



Annual Report  
&  
Financial  
Statements of the  
Parochial Church Council  
Year-end 31 December 2025

*Charity Number 1128699*



Vicar: Rev Charles Trefusis

St John's Vicarage

St John's Hill

Woodbridge

Bankers:

Bank of Scotland,

London and

Saffron Building Society

Saffron Walden

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

# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

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The Parochial Church Council [who are the Trustees of the charity] present their annual report together with the financial statements of the Parochial Church Council of St John's Church, Woodbridge [the charity] for the year end 31 December, 2025. The Parochial Church Council [PCC] confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland ["SORP [FRS102]"]

In accordance with the Charities Act 2006, registration with the Charities Commission was concluded in February, 2009.

## Objectives and Activities

### Policies and Objectives

St John's Woodbridge is committed to "Discovering God and Sharing the Love of Jesus"

### Strategies for achieving Objectives

There is a breadth and depth to church life, our ministry, our witness, and how they interrelate. Approved by PCC, we are now working within the framework of our Mission Action Plans which provide a plan to achieve our hopes and aspirations:

What matters to us and how we do things

- Welcoming
  - By this we mean welcoming all ages and backgrounds, enjoying one another's company, valuing and supporting one another, acknowledging our differences and having fun together.
- Loving
  - By this we mean loving God and loving others around us with the Father's love, demonstrated by what we do, such as generously sharing, forgiving, caring, serving and encouraging each other.
- Prayerful
  - By this we mean growing in our experience and understanding of God, giving ourselves to God through prayer and worship as we discern God's guidance, depending on the Holy Spirit in daily life.
- Community focused
  - By this we mean being a church that relates to and serves our community, sharing in God's mission to the world, helping others to know Jesus as our Saviour and living out our faith in everyday life.

# Parochial Church Council of St John's, Woodbridge

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For the year ended 31 December, 2025

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➤ Growing in faith

- By this we mean reading, listening and studying the Bible, supporting and encouraging one another to grow, learn, and go deeper as we live out our faith.

## **Our Vision**

Our vision priorities are what we seek to become by the grace of God, and the focus of our ministry over the next 3-5 years. In 2028, we want to say that...

*As a church we have seen growth in the number of children, young people and families. We have vibrant and attractive children's and youth ministries with many new children, young people and their families coming to faith, and being supported through the week, and that St John's is relevant to them.*

*We are attractive to those outside the church, relate to and serve our community, helping others to know Jesus as our Saviour and living out our faith in everyday life.*

That we are a church that engages with and serves our community, reaching out in word and action. That we are a church that is relevant and accessible. That the congregation are equipped and confident to share their faith and does so regularly. That we have launched new outreach ministries, including in the Thoroughfare. That our buildings and facilities support our mission and outreach to Woodbridge.

*As a congregation, and as a benefice, we have grown closer to one another.*

As a congregation, and as a benefice, we have grown closer, we welcome all ages and backgrounds, acknowledging our differences, enjoy one another's company, valuing and supporting one another as we laugh and weep together.

*As a church, we are committed to Jesus, being filled with and led by the Holy Spirit, and growing towards maturity in faith.*

We have grown as spirit filled disciples with a deep faith, are committed to Jesus, and maturing in our faith. We are a church where every member is encouraged to be a part of a thriving Life Group, has taken responsibility for discovering and using their God-given gifts to lead, serve and give whilst everyone feels empowered, encouraged and appreciated.

*That we are a church that cares for creation and sets an example.*

We are an Eco Church, which raises awareness and encourages every member to be aware of climate change, care for the environment, and actively consider longer term changes in lifestyle. We support organisations and campaigns in Woodbridge and beyond and have taken steps to make our buildings more environmentally friendly.

# Parochial Church Council of St John's, Woodbridge

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## **Public benefit**

In planning the activities of St John's Church, the PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.



# Parochial Church Council of St John's, Woodbridge

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For the year ended 31 December, 2025

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## **Achievements and Performance**

The Church has a number of ministry teams which have been working hard throughout the year to fulfil their objectives and develop their particular ministries.

During the year the Church started to deliver on its Ministry Action Plans [MAP] related to its Purpose, Values and Vision which directed us to where we want to be in 2028 as outlined in Objectives. Whilst working to deliver on our plans, the church has continued to spend time prayerfully discerning and validating our direction for the coming years to 2028. Much has been achieved in 2025.

Even before setting out our new Vision priorities, the Church were looking to grow younger. So much the year has been about nurturing our existing families but also connecting with new families. And it has been encouraging to see new church members and the refinement and the development of new ministries.

Our Sunday and midweek worship services and prayer are at the heart of our church's life, mission and ministry. Everything is rooted in prayer, including two weekly prayer meetings on Tuesday evenings and Thursday mornings.

All the above objectives and achievements rely on the enormous contribution made by church members as unpaid volunteers in the ministries and activities of the church. The PCC, itself comprised mainly of volunteers, acknowledges with thanks the crucial importance of the time and skills provided by so many church members to enable the ministry of St John's to flourish and grow.

### **Pastoral Care**

Pastoral Support is provided not only by the dedicated team of clergy and pastoral team but also by the loving attention of many members of our fellowship and the establishment of St John's Pastors. Much of this is directed towards supporting vulnerable people within our membership.

### **LifeGroups**

They provide a place where members can grow in their relationship with God, knowledge of the bible, be supported in their life journey and be encouraged to share the Good News of Jesus with others. This past year groups have studied biblical principles behind the new strategy.

### **Worship and Discipleship**

We have built on our Sunday service existing pattern, including Presence and our Sunday children's ministry, with our midweek Holy Communion service continuing to operate weekly. This has enriched the worship experience for many as well as providing wider choice. We have found it valuable to continue to livestream our services on Sunday mornings which furthers our reach but also provides connection for those unable to attend for any reason.

# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

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Discipleship has been supported by teaching at services, providing our Lifegroups with the opportunity to explore the subject matter to a deeper level, but also through Alpha courses.

## **Children and Families Ministry**

Children and Family ministry continues to thrive. A particular success has been the continuation of regular Extravaganzas throughout in the year, together with another successful Circus skills day where 50 children attended. CSI Easter and Christmas through the Keyhole meant that 500 local Primary School children had the opportunity to learn about the real meaning of Easter and Christmas. St John's Toddlers changed its name from Little Gems but continues to thrive with a new set of families attending with many of the previous children having left to attend nursery or reception school classes.

## **Youth**

Friday Night Youth is for youth of secondary school age (11-18) to socialise together and discover Jesus in an accessible, welcoming way. Young people do enjoy coming along – having friends there is a big draw. Numbers have remained stable at around 12 people, but faces have changed quite a bit. The most encouraging thing is when they bring their friends along and the friends keep coming. This year the team ran a successful Youth Alpha. We are looking to develop and grow our Youth ministry with the full-time employment of a Youth Minister in 2026.

## **Mission**

St Johns has continued to support Mission Partners in the UK and around the world. The World Mission Action Group [WMAG] raises awareness of mission and social issues and supports our mission partners in prayer and financially. We continue to contribute £23,495 towards agencies that provide services in line with our own mission priorities. In addition, The Christmas Appeal raised £2,638 which will be shared between Open Doors and CAP Suffolk.

We have also been able to continue our support Salvation Army Food Hub; Repair Café; The Hub; Little Pantry; Christians against Poverty, either directly or in partnership with other local churches via Churches Together.

## **Outreach**

St John's, St Andrew's Bredfield and Warwick Avenue Free Church ran a mission in and around the Woodbridge area, where a team of 12 from Awake Mission organisation, supported the focussed outreach activity for a period of 8 days augmenting the existing outreach programmes of the church.

Summer highlights, once again, included the church supporting and being involved with the joint churches Big Family Day Out, a group from the church attending New Wine Leaders Conference and New Wine summer holiday.



# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
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## 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.

### Recruitment and appointment of new Trustees

The method of appointment of PCC, as Trustees, 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 a number of 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 as Trustees.

During the year the PCC meet 7 times and the following served as Trustees :

Name	Elected or Co-opted	Until	Notes incl. names, resignations, etc. SC = Standing Committee
<b>Ex-officio</b>			
Charles Trefusis			Vicar SC
Lyn Spall			Church Warden SC
Dave Guard			Church Warden SC
Karen Lawson	Ex-officio		
Peter Plummer	Ex-officio		
<b>Deanery Synod members (3 members for Electoral Roll: 2023)</b>			
Rosie Evans	APCM 4/2023	2026	
Tony Allwood	2021	2026	Gen Synod 2021, Deanery Synod
<b>Elected members (12 members. 4 to retire/elected annually)</b>			
<b>PCC Members Elected on 23 April 2023 (1 Year remaining)</b>			
Gay Nichols (SC)	2023	2026	SC
Carol Saunders	2023	2026	SC
Vacancy	2023	2026	(Di Russ resigned)
Vacancy			(Avril Askew resigned)
<b>PCC Members Elected on 21 April 2024 (2 Years remaining)</b>			
Vacancy	2024	2027	(Simon Plummer left the area)
Vacancy			(Karen Lawson – now ex-officio)
Vacancy			(Julia Lincoln – resigned)
Vacancy			
<b>New PCC Members Elected on 19 May 2025 (3 Years)</b>			
Richard Bolt	2025	2028	PCC Treasurer SC
Luc Ray-Mathur	2025	2028	
Liz Grant	2025	2028	
Julie Wilman	2025	2028	(co-opted w.e.f. July 2025)

The PCC seeks to ensure that necessary areas of expertise are addressed by its members, and where such expertise is not available amongst its members that such expert advice is sought on behalf of the Trustees.

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## **Risk Management**

The PCC have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The PCC have assessed the major risks to which the charity is exposed. In particular those related to the operations and finances of the charity and vulnerable person protection, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks. An in-depth review of matters related to Security; Safeguarding and Health and Safety has been completed.

## **Constitution**

The charity is controlled by its governing document. The principal object of the charity is the promotion in the ecclesiastical parish of the whole mission of St John's church. This is achieved through cooperation with the incumbent, the Reverend Charles Trefusis, in the promotion of pastoral, evangelistic, social and ecumenical activity in the area.

## **Finance Committee**

The Finance Committee manages and oversees the church's finances and resources and supports the Trustee Board [PCC] in their decision making to enable the ministry and mission of St John's to be fulfilled.

## **Support**

We have a dedicated staff team and volunteers who support the activities of St John's in administration functions and events management.



# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
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## Financial Review

### Financial Position

The financial position of the Church is set out in the Statement of Financial Activities and Balance Sheet and related notes which have been prepared in accordance with statutory requirements of the Charities Act 2011 and SORP[FRS102]

The financial statements have been prepared on the going concern basis as in the opinion of the trustees, there are no material uncertainties about the charity's ability to continue its activities for the foreseeable future.

### Financial Statement

The year was forecast to outturn a deficit of circa £34k due to the appointment of a Youth Pastor and some major work required to our Old Vicarage premises. However, due to there being no appointment of a Youth Pastor and the generosity of our members and a small number of areas of underspend, the church has achieved a surplus of £57k.

The PCC continues to prepare medium term budgets [2026-2028]. For 2026, our expected income and likely expenses, including the appointments of an Operations Manager/PA for the Leadership and a Youth Minister, shows an anticipated deficit for the year of around £10k which if proved to be accurate will result in the deficit having to be met from reserves.

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

### Reserves Policy

A new policy document has been issued, approved by Trustees, followed by planning documents being prepared for each designated Reserve Fund in order to utilise or build up the balances for their intended purpose.

The balance on our general accumulated fund in reserves [ignoring property investments] is now £135k which is the same as the previous year but which will be offset by planned budget deficits between 2026-2028 but also maintaining around 50% of our annual costs. 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 Funds amounted to £405,389 a reduction on previous year due to falling investment values.

# Parochial Church Council of St John's, Woodbridge

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## **Church Workers Pension Fund (CWPF)**

St Johns PCC participates in the Pension Builder 2014 section of CWPF for lay staff. This is a multi-employer, defined benefit, pension scheme and is administered by the Church of England Pensions Board.

Pension Builder 2014 is a 'cash balance' scheme that provides a lump sum which members use to purchase benefits at retirement. The lump sum is based on the contributions each member has made along with any declared bonuses. Although bonuses are usually declared annually, members are not entitled to the full bonus until age 65. The pension costs charged to the SOFA in the year are the contributions payable (2025; £2,017, 2024; £3,989).

The scheme is valued every three years. If a valuation identifies a deficit, the scheme will implement a plan to return the scheme to surplus, usually by requiring 'deficit payments' from participating employers. The last published valuation (as at 31 December 2024) reported a surplus of £26m. This indicates that the scheme currently remains in a healthy surplus and that there is therefore no requirement to make a provision in St Johns accounts for 'deficit payments' at this time. The next actuarial valuation was due to be undertaken on 31 December, 2025.

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 'deficit payments'.

On behalf of St John's PCC



Charles Trefusis (Vicar)



# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

## STATEMENT OF FINANCIAL ACTIVITIES [SOFA]

For the year ended 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2025 £	2024 £
<b>INCOMING RESOURCES</b>						
Voluntary Income	2(a)	£129,933	£101,493	£0	£231,426	£260,076
Activities for Generating Funds	2(b)	£1,287	£0	£0	£1,287	£657
Investment Income	2(c)	£38,244	£8,488	£0	£46,732	£37,278
Church Activities	2(d)	£6,527	£2,437	£0	£8,964	£23,100
<b>TOTAL INCOMING RESOURCES</b>		<b>£175,991</b>	<b>£112,419</b>	<b>£0</b>	<b>£288,410</b>	<b>£321,111</b>
<b>RESOURCES EXPENDED</b>						
Grants	3(a)	£352	£23,143	£0	£23,495	£26,538
Church Activities	3(b)	£124,358	£83,444	£0	£207,802	£259,596
<b>TOTAL RESOURCES EXPENDED</b>		<b>£124,710</b>	<b>£106,587</b>	<b>£0</b>	<b>£231,297</b>	<b>£286,134</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>		<b>£51,281</b>	<b>£5,831</b>	<b>£0</b>	<b>£57,112</b>	<b>£34,977</b>
Transfers between funds		£0	£0	£0	£0	£0
Revaluation - Gains on investments	5(b)	(£4,162)	(£12,269)	£0	(£16,431)	£21,011
<b>NET MOVEMENT IN FUNDS</b>		<b>£47,119</b>	<b>(£6,438)</b>	<b>£0</b>	<b>£40,682</b>	<b>£55,988</b>
<b>BALANCES BROUGHT FORWARD</b>						
<b>AT 1 JANUARY 2025</b>		<b>£932,182</b>	<b>£544,491</b>	<b>£0</b>	<b>£1,476,673</b>	<b>£1,420,685</b>
<b>BALANCES CARRIED FORWARD</b>						
<b>AT 31 DECEMBER 2025</b>		<b>£979,302</b>	<b>£538,053</b>	<b>£0</b>	<b>£1,517,355</b>	<b>£1,476,673</b>

# Parochial Church Council of St John's, Woodbridge

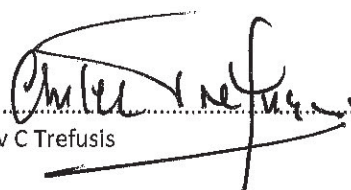
Report of the Trustees  
For the year ended 31 December, 2025


## BALANCE SHEET

For the year ended 31 December 2025

	Note	TOTAL 2025 £	TOTAL 2024 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	5(a)	72,930	73,223
Investment Assets	5(b)	1,146,324	1,247,841
		<hr/>	<hr/>
		1,219,254	1,321,064
<b>CURRENT ASSETS</b>			
Debtors and Prepayments	9	3,991	3,105
Short Term Deposits		286,300	159,926
Cash at bank and in hand		23,784	6,813
		<hr/>	<hr/>
		314,075	169,844
<b>CURRENT LIABILITIES</b>			
Amounts falling due under 1 Year	10	15,973	14,234
		<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>		298,102	155,609
		<hr/>	<hr/>
<b>TOTAL NET ASSETS</b>		1,517,355	1,476,673
<b>PARISH FUNDS</b>			
Unrestricted		979,302	932,182
Restricted	7	538,053	544,491
Endowment		-	-
		<hr/>	<hr/>
		1,517,355	1,476,673
		<hr/>	<hr/>

Approved by the Parochial Church Council on 16th March 2026, and signed on its behalf by:

  
 .....(Vicar)  
 Rev C Trefusis

  
 .....(Churchwarden)  
 Mrs M M Spall

The notes on pages 15 to 21 form part of these accounts.

# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

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## NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

### 1 Basis of accounting

The financial statements have been prepared in accordance with the Charities SORP 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)' (effective 1 January 2019) and the Charities Act 2011. The charity is a Public Benefit Entity as defined by FRS102.

The financial statements 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 Statement of Recommended Practice for charities applying FRS102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The financial statements have been prepared under historic cost convention, modified to include the fixed asset investments at fair value. The principal accounting policies adopted are set out below.

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

### 1.2 Funds

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.

### 1.3 Incoming Resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the claim is made rather than when income received as previously reported. 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.

### 1.4 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.

### 1.5 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 in CCLA are valued at market value. The investment performance in 2025 has been poor as a result of our Charity holdings being in Environmental, Social, and Governance assets which suffered across the market. The rented freehold property valuations as at 31 December, 2023. Whilst there was some weakening of the housing market in 2025, it was confirmed that the valuations remained accurate in the market conditions as at 31 December, 2025

### 1.6 Independent Examiners Fees

Provision for the independent examiner's fee for the examination of the accounts for the year is £1,320. [£1,200; 2024]

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Report of the Trustees  
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## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2025

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<b>2(a) Voluntary Income</b>					
Planned giving					
Gift Aid donations	£52,001	£55,965	£0	£107,966	£125,867
Gift Aid recoverable	£14,740	£14,148	£0	£28,888	£33,508
Other planned giving	£54,783	£31,380	£0	£86,163	£86,944
Cash Collections	£3,823	£0	£0	£3,823	£4,097
Donations	£4,586	£0	£0	£4,586	£9,660
Legacies	£0	£0	£0	-	-
	£129,933	£101,493	£0	£231,426	£260,076
<b>2(b) Activities for generating funds</b>					
Church Office	£1,287	£0	£0	£1,287	£657
	£1,287	£0	£0	£1,287	£657
<b>2(c) Income from investments</b>					
Interest from short term deposits	£5,820	£8,488	£0	£14,308	£5,730
Dividends on CBF Investment Funds	£1,759	£0	£0	£1,759	£4,533
Rental Income - Bury Hill	£14,465	£0	£0	£14,465	£13,805
Rental Income - Andersons Way	£16,200	£0	£0	£16,200	£13,210
	£38,244	£8,488	£0	£46,732	£37,278
<b>2(d) Church activities</b>					
Fees for weddings and Funerals	£2,327	£0	£0	£2,327	£2,754
Church Hall lettings - Local community use	£942	£0	£0	£942	£4,181
Old Vicarage Lettings- Community use	£2,798	£0	£0	£2,798	£50
Toddlers	£460	£0	£0	£460	£706
Outreach	£0	£0	£0	£0	£0
Repair and Cafe Hubs	£0	£2,261	£0	£2,261	£2,371
Mens Breakfast Club	£0	£176	£0	£176	£271
Sizewell	£0	£0	£0	£0	£12,767
	£6,527	£2,437	£0	£8,964	£23,100
<b>TOTAL INCOMING RESOURCES</b>	£175,991	£112,419	£0	£288,410	£321,111



# Parochial Church Council of St John's, Woodbridge

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## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2025

### 3 RESOURCES EXPENDED

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	2024 £
<b>3(a) Grants</b>						
Missionary and charitable giving -	8	£352	£23,143	-	£23,495	£26,538
		£352	£23,143	-	£23,495	£26,538
<b>3(b) Church Activities</b>						
Ministry - diocesan parish share		£72,593	-	-	£72,593	£69,876
other ministry costs		£2,839	-	-	£2,839	£6,962
Youth and children - staff costs		£5,069	£26,506	-	£31,575	£27,668
Youth and children's activities		£4,852	£0	-	£4,852	£4,021
Church running expenses and Maintenance		£1,990	£15,268	-	£17,258	£25,049
Cost of services		£2,685	£0	-	£2,685	£2,675
Church Hall - running costs		£1,330	£9,145	-	£10,475	£11,102
Old Vicarage - running costs		£1,780	£11,690	-	£13,470	£33,684
Property Costs - Bury Hill		£1,876	£0	-	£1,876	£920
Property Costs - Andersons Way		£951	£0	-	£951	£2,398
FinnyMusic		£0	£0	-	£0	£0
Support costs - Outreach		£4,787	£0	-	£4,787	£4,724
- Toddlers		£617	£0	-	£617	£382
- Equipping		£942	£0	-	£942	£1,271
- Events and Refreshments		£1,311	£0	-	£1,311	£892
- Small Groups		£0	£0	-	£0	£129
- Repair and Café Hubs		£0	£2,176	-	£2,176	£839
- Mens Breakfast Club		£0	£178	-	£178	£315
- Pastoral		£829	£0	-	£829	£167
- Bredfield		£0	£0	-	£0	£0
Church Office		£18,048	£16,566	-	£34,614	£51,274
Sizewell		£0	£1,915	-	£1,915	£12,767
Depreciation		£1,859	-	-	£1,859	£2,481
		£124,358	£83,444	£0	£207,802	£259,596
<b>TOTAL RESOURCES EXPENDED</b>		£124,710	£106,587	£0	£231,297	£286,134

# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

## NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2025

	2025	2024
<b>4. STAFF COSTS</b>	£	£
Wages and Salaries	£57,411	£75,897
Social Security Costs	£5,549	£3,018
Small Business Relief and SMP recovery costs	(£8,522)	£0
Pension Costs	£2,017	£3,989
Services	£5,146	£0
	<b>£61,601</b>	<b>£82,903</b>

During the year the average number of employees was 3 (2024:5), none of whom earned in excess of £60,000 p.a.  
Due to the size of NI Relief and SMP rebates, this has been split in 2025 in Social Security Costs  
Whilst one staff member was on maternity leave, St John's used a service company for cleaning our premises

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

Name	Relationship	Description	2025	2024
K Trefusis	Wife of PCC Chair	Children's and Family Pastor	£29,440	£27,668
N Gore	PCC Member -	Office Co-ordinator	£0	£5,759
S Gore	Husband of PCC Member	Maintenance Worker	£0	£1,203

N Gore was a member of PCC until AGM in April, 2024 whereupon her term expired. There were no other disclosable transactions in respect of PCC members, persons closely connected with them or other related parties.

<b>4(c). TRUSTEE EXPENSES</b>	2025	2024
The number of trustees who were paid expenses were	1	1
The expenses relate to Ministers expenses, travelling and sabbatical costs	2,839	6,962

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

5(a) Tangible Fixed Assets	Freehold Property	Equipment	Fixtures & Fittings	2025 Total	2024 Total
Cost	£	£	£	£	£
At 1 January 2025	103,738	38,405	23,845	165,988	164,557
Additions in year	-	1,565	-	1,565	1,431
Transfer to Investments	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2025	103,738	39,970	23,845	167,553	165,988
Depreciation					
At 1 January 2025	31,880	37,760	23,124	92,764	90,283
Charge for the year	-	1,667	192	1,859	2,481
Disposals	-	-	-	-	-
At 31 December 2025	31,880	39,427	23,316	94,623	92,764
Net Book Value at 31 December 2025	71,858	543	529	72,930	73,224
Net Book value at 31 December 2024	71,858	645	721	73,224	74,274

The freehold land and buildings comprise the Church Hall, the Old Vicarage, 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

# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2025

### 5. FIXED ASSETS (continued)

#### 5(b) Investment fixed assets

	Investment Property	Other Investments	2025 Total	2024 Total
Movements in the year:				
Market value - 1 January	£750,000	£497,841	£1,247,841	£1,226,830
Purchases at cost	£0	£0	£0	£0
Transfers In	£0	£0	£0	£0
Sales at value	£0	(£85,087)	(£85,087)	£0
Profit (loss) on sales	£0	(£2,915)	(£2,915)	£0
Net gains (losses) on revaluation	£0	(£13,516)	(£13,516)	£21,011
Market Value - 31 December	£750,000	£396,323	£1,146,323	£1,247,841

#### Other Investments:

CCLA Holdings at 31 December 2025  
8,665.58 Accumulation units in the CBF Global Equity Income Fund  
2,739.34 Accumulation units in CBF Investment Fund  
0 Accumulation units in CBF UK Equity Fund which were sold due to closure of the fund  
4,477.37 Income units in CBF Investment Fund

#### Investment Property:

Freehold Property at 31 December 2025 - 44 Bury Hill Woodbridge  
Freehold Property at 31 December 2025 - 1 Andersons Way Woodbridge

### 6. ANALYSIS OF NET ASSETS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Fixed assets for Church use	2,572	£70,358	£0	£72,930	£73,223
Investment Assets	£849,368	£296,955	£0	£1,146,323	£1,247,841
Current assets	£143,335	£170,740	£0	£314,075	£169,844
Current liabilities	(£15,973)	£0	£0	(£15,973)	(£14,234)
Fund balance	979,301	538,053	0	1,517,354	£1,476,673

Included in unrestricted funds are funds designated by the PCC for specific projects. At 31 December 2025, £794,685 had been designated as it was in 2024

# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2025

### 7. FUND DETAILS

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	£0	£0	£0	£70,358
Old Vicarage Fabric Fund	£83,257	£2,142	£0	(£3,098)	£82,301
Spire Fund	£96,887	£1,284	£0	(£4,249)	£93,922
Church Fabric Fund	£220,684	£1,477	£0	(£4,922)	£217,239
Property Fabric Fund	£11,928	£0	£0	£0	£11,928
Outreach Fund	£16,084	£522	£0	£0	£16,606
Children and Young Peoples Fund	£7,051	£229	£0	£0	£7,280
Pastoral Fund	£1,076	£0	£0	£0	£1,076
Pastoral Transport Fund	£1,321	£0	£0	£0	£1,321
Discretionary Fund	£21,818	£708	(£660)	£0	£21,866
Leadership Training Fund	£1,300	£42	£0	£0	£1,342
Concert Fund	£543	£0	£0	£0	£543
WMAG Bursary Fund	£8,930	£0	£0	£0	£8,930
Faith & Mission Fund	£1,844	£0	£0	£0	£1,844
Repair Café	£1,001	£1,247	(£1,247)	£0	£1,001
Hub Café	£410	£838	(£751)	£0	£497
<b>Total Restricted Funds</b>	<b>544,491</b>	<b>8,488</b>	<b>(£2,657)</b>	<b>(£12,269)</b>	<b>538,053</b>

Restricted funds are those funds which have been donated for a specific purpose. Designated restricted funds are those set aside by the Trustees for a specific purpose such as monies set aside for building maintenance or major construction projects. Following a review of reserves and in line with Charities Commission Policy, the assets of one restricted fund has been utilised and funds have been consolidated this year. New equipment was purchased for Children's work within the church.



# Parochial Church Council of St John's, Woodbridge

Report of the Trustees  
For the year ended 31 December, 2025

## NOTES TO THE FINANCIAL STATEMENTS (continued) For the year ended 31 December 2025

### 8. GRANTS

	Grants to Institutions	Grants to Individuals
Total Value of grants	£23,495	£0
Christmas Appeal	£0	£0
	£23,495	£0

#### 8.1 GRANTS MADE TO INSTITUTIONS

Grants to institutions are noted below -

Name of Institution	Purpose	Amount of Grant
Just 42 Ltd	Christian Youth Work in Woodbridge Area	£8,400
Crosslinks	Support for Link Missionaries	£5,000
OMF	Serve the peoples of East Asia	£7,500
Other Charities- all under £1,000		£2,595
		£23,495

### 9 DEBTORS AND PREPAYMENTS

	2025	2024
Prepayments and accrued income	£1,217	£432
Taxation	£2,774	£2,673
	£3,991	£3,105

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

	2025	2024
Creditors for goods and services	£15,973	£13,684
Social Security and pension costs	£0	£550
	£15,973	£14,234

### 11 CAPITAL COMMITMENTS

The PCC had not authorised any capital expenditure at 31 December 2025. (2024: £Nil)

**INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH COUNCIL OF  
ST JOHN'S CHURCH, WOODBRIDGE  
FOR THE YEAR ENDED 31 DECEMBER 2025**

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 2025.

**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.

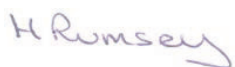
**Independent examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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.



Helen Rumsey FCA  
Ensors

Blyth House  
Rendham Road  
Saxmundham  
Suffolk  
IP17 1WA

Dated: 24 March 2026