Zoom for singing on Tuesday mornings which was well received by those who attended. After Easter we were able to reopen in person and have remained open since. We started with 20 places available each week, increasing this to 30 in September. We are usually fully booked each week but God is so faithful and we have not yet had to turn anyone away. In December we held our first Little Gems Nativity Service, an informal service for pre-schoolers and their families to hear and celebrate the Christmas story. A huge thanks to the Little Gems team who keep the group running and provide a friendly, welcoming and safe space for young families each week.

In September Gay Nichols and I were able to begin going into schools to deliver assemblies for the first time since March 2020. It has been a real joy to reconnect with our local schools through assemblies and through Experience Christmas which we ran in December. We had approximately 200 children from three schools visit over two weeks. A huge thanks to all those who gave their time to share the Christmas story with the children and staff who visited. We also had a visit from Year 6 at Woodbridge Primary School who took time to explore the church building and find out how Christians worship, and also made their own Christingles.

The children's and families' ministry relies on volunteers who give their time to share the gospel with children in families in so many different ways. I would like to say a huge thank you to everyone who has been involved in supporting the children's and families ministry in any way this year. It is an enormous privilege to serve the children and families who are part of our church and community, and a joy to do this work alongside such wonderful teams of people! *Youth Ministry*

Our Youth work is now entirely volunteer led. Jeannie Woolf continues to serve on this team and was joined by Ali Buchanan and Jonathan and Rosie Evans in September 2020.

In the Spring of 2020 Beth Allen began a Sunday morning Bible study by youth for youth via Zoom. A small discipleship group led by Beth continued this until the middle of 2021 and was invaluable for connecting those who took part – especially during the lockdowns and ongoing restrictions.

The National Youth Agency has provided useful guidance for running youth clubs during the pandemic which has given the team confidence to offer in-person youth events when allowed. (In the second lockdown the youth met on Friday evening Zoom sessions, facilitated by the team)

The team run two regular youth sessions during term times, both fortnightly:

Friday Night Youth for Secondary Age Young People. From September 2021 we also welcomed those in Year 6 and this has been very successful. Fridays are a social time with a Christian theme and around 15 young people attend. This term our theme is the "I am" statements of Jesus.

Sunday Night Youth began after Easter in 2021 for Youth in Years 10-13. After cooking something to eat together, we meet to grow our faith with bible study and prayer. In Summer 2021 we studied the life of Joseph, in Autumn 2021 we looked at the issues of science and faith and the place of Christianity amongst other world religions. Currently the Sunday group is meeting weekly to follow the Kintsugi Hope Youth Course which Julie Wilman has specially trained for. This is a well-being course relevant to all young people. We usually have about five young people in this group.

We have had a number of extra events in 2021 – orienteering in Rendlesham Forest in the Easter Holidays, a wonderful awayday in September at the Cox's home in Dennington, a bonfire party at Rob and Liz Huddlestons and a Christmas outing to Suffolk Ski Park.

We acquired (gifted to us) an additional pool table in excellent condition and used some of our budget to buy some large games such as Kubb, a giant jenga tower and quoits set. Our budget has also been used to buy bibles as well as refreshments and materials for some of our craft-type activities. We also subsidised the cost of the Christmas outing.

We are thankful to the parents who encourage us and bring their young people – and help others to get there who could not otherwise come. Some parents have offered to help out occasionally which we greatly appreciate.

We are in touch with the Families worker at Quay church and Just 42 and are open to working with others where this is God's leading to see His Kingdom Come in young lives.

Looking forward to 2022 we would like to increase the size of our team so that the Friday and Sunday meetings can become weekly. Once this is established, we hope to welcome more young people in by having special evenings geared to the youth inviting their friends. We haven't forgotten how good Youth Alpha is...

We are encouraged that one excellent person hopes to join our team soon and another couple are praying about whether to work with us. We are also looking to offer confirmation classes with a view to confirmation this year and are delighted that Gay Nichols has offered to help with this. We give thanks for this and ask for your prayers that the work will go forward.

## **Mission and Outreach**

### *Gifts to missionary organisations*

St Johns has a long history of giving to local and global missionary organisations. We currently support the following charities where we have personal links:

- Just42 – a Woodbridge based youth charity
- Place of Grace in Bangkok – John and Gillian Robinson
- OMF – Supporting Heather Le in her work as Digital Engagement Manager
- OMF – Supporting David and Manuela Pawson in Japan

In addition, we support other Christian charities in their work. Further information is available on our mission pages <https://stjohnswoodbridge.org.uk/Groups/272913/Mission.aspx>

### *Hub, Repair Café and Little Pantry*

The Hub Community Cafe moved to meeting outside at the Red Lion pub during lockdown, and has now moved into the church hall for the winter. The Hub provides an opportunity for both church members and local people to meet together for coffee, cake and conversation. It is attended by 2540 people, largely depending on the weather.

The Repair Café restarted in the Autumn, and is a jointly run venture between Transition Woodbridge and St. Johns Church. Held in St Johns Church, visitors arrive with anything which is



broken and portable to try and get it repaired, so avoiding having to bin it. Repairers cover sewing, tool sharpening, electrical repairs, electronics and small mechanical items.

The Little Free Pantry was established as a new community initiative this year and enables people to access essential non-perishable food and hygiene items 24/7. It can be found outside the church hall. We are thankful for those who monitor the pantry and regularly top it up with donations.

### *Ecumenical Relations*

St John's is a member of Churches Together in Woodbridge and Melton which plays an active part in the life of our town. In the past we have been involved in a Good Friday Walk of Witness, an Easter Sunrise service and open the annual Woodbridge Regatta with a Songs of Praise. For three years we organised a 'Big Family Day Out' for the community. On Advent Sunday we usually hold an ecumenical service in one of our churches.

In March 2021, we organised a second virtual Good Friday reflection involving all the churches as the annual walk was not possible. To coincide with the COP26 Summit in Glasgow we held a Climate Sunday event on Kingston Field. This involved guest speakers, local musicians, eco-friendly stalls and an open air service with a joint choir and band. Our guest speaker at the September meeting was Caroline Rutherford from Just42. Every home in Woodbridge, Melton, Ufford and Great Bealings received a Christmas Card in December 2021 detailing the Christmas services in all our churches. Individuals from the churches continue to work together volunteering at the Salvation Army Food bank. Sadly the Town Pastors and School Assembly team have not been active since the beginning of the Pandemic. We look forward to the possibilities of working together in the community once again.

## **Church buildings**

Church owned buildings continue to be maintained and updated, to look welcoming. Thanks are due to all those who support this in the many and varied tasks carried out by paid staff and volunteers. There was no major building work in 2021. All the buildings remain in very good condition with minor works required that were identified during the 2018 Quinquennial report being worked through as part of the maintenance programme.

2021 was challenging for maintenance of our buildings due to the length of time it took to complete the recruitment process following the departure of our maintenance person in March. Since successful recruitment of Steve Gore, joining the team in September, we have worked hard to catch up on routine maintenance and checks, for all properties owned or managed by St Johns PCC. We have re-organised the Old Vic to enable the staff team to work together upstairs, creating a more accessible and spacious pastoral meeting room downstairs. Further redecoration and repair work will be carried out during 2022 following the departure of Barnabas at the end of 2021.

Following the decision in 2019 to re-purpose the Church Hall, work had started before lockdown to redecorate the space to be primarily used for the youth and also for outreach and other church community events. The youth make good use of the Hall, and it serves as the winter location for the Hub. Work on further refurbishment is on hold due to the pandemic and budget constraints, and the

Kitchen remains partly refurbished. We would like to thank the team of volunteers who cleared shrubs from the driveway and from the courtyard area at the side of the hall.

The property at Bury Hill was occupied by Paul Smith and his family until the summer. He completed a refurbishment of the kitchen which is now at a good standard. It was subsequently let commercially after the Smith family moved away from the area. We intend to carry out further refurbishment of the bathroom and decoration throughout at the end of this tenancy.

The Property at Andersons Way remains in good overall repair, with some minor maintenance work required during 2022.

## **Financial**

This year has seen another change in our income and expenses. Our total income has dropped by £30,000 whereas our expenses have dropped by £37,000. We are so grateful for the many people who have continued with their giving to the Church. Our Income from investments has shown an increase of 23% on the previous year's income but bear in mind that the figure in 2020 was 55% lower than that received in 2019. Interest rates remain low and our dividends from investments also show a small reduction. Our diocesan quota was slightly lower at £75,092 but we again assisted Bredfield PCC so that the total benefice contribution of £87,201 was paid to the Diocese. Our expenses continued to drop as there were no salaries paid in the year to Andy Williams and Tracey Fearn who both left part way through 2020.

We continue to monitor interest received on our Short-term deposits and a small group continues to monitor our investments. The value of our investments increased significantly during the year as the global recovery from Covid continued and overall, these increased in value by £55,474. Most of this increase is held in our restricted funds for the Church Fabric, the Spire fund and the Old Vicarage Fabric Fund. The investments give a much greater return than we can earn on cash deposits but the value of those funds is subject to greater variances in capital value. During the year £50,000 of our short-term deposits were invested in further units in the Church Fabric Fund.

The reduction in our income has had a further effect on our cash balances and the amount held in unrestricted and designated funds at the end of the year was £201,098 as compared with £239,475 a year ago.

The PCC does produce a yearly budget but in 2021 this was soon proved to be unrealistic as income and expenditure were so much lower. We have prepared a budget for 2022 taking into account our current income and likely expenses but this shows a deficit for the year of £35,879 which if proved to be accurate will result in the deficit having to be met from reserves.

We must be thankful for all the income we have received and are very grateful to the many who tithe regularly, as without the support from everyone we would not be able to achieve all that we do as a Church.

### ***Reserves Policy***

The balance on our general accumulated fund in reserves is now £126,913, which is an increase arising solely from the uplift in the value of investments. Without this increase in value of our investments (£9,016) our general fund would have fallen.



The other unrestricted reserves, apart from property, are minor funds allocated by the PCC for specific purposes. The property funds held in unrestricted funds are not free reserves in that they relate to freehold property which would need to be sold to enable the funds to be available to spend.

The restricted funds are amounts that have been given to the Church for specific purposes and relate mainly to property and their future maintenance. At the year end the balance in our Fabric Fund was £206,560.

### *Church Workers Pension Fund*

St Johns PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers. The Church Workers Pension Fund has two sections:

1. The Defined Benefits Scheme
2. The Pension Builder Scheme, which has two subsections;
  - a. A deferred annuity section known as Pension Builder Classic, and
  - b. A cash balance section known as Pension Builder 2014.

### *Pension Builder Scheme*

Both sections of the Pension Builder Scheme are classified as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SOFA in the year are the contributions payable (2021: £2,981, 2020: £4,424).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2019. The next valuation is due as at 31<sup>st</sup> December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Johns PCC could become responsible for paying a share of that employer's pension liabilities.

On behalf of St John's PCC

A handwritten signature in black ink, consisting of a stylized 'A' followed by a series of loops and a long horizontal stroke extending to the right.

Alan Nunn (Vice Chairman)

**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**  
 CHARITY NUMBER 1128699

**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2021 £	2020 £
<b>INCOMING RESOURCES</b>						
Voluntary Income	2(a)	95,238.27	112,503.46	-	207,741.73	240,848
Activities for Generating Funds	2(b)	22.37	-	-	22.37	42
Investment Income	2(c)	5,975.22	2,204.54	154.96	8,334.72	6,739
Church Activities	2(d)	6,256.12	568.41	-	6,824.53	4,489
<b>TOTAL INCOMING RESOURCES</b>		<u>107,491.98</u>	<u>115,276.41</u>	<u>154.96</u>	<u>222,923.35</u>	<u>252,118</u>
<b>RESOURCES EXPENDED</b>						
Grants	3(a)	1,104.00	34,425.79	-	35,529.79	44,517
Church Activities	3(b)	100,253.99	77,352.84	154.96	177,761.79	206,340
<b>TOTAL RESOURCES EXPENDED</b>		<u>101,357.99</u>	<u>111,778.63</u>	<u>154.96</u>	<u>213,291.58</u>	<u>250,857</u>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		6,133.99	3,497.78	-	9,631.77	1,261
<b>Transfers between funds</b>	-	6,779.38	6,779.38	-	-	-
Revaluation - Gains on investments	5(b)	9,016.71	45,707.40	750.39	55,474.50	21,015
<b>NET MOVEMENT IN FUNDS</b>		<u>8,371.32</u>	<u>55,984.56</u>	<u>750.39</u>	<u>65,106.27</u>	<u>22,276</u>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2021</b>		<u>525,820.95</u>	<u>461,966.41</u>	<u>5,266.89</u>	<u>993,054.25</u>	<u>970,778</u>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2021</b>		<u>534,192.27</u> =====	<u>517,950.97</u> =====	<u>6,017.28</u> =====	<u>1,058,160.52</u> =====	<u>993,054</u> =====


**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**  
**CHARITY NUMBER 1128699**

**BALANCE SHEET**  
**AT 31 DECEMBER 2021**

	Note	TOTAL 2021 £	TOTAL 2020 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	5(a)	438,751.15	440,462
Investment Assets	5(b)	427,078.14	321,604
		<hr/>	<hr/>
		865,829.29	762,066
		<hr/>	<hr/>
<b>CURRENT ASSETS</b>			
Debtors and Prepayments	9	5,748.74	6,934
Short Term Deposits		190,122.09	238,710
Cash at bank and in hand		10,976.06	765
		<hr/>	<hr/>
		206,846.89	246,409
		<hr/>	<hr/>
<b>CURRENT LIABILITIES</b>			
Amounts falling due under 1 Year	10	14,515.66	15,421
		<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>		192,331.23	230,988
		<hr/>	<hr/>
<b>TOTAL NET ASSETS</b>		1,058,160.52	993,054
		<hr/>	<hr/>
		=====	=====
<b>PARISH FUNDS</b>			
Unrestricted		534,192.27	525,821
Restricted	7	517,950.97	461,966
Endowment		6,017.28	5,267
		<hr/>	<hr/>
		1,058,160.52	993,054
		<hr/>	<hr/>
		=====	=====

Approved by the Parochial Church Council on 7th March 2022, and signed on its behalf by:

  
.....(Churchwarden)  
Mr A Nunn

  
.....(Churchwarden)  
Mrs L Spall

The notes on pages 17 to 22 form part of these accounts.



## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 December 2021**

#### **1 Basis of accounting**

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (FRSSE), and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

#### **2 Funds**

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion, the income derived from the endowment funds is used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established.

The Endowment funds include the investments, funds, income and expenditure of the following endowed charities of which the Church Wardens are the trustees -

Cornelius Welton's Charity  
Fanny Fenella Ratcliffe Memorial Charity  
William Culham  
Titcombe Benefaction

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charge in the SOFA. Designated Funds remain unrestricted and the PCC will move any surplus to other general funds.

#### **Incoming Resources**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the income resource to which they relate is received. Grants and Legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

#### **Resources expended**

Grants and Donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

#### **3 Fixed Assets**

Consecrated and benefice property is not included in the accounts in accordance with S10(2)(a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £250 or less are written off when the asset is incurred. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided as the current estimated residual value of the property is not less than its carrying value and the remaining useful life of the building exceeds 50 years, so that any depreciation charges would be immaterial. Investments are valued at market value.

# PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE

CHARITY NUMBER 1128699

## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2021

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2021 £	2020 £
<b>2(a) Voluntary Income</b>					
Planned giving					
Gift Aid donations	47,330.31	56,416.20	-	103,746.51	130,315
Gift Aid recoverable	12,034.58	14,104.05	-	26,138.63	33,846
Other planned giving	29,226.00	40,986.71	-	70,212.71	74,615
Cash Collections	572.38	754.13	-	1,326.51	920
Donations	1,075.00	242.37	-	1,317.37	1,152
Legacies	5,000.00	-	-	5,000.00	-
	95,238.27	112,503.46	-	207,741.73	240,848
<b>2(b) Activities for generating funds</b>					
Church Office	22.37	-	-	22.37	42
	22.37	-	-	22.37	42
<b>2(c) Income from investments</b>					
Interest from short term deposits	566.72	850.65	-	1,417.37	2,762
Dividends on CBF Investment Funds	2,278.50	1,353.89	154.96	3,787.35	3,977
Rental Income - Bury Hill	3,130.00	-	-	3,130.00	-
	5,975.22	2,204.54	154.96	8,334.72	6,739
<b>2(d) Church activities</b>					
Fees for weddings and Funerals	267.00	-	-	267.00	180
Church Hall lettings - Local community use	465.00	-	-	465.00	-
Old Vicarage Lettings- Community use	4,290.00	-	-	4,290.00	3,452
Toddlers	468.97	-	-	468.97	159
Marriage Course	-	-	-	-	-
FinnyMusic	-	45.00	-	45.00	322
Games and Cafe Hubs	765.15	523.41	-	1,288.56	366
	6,256.12	568.41	-	6,824.53	4,489
<b>TOTAL INCOMING RESOURCES</b>	107,491.98	115,276.41	154.96	222,923.35	252,118
	=====	=====	=====	=====	=====

**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**  
 CHARITY NUMBER 1128699

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31 December 2021**

**3 RESOURCES EXPENDED**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £	2020 £
<b>3(a) Grants</b>						
Missionary and charitable giving -	8	1,104.00	34,425.79	-	35,529.79	44,517
		1,104.00	34,425.79	-	35,529.79	44,517
<b>3(b) Church Activities</b>						
Ministry -diocesan parish share		75,092.00	-	-	75,092.00	76,234
other ministry costs		3,892.64	-	-	3,892.64	17,439
Youth and children - staff costs		338.15	23,642.84	-	23,980.99	30,730
Youth and children's activities		1,956.06	-	-	1,956.06	2,911
Church running expenses and Maintenance		1,054.85	9,457.14	-	10,511.99	6,847
Cost of services		1,475.06	-	-	1,475.06	1,657
Church Hall - running costs		3,815.33	-	-	3,815.33	4,648
Old Vicarage - running costs		1,416.56	9,457.14	-	10,873.70	7,018
Property Costs - Bury Hill		986.14	-	-	986.14	9,497
Property Costs - Andersons Way		920.01	-	-	920.01	868
FinnyMusic		-	-	-	-	471
Support costs - Outreach		1,335.93	-	-	1,335.93	1,045
- Marriage Course		-	-	-	-	54
- Toddlers		91.84	-	-	91.84	63
- Games and Café Hubs		552.45	47.54	-	599.99	459
- WLTDO		-	-	-	-	48
- Pastoral		141.22	72.00	154.96	368.18	516
- Bredfield		2,820.00	-	-	2,820.00	2,820
Church Office		1,714.26	34,676.18	-	36,390.44	39,958
Depreciation		2,651.49	-	-	2,651.49	3,057
		100,253.99	77,352.84	154.96	177,761.79	206,340
<b>TOTAL RESOURCES EXPENDED</b>		101,357.99	111,778.63	154.96	213,291.58	250,857
		=====	=====	=====	=====	=====



**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**  
**CHARITY NUMBER 1128699**

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31 December 2021**

	2021	2020
	£	£
<b>4. STAFF COSTS</b>		
Wages and Salaries	53,328	74,557
Social Security Costs	1,091	2,132
Pension Costs	2,981	4,424
	<hr/>	<hr/>
	57,400	81,113
	=====	=====

During the year the average number of employees was 5 (2020:7), none of whom earned £50,000 p.a. or more.

**4 (b). TRANSACTIONS WITH RELATED PARTIES**

Name	Relationship	Description	2021	2020
C Johnston (From 18/10/20)	PCC Member -	Childrens and Family Worker	25,607	26,080
N Gore (from 26/04/2021)	PCC Member -	Office Co-ordinator	12,353	-

There were no other disclosable transactions in respect of PCC members, persons closely connected with them or other related parties.

**4(c). TRUSTEE EXPENSES**

	2021	2020
The number of trustees who were paid expenses were	1	2
The expenses relate to Ministers expenses and travelling and total	2,723	1,075

**5. FIXED ASSETS FOR USE BY THE PCC**

5(a) Tangible Fixed Assets	Freehold Property	Equipment	Fixtures & Fittings	2021 Total	2020 Total
Cost	£	£	£	£	£
At 1 January 2021	466,612	36,921	23,125	526,658	523,137
Additions in year	-	990	-	990	4,788
Disposals	-	-	3,723	-	1,267
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2021	466,612	34,188	22,112	522,912	526,658
 Depreciation					
At 1 January 2021	31,880	33,662	20,654	86,196	84,406
Charge for the year	-	1,634	1,017	2,651	3,057
Disposals	-	-	3,723	-	1,267
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2021	31,880	31,573	20,708	84,161	86,196
 Net Book Value at 31 December 2021	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	434,732	2,615	1,404	438,751	440,462
 Net Book value at 31 December 2020	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	434,732	3,259	2,471	440,462	438,731
	=====	=====	=====	=====	=====

The freehold land and buildings comprise the Church Hall, the Old Vicarage, 44 Bury Hill and 1 Andersons Way Woodbridge, and are valued at cost. No depreciation is charged against such property except that improvements are written off over 12 years.

Equipment and Fixtures and Fittings used within PCC premises is depreciated at the following rates -

- General Equipment on a straight line basis at 25% per annum
- Computer Equipment on a straight line basis at 33% per annum
- Fixtures and Fittings on a straight line basis at 25% per annum

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31 December 2021**

**5. FIXED ASSETS (continued)**

**5(b) Investment fixed assets**

	2021	2020
Movements in the year:		
Market value - 1 January 2021	321,604	240,589
Purchases at cost	50,000	202,126
Disposals at cost	-	- 142,126
Net gains (losses) on annual revaluation	55,474	21,015
Market Value - 31 December 2021	427,078	321,604

Holdings at 31 December 2021: 1,155 shares in the COIF Charities Investment Fund.  
 8,665.58 Accumulation units in the CBF Global Equity Income Fund  
 2,393.51 Accumulation units in CBF Investment Fund  
 22,063.94 Accumulation units in CBF UK Equity Fund  
 5,345.02 Income units in CBF Investment Fund

**6. ANALYSIS OF NET ASSETS**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Fixed assets	368,393	70,358	-	438,751	440,462
Investment Assets	71,725	349,336	6,017	427,078	321,604
Current assets	108,590	98,257	-	206,847	246,409
Current liabilities	- 14,516	-	-	-14,516	-15,421
Fund balance	534,192	517,951	6,017	1,058,160	993,054

Included in unrestricted funds are funds designated by the PCC for specific projects. At 31 December 2021, £407,280 had been designated (2020: £407,200)

**7. FUND DETAILS**

The endowment funds are permanent endowment which requires the income to be spent on the elderly.

The movements in restricted funds are as follows -

Fund Name	Fund Open Bal	Incoming Resources	Outgoing Resources	Gains and Losses	Fund Clos Bal
Old Vicarage Capital Fund	70,358	-	-	-	70,358
Old Vicarage Fabric Fund	68,114	1,514	-	6,698	76,326
General Capital Fund	15,509	-	-	2,208	17,717
Spire Fund	76,243	1	-	15,164	91,408
Church Fabric Fund	177,493	650	-	28,417	206,560
Property Fabric Fund	10,830	72	-	-	10,902
Outreach Fund	14,726	107	-	-	14,833
Young Peoples Fund	9,060	66	-	-	9,126
Pastoral Fund	1,042	8	-	-	1,050
Pastoral Transport Fund	2,751	20	72	-	2,699
Discretionary Fund	1,259	9	-	-	1,268
Leadership Training Fund	1,185	-	-	-	1,185
Concert Fund	543	-	-	-	543
FinnyMusic	3,593	45	-	-	3,638
WMAG Bursary Fund	8,328	602	-	-	8,930
Faith & Mission Fund	932	-	-	-	932
Repair Café	-	523	47	-	476
Total Restricted Funds	461,966	3,617	119	52,487	517,951

**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**  
 CHARITY NUMBER 1128699

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2021**

**8. GRANTS**

	Grants to Institutions	Grants to Individuals
Total Value of grants	35,529	0

**8.1 GRANTS MADE TO INSTITUTIONS**

Grants to institutions in excess of £1000 are noted below -

Name of Institution	Purpose	Amount of Grant
Just 42 Ltd	Christian Youth Work in Woodbridge Area	9,348
Overseas Missionary Fellowship	Serve the peoples of East Asia	7,900
St Edmundsbury & Ipswich DBF	To assist Bredfield PCC	6,054
Crosslinks	Support for Link Missionaries	5,000
TEAR Fund	Relief Work Worldwide	2,705
CPAS	Support for Education and Youth Work in UK	1,400
Cry in the Dark	Support for Special Needs Children in Romania	1,000
7 Other Charities- all under £1,000		2,122
		<hr/> 35,529 <hr/>

**9 DEBTORS AND PREPAYMENTS**

	2021	2020
Prepayments and accrued income	3,478	3,807
Taxation	2,270	3,127
	<hr/> 5,748 <hr/>	<hr/> 6,934 <hr/>

**10 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
Creditors for goods and services	13,948	14,141
Social Security and pension costs	567	1,280
	<hr/> 14,515 <hr/>	<hr/> 15,421 <hr/>

**11 CAPITAL COMMITMENTS**

The PCC had not authorised any capital expenditure at 31 December 2021. (2020: £Nil)



**INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST JOHN'S CHURCH, WOODBRIDGE**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

I report to the members on my examination of the accounts of the St John's Church Woodbridge Parochial Church Council for the year ended 31 December 2021.

**Responsibilities and basis of report**

As members of the Parochial Church Council you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act').

I report in respect of my examination of the Parochial Church Council's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect,:

- i. the accounting records were not kept in accordance with section 130 of the Act; or
- ii. the accounts did not accord with those accounting records; or
- iii. the accounts did not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Carl Page FCCA  
Ensors Accountants LLP

Member of the Institute of Chartered Accountants in England and Wales (ICAEW)

Blyth House  
Rendham Road  
Saxmundham  
Suffolk  
IP17 1WA

Dated: 7 March 2022