

WOODBIDGE QUAY CHURCH

England & Wales · Charity number 1135458

Details

Other names	WQC
Status	Registered
Legal form	Previously excepted
Registered	2010-04-12
Register	View on the Charity Commission register

Contact

Address	Quay Church Quay Street Woodbridge IP12 1BX
Phone	01394 382360
Email	office@thequay.org.uk
Website	http://www.thequay.org.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: THE PRINCIPAL PURPOSE IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION INCLUDING EDUCATION, COMMUNITY SERVICE AND SUCH OTHER GENERAL CHARITABLE PURPOSES IN SUCH PARTS OF THE UNITED KINGDOM AND THE WORLD AS THE CHURCH SHALL DETERMINE. THE CHURCH PROVIDES INSTRUCTION FOR ALL AGE GROUPS IN THE CHRISTIAN FAITH AND HOLDS PUBLIC CHRISTIAN WORSHIP.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Recreation
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£248,028	£229,904	-	-
2023-12-31	£223,823	£190,746	-	-
2022-12-31	£216,020	£208,000	-	-
2021-12-31	£191,405	£168,813	-	-
2020-12-31	£170,944	£130,808	-	-

Trustees

Name	Role	Appointed
Amanda Phelan		2022-11-25
Debra Scurrall		2021-11-25
Dr Jonathan Clive Knight		2021-11-25
Emma Grant		2021-11-25
Guy Chirstian Mansell		2020-07-01
Louis Kamfer		2021-11-25
Rev Douglas Stephen Waller		2016-09-01
Sarah Joanne Fowler		2021-11-25

WOODBIDGE QUAY CHURCH

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Accounts

Annual Report to the Charity Commission

For our Annual General Meeting 2024

Charitable Objective

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Woodbridge Quay Church is affiliated to the Baptist Union of Great Britain, and is part of the Eastern Baptist Association.

Vision and Values

Our Vision is to be **‘A Good News Church following an Extravagant God.’** We believe that this is the Church that God is calling us to be. In a world increasingly full of bad news we want to be Good News to all those who join us for the journey, we want to be a church that is Good News to our wider community. Most importantly we want to show people the Good News of Jesus Christ and all that he has done for us through both our words and actions. God is extravagant in giving his only son as a gift for us, and so we want to follow him in all that we do.

In 2015, a legacy given by a long-standing church member allowed for a piece of art to be erected in our church grounds that might draw the eye. A piece of art that says this is a healthy place where God is encountered. The result was the hand sculpture that stands in our church grounds, and that is now daily, one of the most photographed locations in Woodbridge. It is because of this hand sculpture that we are known affectionately to the town as **‘The Church with the Hands.’** We believe that our vision as a church is achieved when we embrace our identity as **‘The Church with the Hands’** and so our values stem from this identity.

We want to be Hands that:

- **Pray** – Making prayer a priority
- **Open** – Invite the Holy Spirit to move among us
- **Care** – Connecting people to the welcome, love and care of Jesus
- **Raise** – Aspire to excellence in all things
- **Love** – Choosing love, because love transforms
- **Give** – Saying ‘Yes to God’ whatever it costs
- **Move** – Deepening and Increasing the Kingdom of God through lives rooted in Jesus

Context

In November 2021 at our AGM, we introduced a new leadership structure within the parameters of our constitution, introducing the two roles of Elders and Guardians. Both Elders and

Guardians serve as charity trustees, and have a bi-monthly full trustees meeting, but also meet for separate Elders and Guardians meetings.

Our Elders for this reporting year were Jonathan Knight, Debbie Scurrall and Amanda Phelan, who assisted the Pastors, Doug Waller and Guy Mansell within the Eldership of the church. Elders are *‘Those entrusted with the oversight of the spiritual health and direction of the Church’*

The Elder’s role is to: Lead the church (1 Tim 5:17; Tit 1:7; 1 Pet 5:1-2), Teach and preach the word (1 Tim 3:2; 2 Tim 4:2; Tit 1:9), Protect the church from false teachers (Acts 20:17 & 28-31), Teach sound doctrine (1 Tim 4:13; 2 Tim 3:13-17), Visit the sick and pray (Jam 5:14; Act 6:4), Judge doctrinal issues (Act 15:6)

Our Guardians for the reporting year were Wendy Collins, Emma Grant (Church Secretary) and Sarah Fowler and Louis Kamfer (Church Treasurer). Guardians are *‘Those who are Guardians and Protectors of the Church, its Ministries and Ministers (By ensuring professional and legal obligations are intentionally met).’* The Guardians role is to oversee: Annual Budget, Data Protection, Financial Regulations, Legal Regulations, Staff Welfare, Annual Appraisals, Health and Safety, Safeguarding, Charity Commission returns and the administration of the church.

Both Guardians and Elders are expected to pray regularly for the work of the church, to be involved in its ministries, and to be men and women of good Christian character and conduct.

The Full Leadership Team has met on 6 occasions over the course of the year. Guardians meeting separately on 6 occasions, and Elders meeting separately on 10 occasions. Notes and minutes of the separate meetings are made available to each group to promote transparency and accountability.

The church employs Kevin Bitter as our Operations and Hub Manager, and he is responsible for much of the day to day running of our facilities, and communications. Over the course of this year, we have also appointed Gwyn Smith as our Children’s and Youth worker and Jane Pears as our Pastoral Worker to support the growing ministry of the church.

Achievements and Performance

Whilst it is always feels difficult to talk in church life of achievements and success, this year the church adopted a mantra ‘To do more in 2024.’ Within this were a number of core aims:

- Increase Staffing to improve capacity and release gifting
- Fully Explore 1 Quay Street as a Hub Opportunity
- Plant Further Congregations at Quay
- Run Two Alpha Courses in January and September, to be intentional about sharing about Jesus
- Establish ourselves as a Charitable Incorporated Organisation (CIO)

Increase Staffing to improve capacity and release gifting

The Leadership Team identified the need for additional ministry support in the life of the church as a priority. As the church has grown in terms of numbers both on a Sunday morning but also through the various ministries that are in operation, this had been placing an added pressure on the capacity of our existing staff team and volunteers. The recruitment and importance of

setting aside people for the work of Christian ministry was agreed to be the best way to meet some of the challenges we had been facing.

There has been tremendous work going on amongst our Children and Youth work. In 2020 we took the step to invest in this area of ministry and we called Guy as our Families Pastor. In the time since, we have seen our children's and youth work grow and flourish, and it has been a blessing to see many of our young people proclaiming their faith in Jesus through the waters of baptism.

We decided that we wanted to employ a children's and Youth worker in a part time role who would support Guy in this area of ministry, assisting in the growth and development of family ministry at Woodbridge Quay Church through leading Children's and Youth Groups on Sunday mornings and being involved in leading Sunday Services and leading outreach events. In April 2024 we appointed Gwyn Smith to this role. In the 6 months of being in post so far, she has had a great impact on all of our areas of children's work: helping to write and deliver a new children's curriculum for Sunday mornings, mentoring young people in the church, setting up an outreach kids club that runs at the Peterhouse Crescent estate, and developing relationships with the families within the church.

In June 2024 we also appointed Jane Pears to be our Pastoral Worker. Working closely with both Guy and Doug, Jane has been able to help meet some of the day-to-day pastoral needs in the life and ministry of the church and support the Pastors with their pastoral load. This has also involved leading and working closely with the Pastoral Care Team, helping to provide pastoral support church family members. This happens through a range of means such as phone calls, visitations, emails and letters. This approach has helped us in not just being reactive, but proactive in pastoral care for our community. Jane has been involved and a presence in several ministry areas, established a prayer ministry team on a Sunday morning, and also helped create a small group in one of the local retirement housing projects.

We are still in the process of actively seeking a third member of staff to become our Worship Team Leader, who will oversee the provision of worship at all church events, from Sunday worship, mid-week events, conferences, rites of passage and staff meetings. They will help to develop and equip members of the church to be involved in the worship band both as musicians and on the AV side. The recruitment for this part time role, at the time of this report, is still ongoing.

Fully Explore 1 Quay Street as a Hub Opportunity

One of the challenges that we have experienced as a church is that as the number of people attending has increased, there has been less capacity for some of our activities on a Sunday morning. Our children's groups were struggling with the size of their rooms because of the number of children we have been seeing. Not only this, but in terms of the use of the building throughout the week, there is very little capacity for new relationships through lettings.

1 Quay Street, a property, approximately 100 yards away from the church had been available and, on the market, which had the potential to be a community hub. This could have hosted services such as a clothing bank, counselling services and a community café, to name just a few ideas. It would have also provided additional space for existing ministries of the church and provide a different environment for outreach events.

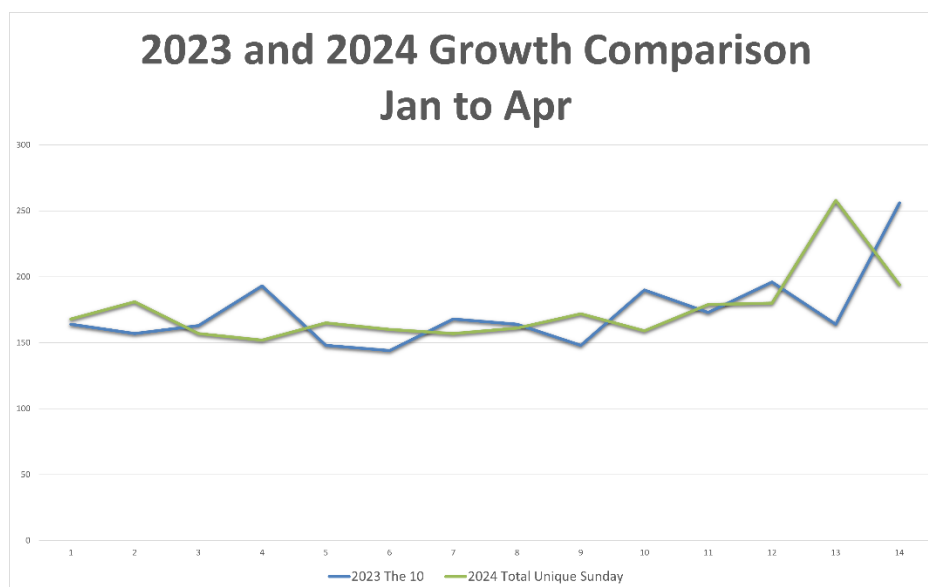
The Leadership Team instructed a group of church members to research and undertake the feasibility and viability of such a project. The team made contact with a local quantity surveyor, whose recommendation having examined the building was to level the site, and build a purpose made facility at an approximate cost of £1million. The team also instructed a building consultant to look into the potential of repairing and converting the building in its current state. The budget cost assessment for these works were £765,000 excluding VAT. Part of the survey gave notice that because of a former fuel deposit underneath the site, remediation works could potentially be costly and challenge the viability of the proposed scheme as well. The building itself was on the market with a guide price of £450,000. With all these factors considered, the Leadership Team felt that there was too much risk involved, and didn't want to proceed with a possible acquisition at this stage. The Leadership Team encouraged the church to continue to pray about the heart and desire to reach out to the community in this way.

Plant Further Congregations at Quay

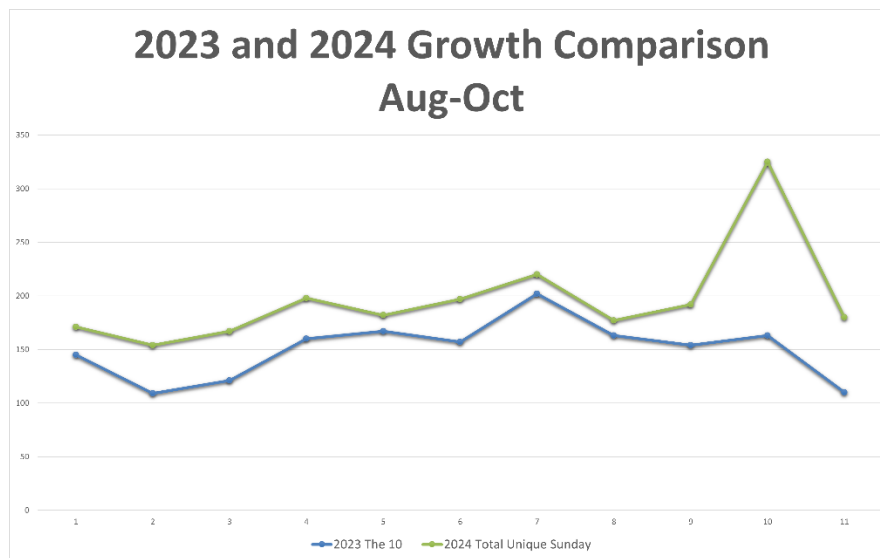
As has been mentioned regularly throughout this report so far, towards the end of 2023, we were aware that our Sunday morning gatherings were at capacity, and as a result we were struggling to retain newcomers. Church studies have shown that once a church reaches 80% of it's seating capacity, the church struggles to grow beyond this point, and by the end of 2023 we were averaging around 160 people per Sunday morning service. However, we had seen our membership and fellowship numbers remain relatively static in that time.

It was for this reason that for the beginning of 2024, we made the decision to add an additional service and so 'The 7' an evening congregation was formed. This was in the hope of providing additional capacity and space for the morning, as people may have preferred an evening congregation, but most importantly also allowed for a different focus and space for encounter with the Holy Spirit. This has also provided an opportunity to those who may have served in the morning at The 10, to receive teaching and ministry themselves.

As you can see from the graph below, in the first part of the year we saw a relatively similar trend to the same period in 2023. Whilst the 10 averaged 155 people from Jan-Apr, and the 7 43, if it was taken as people attending church at least once during that period, we saw on average 173 people per week on a Sunday, with 175 attending in the same period in 2023.



However, as the year has progressed, and as the effect of staff recruitment and some of the additional capacity made at the 10 has been filled as the year has gone on, there has been an increase in the period from August – October 24 in comparative terms to last year. During this period the Sunday average has risen to 193 people coming to church at least once (Averaging 176 at the 10, 42 at the 7). As you can see from the graph below, this is now consistently higher than the same period last year (Average 2023 for the same period 152). Even if we were to remove from our data a Baptism Sunday which had the highest recorded attendance in the last 8 years, the growth in numbers is still higher than in the same period.



Whilst the temptation is to just think about numbers, we also acknowledge the reason that we do this. When Jesus tells the story of the Good Shepherd who leaves the 99 in order to find the 1 that has gone astray, there is a pastoral element transferable to us today. We count people because people count. Each person who comes to Quay matters to Jesus, and the primary purpose of measuring Sunday attendance is to reach out to those who may have gotten lost, and also to help people in their walk of discipleship. One of the implications of this is that we have also seen growth in number in our church family membership role, as we are being more intentional about helping getting people connected into the life of the church, so that they might flourish in their walk with the Lord.

Year	Sunday Large Circles (Year End Adjustment)	Membership Number	Baptisms
2017	221 (195)	100	7
2018	226 (210)	98	1
2019	280 (250)	98	2
2020	265 (265)	102	0
2021	269 (259)	129	0
2022	351 (330)	140	4
2023	320 (318)	150	4
2024 (OCT)	375 (293)*	163*	5*

Which is also what leads us to our next goal.

Run Two Alpha Courses in January and September, to be intentional about sharing about Jesus

One of the areas that we felt we needed to re-establish a healthy rhythm is to have regular Alpha Courses. Alpha is an opportunity to explore the Christian faith in a welcoming and friendly environment. This year we ran a course in January which had 12 attendees from a variety of different backgrounds, some with existing connections to the church, and some with none. It was great to see relationships develop as the weeks go by, culminating in our Maundy Thursday meal, where the entire church joined with the Alpha group for the final session, 'What about the Church?' Encouragingly from the Alpha Course we saw one person come to faith, and because of coming to Alpha, another later in the year made the decision to be baptised. Further encouragement has come in the shape of the fact that one of the tables has continued to meet on a monthly basis ever since the course finished, where they continue to discuss questions of faith.

In September we launched another Alpha course, this is still happening at the time of this report. We have 16 attendees, and we have been tremendously blessed by the small groups of the church providing meals each week for our guests. We have had one person come to faith, and a number of people begin to reaffirm an existing commitment to Jesus.

Establish ourselves as a Charitable Incorporated Organisation (CIO)

At the beginning of the year, we set ourselves the aim of establishing ourselves as a CIO. This is something that we have had the desire to move over to for a number of years, but have lacked the capacity to put into process. With the support of Mike Astbury, this year we have begun this journey, and the church has a new constitution that it will be voting on at a Special Church Meeting at the end of November 2024. Once this is in progress, the Leadership Team with the support of Mike, will then begin the process of moving over to the CIO model.

Church Values

Alongside our core aims for the year, as a church we also hold to our seven core values, details of how we have tried

Hands that Pray

Making Prayer a Priority

In 2024 we have established a regular rhythm of prayer in the life of the church, with a week of prayer in May, and term-start prayer meetings in both September and January. These have allowed us to gather corporately in prayer, and make it a priority at the beginning of key moments in the year

During our Sunday mornings together, we have been more intentional in praying together before the start of the service, with all teams encouraged to gather to pray at 9:15. We have also created a prayer space at the back of the church for people to use for prayer ministry at the end of the service and is attended to by the prayer ministry team. Since its introduction in September this has seen regular use.

Throughout the last 12 months, our church small groups have continued to offer prayer support and encouragement to one another. Pastoral visitation continues to take place, with the Pastoral Care team prioritising those who are not connected to a small group, or those who need additional support. This has presented an opportunity for the Pastoral Care team to pray and journey alongside a number of people. We continue to utilise a prayer chain and also use our private church Facebook group which provides opportunities to pray for one another.

Hands that Open

Invite the Holy Spirit to move among us

In trying to do more in 2024, we believe that we have been stepping out in faith not sure of what might happen, inviting the Holy Spirit to lead us in it all. What we have found, is that God is incredibly faithful. The introduction of the 7, the recruitment of staff and the re-introduction of Alpha, have been significant moments in the church this year. We have seen God's blessing in each of those areas, but also the way in which He has continued to bless the ministry of the church.

We have seen 5 Baptisms in 2024 (Sara, Sophie, Hugo, Leah and Lottie), with potentially more to be baptised before the end of the year. Each time someone has been baptised it has been a powerful occasion in the life of the church, which both edified those being baptised, but also edified the church body. We believe the Holy Spirit is continuing to do a work in this area, as people publicly declare Jesus as Lord and Saviour, and that they belong to Him.

Hands that Care

Connecting people to the welcome, love and care of Jesus

Through the support of the pastoral care team, we have supported those going through difficulties on a range of things such as relationship breakdowns, illness and infirmity, bereavement, and social isolation.

We have continued to lead a monthly Songs of Praise service, where people can come enjoy one another's company, and sing songs together. This has been incredibly helpful for the building of community. People have been very open in sharing the challenges that they have been going through, but it's also been a great place of encouragement and has been a worthwhile addition to the ministry at Quay.

Quay Time, our monthly meeting place for coffee and entertainment that we operate in partnership with the lions continued in 2024 and is seeing consistently good numbers each time. It continues to address a growing need to connect with those who might be socially isolated. It's been very encouraging to see a greater number of men attending each month, so that now the group is more balanced in terms of gender.

Coffee@Quay has also offered people a space for to meet on Saturday's once a month, and has also had opportunities to support various charities.

Quay Women has continued and serves a great need amongst the women of the church, who will meet to deepen connection and share life's joys and struggles.

Various ministries in the church have extended the welcome of Jesus to those who might not ordinarily come to church such as Little Hands Parent and toddler group. We also have seen this during our Big Family Day Out in July. This year we once again worked closely with St John's Church in Woodbridge, under the banner of Hope Woodbridge and invited Gemma Hunt of Cbeebies Swashbuckle to come and share about her faith and engage with the many families who come.

The Big Family Day Out is a real 'Good News' event with Hog Roast, Train Rides, Bouncy Castles, FacePainting and Cream Teas. Through it, we try and show the generosity of our God to the community around us, and try and do what we can to serve them and be good news to them. That's why everything about the day is Free, we don't want any money for this event, we just give people the gift of a fun free day out together as families. In this we can point people to Jesus, the One who has freely and generously given himself for us.

Hands that Raise

Aspire to excellence in all things

As part of our devoted worship, we want to grow more in the likeness of Christ. This year we began with a series on relationships (A thing called Love) during our Sunday mornings, this took us from January to April, whilst in the evening we were exploring our Church vision and values (Salt and Light) After Easter we worked our way through the book of Philippians together (JoyFull), whilst in the evening we looked at two miniseries, Facing Life's challenges and The Best of Friends. Over the summer, we explored the 'Meeting Jesus', a series about a range of encounters that people had with Jesus in the Gospels, with a range of different speakers preaching on these. Then this autumn, we have looked at a series called 'Compelling Lives' a series all about our formation as Jesus disciples and in the evening we have been working our way through a series on Prayer (open-hearted). These teaching themes continue to hopefully challenge and provoke us about how we are to be living sacrifices as we worship the Lord.

We have continued to livestream services, so that those who are unable to be with us in room on a Sunday, can still be very much a part of what is going on through watching online. We are still seeing a significant number of views each week (approx. 25-30 live views) through the livestream.

We've continued to improve our communications utilising a variety of different platforms, Facebook, Instagram, ChurchSuite, our Website www.thequay.org.uk and this year we have been more intentional in sending letters to members where necessary.

In considering this value, we recognise that in the case of all of the ministries of WQC, a lot of time and effort and love is put in to make them excellent. People give their best, from our Sunday School leaders and small group leaders, to our worship band, from our AV team, to those who serve tea and coffee. Our thanks to all of those people who have voluntarily served in ministry areas this year, giving their best as part of their worship of Jesus.

Hands that Love

Choosing love, because love transforms

Following on from the previous value, many of the activities run, have been done not just as an act of worship, but as a sign of love for people. Our Sunday school teachers, showing children the love of Jesus, and loving them. Our Little hands team, getting alongside young parents who have endured a lot of their parenting lives, and showing them love and empathy. The activities that we have offered to our community for free, such as the Light Party and BFDO. It's all been out of love.

Hands that Give

Saying 'Yes to God' whatever it costs

Throughout this year we have regularly said Yes to God whatever it has cost. This has been in numerous ways.

Firstly, through faithful financial giving. At the beginning of this year, the church was budgeting to be in deficit. It was a step of faith when the budget was set in 2023 that God would provide, and he has through the generosity of his people. We had set the church the challenge of increasing their giving by the cost of a cup of coffee a week £3.50, this would go towards supporting the recruitment of new staff. Whilst one of the roles has currently remained unfilled, the giving of God's people means that our finances have been stable throughout this time, and we are in a promising financial position when that position is filled.

We have also continued to try and be open handed and generous as a church. As part of our annual budget, we will have given £23,400 to the Baptist Union Home Mission Fund, the Baptist Missionary Society, Just 42, Footsteps Counselling Service, African Pastors Fellowship and Addis Kidhan Church in Ethiopia. Whilst not going through the church accounts, members of the church have also given £15,269 to Compassion UK. A significant sum has been given to various charities through Coffee@Quay.

For our Harvest Offering this year, we have given £787.50 to Tools with a Mission, alongside a vast number of tools to be distributed to the developing world. We also took a great number of goods to the Salvation Army foodbank and a number of Boxes were donated to Operation Christmas Child.

It's incredibly encouraging, that, together the church has given in excess of £40,000 in this past financial year to various different Christian organisations and charities.

We also believe that God has blessed us with the buildings that we have, and their purpose is not fully utilised if we keep them solely for ourselves. They need to be available for use so that we can become a community hub. This is part of our vision, to be Good News to our community. We have continued to work closely with Barnabas Preschool who use our buildings, and this has led to great partnerships being developed, and presented us with another frontline opportunity. We were delighted when they received an Outstanding Ofsted inspection this year. We also have had our buildings utilised by Footsteps Counselling Service, Christians Against Poverty, Woodbridge Town Council, Woodbridge Society, ActivLives and hosted NCT classes.

It is also important to acknowledge that giving isn't limited to finance, and so many people have given very sacrificially of their time over the course of this year, without which, many of the ministries and events the church has laid on would not have happened.

Hands that Move

Deepening and Increasing the Kingdom of God through lives rooted in Jesus

25 new church family members have joined us, as part of our 'Joining in' session. Here they heard about the ministry of the church, were able to share their story, and had the opportunity to covenant with us. This feels like a real discipleship step and moves away from the old-style interview and report setup that was in place. It is an example of the growth that we are seeing in the church. However we also want people to be growing in their own walk of discipleship. From joining in, to small groups, there are opportunities to journey together with fellow pilgrims.

Church small groups are the primary place where we receive pastoral care, encouragement, and the opportunity to grow in relationship with one another as we '**do life together.**' Our small groups haven't quite grown in number this year, yet we recognise the importance of this and have identified it as a core priority for 2025.

Our Origin Youth Group continues to thrive and flourish, with approximately 20 secondary school age children taking part in the Sunday evening Youth Program. They also had a Weekend away this year, which has been incredibly successful and influential in our young people's walk with Jesus.

Summary

2024 was the year where we said that we would try to do more. As we have gone through this year, we have seen the church pick up a great amount of momentum. We continue to be excited by the growth that we have seen, and we believe this has been largely down not to programmes but a heavy emphasis on relational mission. We have recognised that we needed to invest in staffing and additional services, this has been a challenge that has been willingly accepted by the church family. We are grateful to God for all that he has done among us. It feels as though it has been a year that whilst there has been some numerical growth, there has also been a growth in depth, as people are taking their discipleship more seriously. We are continually bewildered by what has been happening, and excited about what God might be leading us into next.

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Our Guardians for the reporting year were Emma Grant and Sarah Fowler, Alan Rider (Church Secretary) and Louis Kamfer (Church Treasurer). Sadly, during the course of this year, Alan went to be with the Lord in glory (June 2023). We have been immensely blessed by all that Alan contributed to the life of the church and how he faithfully served as Secretary. In the interim period prior to our Annual General Meeting, Emma Grant has served us on an interim basis in this role.

Guardians are *'Those who are Guardians and Protectors of the Church, its Ministries and Ministers (By ensuring professional and legal obligations are intentionally met).'* The Guardians role is to oversee: Annual Budget, Data Protection, Financial Regulations, Legal Regulations, Staff Welfare, Annual Appraisals, Health and Safety, Safeguarding, Charity Commission returns and the administration of the church.

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The church is further supported by Ministry Team Leaders, Jane and Mark Pears, who oversee the Pastoral Care of the church on a voluntary basis. The church employs Kevin Bitter as our Operations and Hub Manager, and he is responsible for much of the day to day running of our facilities, and communications.

Achievements and Performance

Whilst it is always feels difficult to talk in church life of achievements and success, here is a summary of some of the things that we have seen happen throughout this year, linked to each of our values

Hands that Pray

Making Prayer a Priority

In 2023 we have tried to answer the challenge from our previous years reflection that we needed to spend greater time in prayer and fasting together as a church.

We have periodically called the church to prayer. At the beginning of the year, we introduced a Sunday evening 'Plant' prayer meeting. As a church we have been trying to discern the future direction, and have been seeking the Lord's face as to whether we plant an additional congregation,

potentially plant a church site in a different location, and also whether we look to take on additional premises in the town. The Plant prayer meeting was attended by a small but dedicated group, and it was from this prayer meeting that we sensed that God was telling us 'that we've been walking in circles around these hills long enough.' This became a key word during our Lead Pastor's sabbatical which he was set aside for from April to July.

In May, our Elders led a dedicated week of prayer, with devotional studies given throughout the week, and also an opportunity to either pray together each evening. On a bi-monthly basis, we have eschewed our small groups in order to gather together for 'Prayer and Praise.'

Throughout the last 12 months, our church small groups have continued to offer prayer support and encouragement to one another. Pastoral visitation continues to take place, with the Pastoral Care team prioritising those who are not connected to a small group, or those who need additional support. This has presented an opportunity for the Pastoral Care team to pray and journey alongside a number of people. We continue to utilise a prayer chain and also use our private church Facebook group which provides opportunities to pray for one another.

Hands that Open

Invite the Holy Spirit to move among us

This has felt a significant year for discerning the future direction of the church and what next steps will be. As a leadership team we have been prayerful together about what God might be saying, and in the early part of the year, we adopted the mantra 'debt free in 2023, do more in 2024.'

We decided together in March 2023 as a church family to clear the remaining balance on our Baptist Union loan of £58,819 that had been used to grow the ministry of the church. With lots of potential opportunities opening up before us as a church, we felt that starting without debt was the place to begin.

We paid this loan off from a combination of bequest money, through adjusting our charity reserves, and through money from our general fund. It felt as though this was a significant moment and has meant that for the remainder of the year, we haven't had to make any more capital payments and we have saved significantly on interest. This has put us in a stronger position for the things that we feel God might be calling us to.

At the beginning of 2023 as a Leadership we discerned that we had 5 key priorities for the year:

Pray - With all the changes and possibilities that are around us, there is a great need for us as a church to be praying more together.

Keep Going - There is a shared sense that God is pouring out His blessing on us as a church, through the many ministries and activities. We are seeing regular baptisms, new people becoming increasingly part of the family and life of the church, and people going deeper in their walk of discipleship, so we feel we want to continue this momentum. There is a desire to keep going and persevere with the Lord's help.

Greater Sharing of Story -We wanted to try and cultivate a church environment where people are open to sharing their stories of what God is doing in their lives. After Easter we are ran a series called 'Fruitfulness on the frontline.' We ran a segment in our services called 'This time tomorrow,' and people shared where they would be and what they would be doing this time tomorrow. We

also ran a segment after the summer holidays, called 'I know what you did this summer,' this was to encourage people to share the things that they been involved with over the summer months in a Kingdom's sense.

Identify the needs of our Community - In exploring the possibilities of planting or taking on additional facilities, one of the key areas that we recognised was the need to engage with more proactively, what are the needs of our community? If our vision is to be a Good News Church following an Extravagant God, how might we be Good News to our community? We acknowledge that some work needs to be done in this area coupled with prayer, and so the Leadership Team are considering how we might effectively do this.

Grow and Develop Leaders in the Church - Since the end of 2021, the Leadership Team have been using a book called 'Lead' by Karl Martin in our devotional times together. The premise of the book is how we grow in Jesus-Leadership, and how we disciple and grow other leaders in the church. The Leadership Team feel a burden to be more proactive in investing in training and raising up leaders in the church, whether that is Small Group Leaders, Ministry Team Leaders, Sunday School Leaders or potential Church Leaders. Since September that has led to greater involvement from people in our Sunday services, and we have tried to have training sessions for small group leadership, listening in pastoral care, and workshops in musical worship.

A passage that has underpinned a lot of our thoughts this year has come from Isaiah,

"The Spirit of the Sovereign Lord is on me, because the Lord has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, to proclaim the year of the Lord's favor and the day of vengeance of our God, to comfort all who mourn, and provide for those who grieve in Zion— to bestow on them a crown of beauty instead of ashes, the oil of joy instead of mourning, and a garment of praise instead of a spirit of despair. **They will be called oaks of righteousness, a planting of the Lord for the display of his splendor.** They will rebuild the ancient ruins and restore the places long devastated; they will renew the ruined cities that have been devastated for generations."

Isaiah 61:1-4 NIV

We have seen 4 Baptisms in 2023, all from amongst our young people. It's been wonderful to see the fruit of the investment that we have made into children's and youth work over the last few years. Each of these were powerful occasions in the life of the church, which both edified those being baptised, but also edified the church body.

Hands that Care

Connecting people to the welcome, love and care of Jesus

Through the support of the pastoral care team, we have supported those going through difficulties on a range of things such as relationship breakdowns, illness and infirmity, bereavement, and social isolation.

This year we have introduced a monthly Songs of Praise service, where people can come enjoy one another's company, and sing songs together. This has been incredibly helpful for the building of community. People have been very open in sharing the challenges that they have been going

through, but it's also been a great place of encouragement and has been a worthwhile addition to the ministry at Quay.

Quay Time, our monthly meeting place for coffee and entertainment that we operate in partnership with the lions continued in 2023 and has seen a great increase in numbers since before the pandemic. It has also addressed a growing need to connect with those who might be socially isolated. It's been very encouraging to see a greater number of men attending each month, so that now the group is more balanced in terms of gender.

Coffee@Quay has also offered people a space for to meet on Saturday's once a month, and has also had opportunities to support various charities.

Quay Women has continued and serves a great need amongst the women of the church, who will meet to deepen connection and share life's joys and struggles.

Various ministries in the church have extended the welcome of Jesus to those who might not ordinarily come to church such as Little Hands Parent and toddler group. We also have seen this during our Big Family Day Out in July. This year we worked more closely with St John's Church in Woodbridge, and together are seeking to do more events together under the banner of Hope Woodbridge.

The Big Family Day Out is a real 'Good News' event with Hog Roast, Train Rides, Bouncy Castles, FacePainting, Gaming Van and Cream Teas. Through it, we try and show the generosity of our God to the community around us, and try and do what we can to serve them and be good news to them. That's why everything about the day is Free, we don't want any money for this event, we just give people the gift of a fun free day out together as families. In this we can point people to Jesus, the One who has freely and generously given himself for us.

Hands that Raise

Aspire to excellence in all things

At the beginning of this year we adjusted our service time from 10:45 to 10am. Having previously had Breakfast Church running once a month, we felt that we wanted to draw together the best aspects of Breakfast Church with our 10:45 service. Our services begin now at 9:30am with tea, coffee and Breakfast Snacks, and also end with tea and coffee afterwards. Whilst there was initial hesitation from some about the earlier start, it has been hugely beneficial to the life of the church. The earlier start means that at the end of the service people aren't rushing off to get home for dinner, this has led to greater relationships being built within the church. The earlier start has also allowed space for people to connect pre-service.

As part of our devoted worship, we want to grow more in the likeness of Christ. This year we returned to the Book of Acts (Movement | Momentum | Multiply) in our Sunday mornings, this took us from January to April. After Easter we looked at Fruitfulness on the Frontline, followed by a miniseries from our Families Pastor Guy Mansell on the book of Jonah. Over the summer, we explored the 'Words from the Hill', with a range of different speakers. Then this autumn, we have looked at a series called 'Radical' looking at slow paced spirituality in a fast paced world, and followed that with a series on discipleship called the way of Jesus. These teaching themes continue to hopefully challenge and provoke us about how we are to be living sacrifices as we worship the Lord.

We have continued to livestream services, so that those who are unable to be with us in room on a Sunday, can still be very much a part of what is going on through watching online. We are still seeing a significant number of views each week (approx. 15-20 live views) through the livestream. Our weekly average Church attendance has been relatively consistent throughout the year:

DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
178	172	159	178	180	*	*	169**	131	170	150	161**

We have also seen an increase in numbers in terms of those who have come to Quay at least once during a month:

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
278	254	298	301	*	*	241**	251	300	277	259**

* No Data available

**Data Incomplete

We've continued to improve our communications utilising a variety of different platforms, Facebook, Instagram, ChurchSuite, our Website www.thequay.org.uk and this year have been more intentional in sending letters to members where necessary.

In considering this value, we recognise that in the case of all of the ministries of WQC, a lot of time and effort and love is put in to make them excellent. People give their best, from our Sunday School leaders and small group leaders, to our worship band, from our AV team, to those who serve tea and coffee. Our thanks to all of those people who have voluntarily served in ministry areas this year, giving their best as part of their worship of Jesus.

Hands that Love

Choosing love, because love transforms

Following on from the previous value, many of the activities run, have been done not just as an act of worship, but as a sign of love for people. Our Sunday school teachers, showing children the love of Jesus, and loving them. Our Little hands team, getting alongside young parents who have endured a lot of their parenting lives, and showing them love and empathy. The activities that we have offered to our community for free, such as the Light Party, the Lego Party, and BFDO. It's all been out of love.

Over Easter this year, we ran a Holiday Club for primary aged Children, this was attended by 40 children. The theme was Secret Agents, and the children were treated to three days of craft, activities, games and challenges, whilst also we were able to share with them our hope in Jesus.

Hands that Give

Saying 'Yes to God' whatever it costs

Throughout this year we have regularly said Yes to God whatever it has cost. This has been in numerous ways.

Firstly, through faithful financial giving. At the beginning of this year, the church was budgeting to be in deficit. It was a step of faith when the budget was set in 2022 that God would provide, and he

has through the generosity of his people. We have been able to resource ministry throughout the church all year round, although we are beginning to identify that now our staff team are at capacity.

We have also continued to try and be open handed and generous as a church. As part of our annual budget, we have given £21,675 to the Baptist Union Home Mission Fund, the Baptist Missionary Society, Just 42, and Addis Kidhan Church in Ethiopia. Whilst not going through the church accounts, members of the church have also given in £15,269 to Compassion UK. A significant sum has been given to various charities through Coffee@Quay, £800 being raised for MacMillan.

For our Harvest Offering this year, we have given £2330 to a Compassion Child Survival Project in Ethiopia that works alongside Mum's and gives them access to support in pre-natal and post-natal care. We also took a great number of goods to the Salvation Army foodbank and 53 Boxes were donated to Operation Christmas Child.

It's incredibly encouraging, that, together the church has given in excess of £40,000 in this past financial year to various different Christian organisations and charities.

We also believe that God has blessed us with the buildings that we have, and their purpose is not fully utilised if we keep them solely for ourselves. They need to be available for use so that we can become a community hub. This is part of our vision, to be Good News to our community. We have continued to work closely with Barnabas Preschool who use our buildings, and this has led to great partnerships being developed, and presented us with another frontline opportunity. We were delighted when they received an Outstanding Ofsted inspection this year. We also have had our buildings utilised by Foosteps Counselling Service, Christians Against Poverty, Woodbridge Town Council, Woodbridge Society and ActivLives

It is also important to acknowledge that giving isn't limited to finance, and so many people have given very sacrificially of their time over the course of this year, without which, many of the ministries and events the church has laid on would not have happened.

Hands that Move

Deepening and Increasing the Kingdom of God through lives rooted in Jesus

14 new church family members have joined us, as part of our 'Joining in' session. Here they heard about the ministry of the church, were able to share their story, and had the opportunity to covenant with us. This feels like a real discipleship step and moves away from the old-style interview and report setup that was in place. It is an example of the growth that we are seeing in the church. However we also want people to be growing in their own walk of discipleship. From joining in, to small groups, there are opportunities to journey together with fellow pilgrims.

Church small groups are the primary place where we receive pastoral care, encouragement, and the opportunity to grow in relationship with one another as we '**do life together.**' By the end of this year, the number of small groups will have grown to 11, this is encouraging and reflects a greater engagement and desire to live faithful lives of discipleship.

Our Origin Youth Group continues to thrive and flourish, with approximately 20 secondary school age children taking part in the Sunday evening Youth Program. They also had a Weekend away this year, which has been incredibly successful and influential in our young people's walk with Jesus.

Summary

2022 had been a year where we had sensed that the church needed to reset after covid. As we have gone through 2023, we have seen the church pick up a great amount of momentum. We continue to be excited by the growth that we have seen, and we believe this has been largely down not to programmes but a heavy emphasis on relational mission. We acknowledge and recognise that as a church much of our current ministry capability is running at capacity. It is why as we approach 2024, we recognise that in order to do more we will need to invest further. We are grateful to God for all that he has done among us. It feels as though it has been a year that whilst there has been some numerical growth, there has also been a growth in depth, as people are taking their discipleship more seriously. We are continually bewildered by what has been happening, and excited about what God might be leading us into next.

Woodbridge Quay Church
Fund totals - Summary
Selected period: 01 January 2023 to 31 December 2023

Fund	Opening balance	Closing balance
Bequests - Bequests	10,833	0
FELLOWSHP - Fellowship Fund	141	1,147
Lettings - Lettings	800	850
MaintRes - Maintenance Reserve Fund	23,050	20,890
OARS - OARS	314	0
QUAYTIME - Quay Time	540	506
Sending - Sending Church	3,611	1,211
General - General fund	1,544,377	1,567,675
Overall totals	1,583,664	1,592,278

Woodbridge Quay Church
Receipts and Payments Account
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Offerings & Donations	172,551.69	1,206.00	-	-	173,757.69	167,179.38
Tax Recovered	28,936.72	-	-	-	28,936.72	28,838.80
Interest	448.76	-	-	-	448.76	542.59
Bequests	-	-	-	-	-	-
Lettings Income	16,918.79	50.00	-	-	16,968.79	11,286.66
Fund Raising	94.88	-	-	-	94.88	-
Other Income	1,305.71	168.92	-	-	1,474.63	7,701.91
Receipts for other causes	1,390.77	751.00	-	-	2,141.77	470.70
Total Receipts	221,647.32	2,175.92	-	-	223,823.24	216,020.04
Payments						
Ministry	82,326.24	-	-	-	82,326.24	80,387.01
Mission - other causes	23,213.42	751.00	-	-	23,964.42	20,660.70
Mission - Local outreach	15,953.75	1,603.27	-	-	17,557.02	16,992.99
Church running costs	20,751.32	-	-	-	20,751.32	19,089.71
Church building & Equipment	21,464.36	2,160.00	-	-	23,624.36	5,711.71
Administration & Other	46,672.94	313.61	-	-	46,986.55	47,904.19
Church Redevelopment Project	-	-	-	-	-	-
Total Payments	210,382.03	4,827.88	-	-	215,209.91	190,746.31
Excess of receipts over payments before transfer	11,265.29	(2,651.96)	-	-	8,613.33	25,273.73
Transfers:						
Gross transfers between funds - in	21,627.93	10,795.00	-	-	32,422.93	4,093.00
Gross transfers between funds - out	(9,595.00)	(22,827.93)	-	-	(32,422.93)	(4,093.00)
Excess of receipts over payments before other gains	23,298.22	(14,684.89)	-	-	8,613.33	25,273.73
Net movement in funds	23,298.22	(14,684.89)	-	-	8,613.33	25,273.73
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	1,544,326.82	39,337.63	-	-	1,583,664.45	1,558,390.72
Excess of receipts over payments for the year	1,567,625.04	24,652.74	-	-	1,592,277.78	1,583,664.45

Woodbridge Quay Church

Statement of Assets and Liabilities (by code) As at: 31 December 2023

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
4000: Buildings	1,343,600.00	147,400.00	-	-	1,491,000.00	1,491,000.00
4001: Fixtures & Fittings	1,454.50	-	-	-	1,454.50	2,699.25
4002: Office Equipment	599.63	-	-	-	599.63	-
4004: AV Equipment	261.25	-	-	-	261.25	1,804.27
4006: Sculpture	20,000.00	-	-	-	20,000.00	20,000.00
Total	1,365,915.38	147,400.00	-	-	1,513,315.38	1,515,503.52
Current Asset - Cash At Bank And In Hand						
5000: GF CAF - current	154,101.78	(124,411.48)	-	-	29,690.30	16,034.68
5003: GF - Scottish Widows	5,897.18	-	-	-	5,897.18	10,370.02
5005: GF - Monmouthshire	30,374.92	-	-	-	30,374.92	44,954.98
5006: Teachers Building Society	13,000.00	-	-	-	13,000.00	55,000.00
5007: Petty Cash	(164.22)	164.22	-	-	-	-
Total	203,209.66	(124,247.26)	-	-	78,962.40	126,359.68
Liability - Creditors: Amounts falling due after more than one year						
6000: BU Loan account	1,500.00	(1,500.00)	-	-	-	58,198.75
Total	1,500.00	(1,500.00)	-	-	-	58,198.75
Net total assets	1,567,625.04	24,652.74	-	-	1,592,277.78	1,583,664.45
Represented by						
General (Unrestricted)	1,567,675.04	-	-	-	1,567,675.04	1,544,376.82
Designated - Bequests	-	-	-	-	-	10,832.87
Designated - FELLOWSHP	-	1,146.73	-	-	1,146.73	140.78
Designated - Lettings	-	850.00	-	-	850.00	800.00
Designated - MaintRes	-	20,889.94	-	-	20,889.94	23,050.00
Designated - OARS	-	-	-	-	-	313.61
Designated - QUAYTIME	-	505.57	-	-	505.57	539.87
Designated - Sending	-	1,210.50	-	-	1,210.50	3,610.50
Total	1,567,675.04	24,602.74	-	-	1,592,277.78	1,583,664.45



WOODBIDGE
QUAY CHURCH

End of Year Financial Statements

Year ending 31 December 2023

Report of the Church Treasurer

Woodbridge Quay Church's (WQC) financial position at the end of 2023 remains very strong, with total assets of over £1,592,000. This comprises £1,491,000 of land and buildings (comprising the church, the adjoining car park, and two manse), £78,962 cash, and £22,315 other fixtures, fittings, furniture and equipment.

Cash

WQC's £78,962 cash would cover four months of the church's expenditure (based on 2023), more than the three month minimum figure recommended by the Charity Commission. The cash is managed through one current account, through which day to day transactions are made, and a number of savings accounts with short-term access arrangements. This ensures the church is able to generate interest on its money that it does not require immediately, whilst ensuring its funds remain readily accessible. Spreading cash between four accounts also reduces the risk of dependency on a particular bank in the event of a future banking crisis. The church's bank accounts have the following signatories, two of which are needed to authorize payments:

- Louis Kamfer (Treasurer)
- Christine Bilton (Bookkeeper)
- Wendy Collins (Leadership Team)

Borrowing

In order to help finance the development of its church buildings and the purchase of a second manse, the church took out a loan in Dec 2012. This was fully repaid during the year. Therefore the balance outstanding as at 31/12/2023 is nil (31/12/2022: £58,198.75)

Income and Expenditure

In 2023 WQC received £223,823 in income (2022: £216,020).

In 2023 WQC incurred £215,209 of expenditure in the general fund (2022: £190,746) giving a general fund surplus of £8,613 (2022: £25,273).

Accounting basis

It should be noted that these accounts are prepared on a cash rather than an accruals basis, and have not been prepared on the basis of Financial Reporting Standard 102 (as larger entities would be required to be) on the basis of Charity Commission rules that permit this for charities whose annual income is less than £250,000, such as WQC. This means that items are accounted from when payments are made and receipts received, rather than when expenditure is incurred and income is generated. In practice, these are largely one and the same for organisation such as WQC.

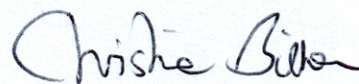
Moreover, to prepare these accounts on an accruals basis and in accordance with FRS102 would require considerably more work and lead to a much longer statement of accounts, but it is held would provide little to no additional benefit for its readers.

Going Concern

On the basis that WQC has considerable assets, cash reserves that would enable it to conduct its operations were its income to cease for a period of four months, and its annual income is broadly in line with its expenditure, it is the view of the Leadership team that WQC has sustainable finances for the foreseeable future, and is a going concern.



Louis Kamfer
WQC Treasurer



Christine Bilton
WQC Bookkeeper



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
WOODBIDGE QUAY CHURCH

On accounts for the year
ended

31 DECEMBER 2023

Charity no
(if any)

1135458

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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:

accounting records were not kept in accordance with section 130 of the Act or
the accounts do not accord with the accounting records

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

Signed:

A R Carpenter

Date:

14/10/2024

Name:

ANGELA RUTH CARPENTER

Relevant professional
qualification(s) or body
(if any):

Address:

52 BADGERS BANK

IPSWICH

SUFFOLK IP2 9EN

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

WOODBIDGE QUAY CHURCH

England & Wales - Charity number 1135458

Accounts

Annual Report to the Charity Commission

For our Annual General Meeting 2022

Charitable Objective

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Woodbridge Quay Church is affiliated to the Baptist Union of Great Britain, and is part of the Eastern Baptist Association.

Vision and Values

Our Vision is to be **‘A Good News Church following an Extravagant God.’** We believe that this is the Church that God is calling us to be. In a world increasingly full of bad news we want to be Good News to all those who join us for the journey, we want to be a church that is Good News to our wider community. Most importantly we want to show people the Good News of Jesus Christ and all that he has done for us through both our words and actions. God is extravagant in giving his only son as a gift for us, and so we want to follow him in all that we do.

In 2015, a legacy given by a long-standing church member allowed for a piece of art to be erected in our church grounds that might draw the eye. A piece of art that says this is a healthy place where God is encountered. The result was the hand sculpture that stands in our church grounds, and that is now daily, one of the most photographed locations in Woodbridge. It is because of this hand sculpture that we are known affectionately to the town as **‘The Church with the Hands.’** We believe that our vision as a church is achieved when we embrace our identity as **‘The Church with the Hands’** and so our values stem from this identity.

We want to be Hands that:

- **Pray** – Making prayer a priority
- **Open** – Invite the Holy Spirit to move among us
- **Care** – Connecting people to the welcome, love and care of Jesus
- **Raise** – Aspire to excellence in all things
- **Love** – Choosing love, because love transforms
- **Give** – Saying ‘Yes to God’ whatever it costs
- **Move** – Deepening and Increasing the Kingdom of God through lives rooted in Jesus

Context

In November 2021 at our AGM, we introduced a new leadership structure within the parameters of our constitution, introducing the two roles of Elders and Guardians. Both Elders and Guardians serve as charity trustees, and have a bi-monthly full trustees meeting, but also meet for separate

Elders and Guardians meetings. The existing charity trustees all stepped down from their roles, with some standing for re-election to the new structure.

Our Elders for this reporting year were Jonathan Knight and Debbie Scurrrell, who assisted the Pastors, Doug Waller and Guy Mansell within the Eldership of the church. Elders are *'Those entrusted with the oversight of the spiritual health and direction of the Church'*

The Elder's role is to: Lead the church (1 Tim 5:17; Tit 1:7; 1 Pet 5:1-2), Teach and preach the word (1 Tim 3:2; 2 Tim 4:2; Tit 1:9), Protect the church from false teachers (Acts 20:17 & 28-31), Teach sound doctrine (1 Tim 4:13; 2 Tim 3:13-17), Visit the sick and pray (Jam 5:14; Act 6:4), Judge doctrinal issues (Act 15:6)

Our Guardians for the reporting year were Emma Grant and Sarah Fowler, Alan Rider (Church Secretary) and Louis Kamfer (Church Treasurer). Guardians are *'Those who are Guardians and Protectors of the Church, its Ministries and Ministers (By ensuring professional and legal obligations are intentionally met)'*

The Guardians role is to oversee: Annual Budget, Data Protection, Financial Regulations, Legal Regulations, Staff Welfare, Annual Appraisals, Health and Safety, Safeguarding, Charity Commission returns and the administration of the church.

Both Guardians and Elders are expected to pray regularly for the work of the church, to be involved in its ministries, and to be men and women of good Christian character and conduct.

In February 2022, the UK Government released guidance on 'Living with Covid.' Throughout the year the trustees adjusted some of our practices to prevent incidence occurring within our buildings. However unlike previous reporting years 2020, and 2021, our activities and ministries were largely able to proceed in-person as opposed to solely online. We have continued to make use of streaming technology, so that worship services can be accessed by those not able to be with us onsite, and this has continued to broaden our reach.

Achievements and Performance

Whilst it is always feels difficult to talk in church life of achievements and success, here is a summary of some of the things that we have seen happen throughout this year, linked to each of our values

Hands that Pray

Making Prayer a Priority

In 2022 we have continued to provoke and challenge our corporate and personal prayer life together.

We have periodically called the church to prayer. At the beginning of the year, we were still meeting for 'Hands that Pray' Tuesday Nights. Using Facebook and Youtube Livestreams, these were opportunities to set aside time to pray together. There felt a particular need to do this at the beginning of the war in Ukraine.

In May we returned to our pattern of including a dedicated week of prayer, with devotional studies given throughout the week, and also an opportunity to either pray together online or in person. On

a bi-monthly basis, we have eschewed our small groups in order to gather together for 'Prayer and Praise.'

Throughout the last 12 months, our church small groups have continued to offer prayer support and encouragement to one another. Pastoral visitation continues to take place, with the Pastoral Care team prioritising those who are not connected to a small group, or those who need additional support. This has presented an opportunity for the Pastoral Care team to pray and journey alongside a number of people. We continue to utilise a prayer chain and also use our private church Facebook group which provides opportunities to pray for one another.

Towards the end of this year, we have felt a stronger need to call the church back to prayer. Anytime we see a move of God throughout scripture, in both Old and New Testament, it comes on the back of prayer and fasting. In the history of this church, whenever we have seen a move of God it has come about because we have sought the Lord in prayer, both privately and corporately. There is a shared restlessness in this particular value that we are seeking to improve over the next 12 months.

Hands that Open

Invite the Holy Spirit to move among us

One of the words that we felt the Spirit gave us at the beginning of this year, is the word 'reset.' It may well have come about because of the fact we began the year doing a series on the book of Acts, and whenever we do a series on the early church there becomes a yearning for us to want to get back to what that first Christian community was like, to almost reset ourselves to that.

However, there was also a recognition that over the last two years, with the difficulties that covid and lockdowns has presented, it had had a profound impact on the way that we were as a church family. We had become fragmented, there have been great periods of isolation, and also there has been the danger that because church had been more accessible online, we'd become quite passive.

As the year has progressed, we give thanks for the way the Holy Spirit has moved among us, and drawn us back to our core purpose and mission as God's people. The words of Isaiah 43 have felt very pertinent.

¹⁸"Forget the former things;
do not dwell on the past.

¹⁹See, I am doing a new thing!
Now it springs up; do you not perceive it?
I am making a way in the wilderness
and streams in the wasteland.

We have seen 4 Baptisms in 2022, with one more to come. Each of these were powerful occasions in the life of the church, which both edified those being baptised, but also edified the church body.

Towards the end of this year, we have been encouraged to be even more open to the Spirit's moving:

- To Move from being self-sufficient to Spirit reliant
- To Move from being an audience to being an army
- To Move from being passive to active
- To Move from preference to obedience, from my will to His will

Hands that Care

Connecting people to the welcome, love and care of Jesus

Through the support of the pastoral care team, we have supported those going through difficulties on a range of things such as relationship breakdowns, illness and infirmity, bereavement, and social isolation.

In church life it is true to say that ministries rise up for a season to meet a growing need in the church community and beyond. One of the hardest things about ministry is when it becomes clear that such seasons in church life are coming to an end. So it was with sadness that this year saw, 'Our Active Retirees' (OARs) group which served the church for well over the last decade, come to an end.

We want to thank Keith Carter, Audrey & Clifford Harrington, David & Tess Papworth, and more recently Rebecca Parkes for all that they have contributed to the ministry of OARs. We also want to acknowledge and give thanks to all of those who have served on the ministry team of OARs in the past, and all that they made OARs to be. This served a real need within our church community, and members of this team had been so faithful and diligent in their delivery of this ministry.

As a church we are now responding to this change, which has seen the introduction of a monthly songs of praise service, where people can come enjoy one another's company, and sing songs together.

Quay Time, our monthly meeting place for coffee and entertainment that we operate in partnership with the lions continued in 2022 and has seen an increase in numbers since before the pandemic. It has also addressed a growing need to connect with those who might be socially isolated.

Coffee@Quay has also offered people a space for to meet on Saturday's once a month, and has also had opportunities to support various charities.

Quay Women also restarted in 2022, and serves a great need amongst the women of the church, who will meet to deepen connection and share life's joys and struggles.

Various ministries in the church have extended the welcome of Jesus to those who might not ordinarily come to church. We saw this during our Big Family Day Out in July, which returned for the first time since 2019. The Big Family Day Out is a real 'Good News' event with Hog Roast, Train Rides, Bouncy Castles, FacePainting, Gaming Van and Cream Teas. Through it, we try and show the generosity of our God to the community around us, and try and do what we can to serve them and be good news to them. That's why everything about the day is Free, we don't want any money for this event, we just give people the gift of a fun free day out together as families. In this we can point people to Jesus, the One who has freely and generously given himself for us.

Hands that Raise

Aspire to excellence in all things

As part of our devoted worship, we want to grow more in the likeness of Christ. This year we had an extended Preaching theme during our Sunday Mornings on the Book of Acts (Movement | Momentum | Multiply), this took us from January to July. Over the summer, we explored the Fruits of the Spirit, with a range of different speakers, and then this autumn, we have focused on our church Vision and Values. These teaching themes continue to hopefully challenge and provoke us about how we are to be living sacrifices as we worship the Lord.

We have continued to livestream services, so that those who are unable to be with is in room on a Sunday, can still be very much a part of what is going on through watching online. We are still seeing a significant number of views each week (approx. 15-20 live views) through the livestream, even though we are now back in the buildings. Our weekly average Church attendance has gradually increased throughout the year:

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
105	111	118	146	133	129	133	119	140	155	169

We have also seen an increase in numbers in terms of those who have come to Quay at least once during a month:

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
173	201	219	244	274	236	253	N/A*	257	300	259**

* Insufficient Data

**Data Incomplete

We've continued to improve our communications utilising a variety of different platforms, Facebook, Instagram, ChurchSuite, our Website www.thequay.org.uk and this year have been more intentional in sending letters to members where necessary.

In considering this value, I recognise that in the case of all of the ministries of WQC, a lot of time and effort and love is put in to make them excellent. People give their best, from our Sunday School leaders and small group leaders, to our worship band, from our AV team, to those who serve tea and coffee. Our thanks to all of those people who have voluntarily served in ministry areas this year, given their best as part of their worship of Jesus.

Hands that Love

Choosing love, because love transforms

Following on from the previous value, many of the activities run, have been done not just as an act of worship, but as a sign of love for people. Our Sunday school teachers, showing children the love of Jesus, and loving them. Our Little hands team, getting alongside young parents who have endured a lot of their parenting lives in lockdown, and showing them love and empathy. The activities that we have offered to our community for free, such as the Light Party, the Easter trail, and BFDO. It's all been out of love.

We also encouraged the church in the June Project this year. The aim was to intentionally show kindness on our frontlines to those who God has put us with. This involved hosting Jubilee Parties, providing meals for people who might need them, gardening for neighbours, volunteering in school, babysitting, dog walking, litter picking. These small acts of love and kindness really made a difference.

Hands that Give

Saying 'Yes to God' whatever it costs

Throughout this year we have regularly said Yes to God whatever it has cost. This has been in numerous ways.

Firstly, through faithful financial giving. At the beginning of this year, the church was budgeting to be in deficit. It was a step of faith when the budget was set in 2021 that God would provide, and he has through the generosity of his people. We have been able to resource ministry throughout the church all year round, and have been able to employ the largest staff team in the church's history (3 Full Time Members of Staff and 3 Part Time Cleaners).

We have also continued to try and be open handed and generous as a church. As part of our annual budget, we have given £20,225 to the Baptist Union Home Mission Fund, the Baptist Missionary Society, Just 42, and Addis Kidhan Church in Ethiopia. Whilst not going through the church accounts, members of the church have also given in excess of £10,000 to Compassion UK, a significant sum has been given to various charities through Coffee@Quay. We took part in the BMS Harvest Appeal for Nepal which went directly to BMS, but we also took a great number of goods to the Salvation Army foodbank and 102 Boxes were donated to Operation Christmas Child. It's incredibly encouraging, that, together the church has given in excess of £30,000 to various different Christian organisations and charities.

We also believe that God has blessed us with the buildings that we have, and their purpose is not fully utilised if we keep them solely for ourselves. They need to be available for use so that we can become a community hub. This is part of our vision, to be Good News to our community. It was exciting therefore to welcome Barnabas Preschool to use our buildings, and this has led to great partnerships being developed, and presented us with another frontline opportunity.

It is also important to acknowledge that giving isn't limited to finance, and so many people have given very sacrificially of their time over the course of this year, without which, many of the ministries and events the church has laid on would not have happened.

Hands that Move

Deepening and Increasing the Kingdom of God through lives rooted in Jesus

32 new church family members joined us, as part of our new 'Joining in' session. Here they heard about the ministry of the church, were able to share their story, and had the opportunity to covenant with us. This feels like a real discipleship step and moves away from the old-style interview and report setup that was in place. It is an example of the growth that we are seeing in the church. However we also want people to be growing in their own walk of discipleship. From joining in, to small groups, there are opportunities to journey together with fellow pilgrims.

Our lent series this year (RE:NEW) encouraged people to read the New Testament in the days leading up to Easter Sunday. It was great to see people engaging with their Bibles in this way, and learning more about Christ and the early church.

Church small groups are the primary place where we receive pastoral care, encouragement, and the opportunity to grow in relationship with one another as we '**do life together**.' By the end of this year, the number of small groups will have grown from 8 to 11, this is encouraging and reflects a greater engagement and desire to live faithful lives of discipleship.

Summary

At the beginning of 2022, at our leaders away day, someone shared the sense that we were 'on the cusp of something.' Another had the picture of a caterpillar turning into a butterfly. In early 2022, there was this sense of needing to reset following covid. For many it was to recall people to our calling as Christians and also our purpose as a church family. As the year has progressed we have been excited by the growth that we have seen, and we believe this has been largely down not to programmes but a heavy emphasis on relational mission. We are bewildered by what has been happening, and excited about what God might be leading us into next.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Offerings & Donations	167,179.38	-	-	167,179.38	152,552.55
Tax Recovered	28,838.80	-	-	28,838.80	31,496.47
Interest	542.59	-	-	542.59	243.72
Bequests	-	-	-	-	2,000.00
Lettings Income	11,286.66	-	-	11,286.66	2,018.60
Fund Raising	-	-	-	-	-
Other Income	7,701.91	-	-	7,701.91	2,009.53
Receipts for other causes	470.70	-	-	470.70	1,085.00
Total income	216,020.04	-	-	216,020.04	191,405.87
Expenditure on:					
Ministry	80,387.01	-	-	80,387.01	75,997.84
Mission - other causes	20,660.70	-	-	20,660.70	17,982.30
Mission - Local outreach	16,992.99	-	-	16,992.99	11,260.18
Church running costs	19,089.71	-	-	19,089.71	17,417.93
Church building & Equipment	5,711.71	-	-	5,711.71	8,100.11
Administration & Other	47,904.19	-	-	47,904.19	38,055.26
Church Redevelopment Project	-	-	-	-	-
Total expenditure	190,746.31	-	-	190,746.31	168,813.62
Net income / (expenditure) resources before transfer	25,273.73	-	-	25,273.73	22,592.25
Transfers					
Gross transfers between funds - in	4,093.00	-	-	4,093.00	3,000.00
Gross transfers between funds - out	(4,093.00)	-	-	(4,093.00)	(3,000.00)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
Net movement in funds	25,273.73	-	-	25,273.73	22,592.25

Total funds brought forward	1,558,390.72	-	- 1,558,390.72	1,535,798.47
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Total funds carried forward	1,583,664.45	-	- 1,583,664.45	1,558,390.72
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Represented by

Unrestricted

General fund	1,544,326.82	-	- 1,544,326.82	1,516,554.81
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Designated

Bequests	10,832.87	-	- 10,832.87	17,269.34
Development Fund	-	-	-	-
Fellowship Fund	140.78	-	- 140.78	406.59
Lettings	850.00	-	- 850.00	350.00
Maintenance Reserve Fund	23,050.00	-	- 23,050.00	19,050.00
Minister Nominal Payments	-	-	-	-
Ministry Growth Fund	-	-	-	-
OARS	313.61	-	- 313.61	91.81
Quay Time	539.87	-	- 539.87	540.17
Sending Church	3,610.50	-	- 3,610.50	4,128.00

Restricted

MGF Car Park & Manse	-	-	-	-
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Total funds	1,583,664.45	-	- 1,583,664.45	1,558,390.72
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Balance Sheet detailed

Class and code	Description	As at 31/12/2022	As at 31/12/2021
Fixed assets			
4000	Buildings	1,491,000.00	1,491,000.00
4001	Fixtures & Fittings	2,699.25	345.00
4002	Office Equipment	-	369.72
4003	Kitchen Equipment	-	-
4004	A/V Equipment	1,804.27	1,708.68

4005	Miscellaneous	-	-
4006	Sculpture	20,000.00	20,000.00
Total Fixed assets		1,515,503.52	1,513,423.40
Current assets			
5000	GF CAF - current	16,034.68	18,140.26
5003	GF - Scottish Widows	10,370.02	10,355.39
5005	GF - Monmouthshire	44,954.98	34,776.90
5006	Teachers Building Society	55,000.00	55,000.00
Total Current assets		126,359.68	118,272.55
Liabilities			
6000	BU Loan account	58,198.75	73,305.23
6001	EBA Loan account	-	-
6010	Pension Fund Deficit	-	-
Total Liabilities		58,198.75	73,305.23
Net Asset surplus (deficit)		1,583,664.45	1,558,390.72
Reserves			
	Excess/(deficit) to date	25,273.73	361,823.99
Z01	Starting balances	1,558,390.72	1,196,566.73
Z10	Pension Reserve	-	-
Total Reserves		1,583,664.45	1,558,390.72
Represented by Funds			
	General (Unrestricted)	1,544,376.82	1,516,554.81
	Designated	39,287.63	41,835.91
	Restricted	-	-
Total		1,583,664.45	1,558,390.72

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
4000: Buildings	1,343,600.00	147,400.00	-	-	1,491,000.00	1,491,000.00
4001: Fixtures & Fittings	2,699.25	-	-	-	2,699.25	345.00
4002: Office Equipment	-	-	-	-	-	369.72
4004: A/V Equipment	1,804.27	-	-	-	1,804.27	1,708.68

4006: Sculpture	20,000.00	-	-	-	20,000.00	20,000.00
Total	1,368,103.52	147,400.00	-	-	1,515,503.52	1,513,423.40

Current Asset - Cash At Bank And In Hand

5000: GF CAF - current	125,597.05	(109,562.37)	-	-	16,034.68	18,140.26
5003: GF - Scottish Widows	10,370.02	-	-	-	10,370.02	10,355.39
5005: GF - Monmouthshire	44,954.98	-	-	-	44,954.98	34,776.90
5006: Teachers Building Society	55,000.00	-	-	-	55,000.00	55,000.00
Total	235,922.05	(109,562.37)	-	-	126,359.68	118,272.55

Liability - Creditors: Amounts falling due after more than one year

6000: BU Loan account	59,698.75	(1,500.00)	-	-	58,198.75	73,305.23
Total	59,698.75	(1,500.00)	-	-	58,198.75	73,305.23

Net total assets	1,544,326.82	39,337.63	-	-	1,583,664.45	1,558,390.72
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Represented by

General (Unrestricted)	1,544,376.82	-	-	-	1,544,376.82	1,516,554.81
Designated - Bequests	-	10,832.87	-	-	10,832.87	17,269.34
Designated - FELLOWSHP	-	140.78	-	-	140.78	406.59
Designated - Lettings	-	800.00	-	-	800.00	350.00
Designated - MaintRes	-	23,050.00	-	-	23,050.00	19,050.00
Designated - OARS	-	313.61	-	-	313.61	91.81
Designated - QUAYTIME	-	539.87	-	-	539.87	540.17
Designated - Sending	-	3,610.50	-	-	3,610.50	4,128.00
Total	1,544,376.82	39,287.63	-	-	1,583,664.45	1,558,390.72

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Bequests							
Designated	17,269.34	-	6,436.47	-	-	-	10,832.87
Sub-totals	17,269.34	-	6,436.47	-	-	-	10,832.87
FELLOWSHP							
Designated	406.59	890.00	1,155.81	-	-	-	140.78
Sub-totals	406.59	890.00	1,155.81	-	-	-	140.78

Lettings

Designated	350.00	550.00	100.00	-	-	-	800.00
Sub-totals	350.00	550.00	100.00	-	-	-	800.00

MaintRes

Designated	19,050.00	-	-	4,000.00	-	-	23,050.00
Sub-totals	19,050.00	-	-	4,000.00	-	-	23,050.00

OARS

Designated	91.81	1,543.83	1,415.03	93.00	-	-	313.61
Sub-totals	91.81	1,543.83	1,415.03	93.00	-	-	313.61

QUAYTIME

Designated	540.17	214.46	214.76	-	-	-	539.87
Sub-totals	540.17	214.46	214.76	-	-	-	539.87

Sending

Designated	4,128.00	-	517.50	-	-	-	3,610.50
Sub-totals	4,128.00	-	517.50	-	-	-	3,610.50

General

Unrestricted	1,516,554.81	212,821.75	180,906.74	(4,093.00)	-	-	1,544,376.82
Sub-totals	1,516,554.81	212,821.75	180,906.74	(4,093.00)	-	-	1,544,376.82

Totals	1,558,390.72	216,020.04	190,746.31	-	-	-	1,583,664.45
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Analysis of income and expenditure

	Total					
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

INCOME AND ENDOWMENTS FROM:**Offerings & Donations**

1100 - Offerings - qualifying cash donations	1,898.12	-	-	-	1,898.12	605.55
1101 - Offerings - gift aid cheques/cash	5,311.00	-	-	-	5,311.00	5,445.00

1102 - Offerings - other (non GASDS)	1.00	-	-	-	1.00	-
1103 - Offerings - FP	158,719.26	-	-	-	158,719.26	144,969.00
1104 - Thank Offering	-	-	-	-	-	-
1200 - Donations	360.00	890.00	-	-	1,250.00	1,533.00
1201 - Regular Giving	-	-	-	-	-	-
Offerings & Donations Totals	166,289.38	890.00	-	-	167,179.38	152,552.55
Tax Recovered						
1300 - Tax Recovered	28,838.80	-	-	-	28,838.80	31,496.47
Tax Recovered Totals	28,838.80	-	-	-	28,838.80	31,496.47
Interest						
1400 - Interest	542.59	-	-	-	542.59	243.72
Interest Totals	542.59	-	-	-	542.59	243.72
Bequests						
1500 - Bequests	-	-	-	-	-	2,000.00
Bequests Totals	-	-	-	-	-	2,000.00
Lettings Income						
1704 - Manse rental	-	-	-	-	-	-
1705 - Lettings Income	10,736.66	-	-	-	10,736.66	1,818.60
1706 - Lettings - key deposit	-	550.00	-	-	550.00	200.00
Lettings Income Totals	10,736.66	550.00	-	-	11,286.66	2,018.60
Fund Raising						
1202 - Fund Raising	-	-	-	-	-	-
Fund Raising Totals	-	-	-	-	-	-
Other Income						
1600 - Minister in Training	-	-	-	-	-	-
1601 - Youth Housegroup	-	-	-	-	-	-
1602 - Mission Activity	-	-	-	-	-	70.00
1605 - OARS	-	1,543.83	-	-	1,543.83	974.66
1606 - Bookstall	-	-	-	-	-	-
1607 - Printing	4.65	-	-	-	4.65	-
1608 - Publications	110.50	-	-	-	110.50	-
1609 - Church Utilities	-	-	-	-	-	-
1610 - Catering & Social	392.40	-	-	-	392.40	-
1611 - Printing incme	5.00	-	-	-	5.00	-
1612 - Church Weekend Away/BFDO	2,200.00	-	-	-	2,200.00	865.00

1613 - Quay Time	-	214.46	-	-	214.46	60.90
1615 - Miscellaneous	3,231.07	-	-	-	3,231.07	38.97
1616 - Development Fund	-	-	-	-	-	-
1617 - Other Income - Dev	-	-	-	-	-	-

Other Income Totals	5,943.62	1,758.29	-	-	7,701.91	2,009.53
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Receipts for other causes

1800 - Ethiopia	-	-	-	-	-	-
1801 - Donations for other causes	470.70	-	-	-	470.70	1,085.00
1802 - BMS Disaster	-	-	-	-	-	-
1803 - BMS Birthday	-	-	-	-	-	-
1804 - Just 42	-	-	-	-	-	-

Receipts for other causes Totals	470.70	-	-	-	470.70	1,085.00
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Income and endowments Grand totals	212,821.75	3,198.29	-	-	216,020.04	191,405.87
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EXPENDITURE ON:

Ministry

2100 - Stipend PAYE & Pension	72,280.67	-	-	-	72,280.67	66,459.10
2101 - HMRC Emp Allow	(5,000.00)	-	-	-	(5,000.00)	(4,458.06)
2102 - Travel Expenses	165.15	-	-	-	165.15	130.04
2103 - Manse Telecom	1,712.15	-	-	-	1,712.15	2,128.28
2104 - Manse Energy	621.14	-	-	-	621.14	345.91
2105 - Council Tax & Water	6,260.34	-	-	-	6,260.34	6,066.25
2106 - Manse Insurance	570.14	-	-	-	570.14	688.47
2108 - Equipment Renewals	60.00	-	-	-	60.00	91.55
2109 - Ministry Growth Fund	-	-	-	-	-	-
2110 - Pastoral Assistant	-	-	-	-	-	-
2111 - Pulpit Supply	673.75	-	-	-	673.75	135.30
2112 - Ministers book allowance	204.45	-	-	-	204.45	95.80
2113 - Sabbatical expenses	-	-	-	-	-	-
2115 - Minister in Training	-	-	-	-	-	-
2116 - Second Minister (Nominal)	-	-	-	-	-	-
2117 - 2nd Manse Rental	-	-	-	-	-	-
2130 - GM Relocation	-	-	-	-	-	-
2131 - DW Relocation	-	-	-	-	-	-
2132 - Refurb of manse	-	-	-	-	-	-

2133 - DW misc costs	279.99	-	-	-	279.99	-
2134 - Pension Deficit	2,559.23	-	-	-	2,559.23	4,315.20
Ministry Totals	80,387.01	-	-	-	80,387.01	75,997.84
Mission - other causes						
2200 - Home Mission Fund	8,500.00	-	-	-	8,500.00	5,220.00
2201 - Baptist Missionary Society	6,000.00	-	-	-	6,000.00	6,000.00
2202 - Addis Kihan Church	3,725.00	-	-	-	3,725.00	3,675.00
2203 - Just 42	1,000.00	-	-	-	1,000.00	1,000.00
2205 - Unallocated Giving	1,000.00	-	-	-	1,000.00	1,002.30
2800 - Ethiopia donations	-	-	-	-	-	-
2801 - Donations for other causes	435.70	-	-	-	435.70	1,085.00
2802 - BMS Birthday Scheme donations	-	-	-	-	-	-
2803 - BMS Disaster Fund donations	-	-	-	-	-	-
2804 - Ethiopia - Building fund	-	-	-	-	-	-
Mission - other causes Totals	20,660.70	-	-	-	20,660.70	17,982.30
Mission - Local outreach						
2300 - Fellowship Gifts	641.97	819.90	-	-	1,461.87	869.45
2301 - Kids Church	1,716.37	-	-	-	1,716.37	1,257.90
2302 - Youth Housegroup	702.61	-	-	-	702.61	826.50
2303 - Housegroups	40.00	-	-	-	40.00	11.51
2304 - Mission Activity - Sundays	1,606.43	-	-	-	1,606.43	931.94
2305 - Training & Conferences	1,087.55	-	-	-	1,087.55	638.57
2306 - Sending Church	-	517.50	-	-	517.50	-
2307 - Church Weekend away	-	-	-	-	-	-
2308 - Advertising	-	-	-	-	-	-
2309 - Family Connect	1,916.87	-	-	-	1,916.87	1,243.68
2310 - Quay Time	-	214.76	-	-	214.76	83.13
2311 - Big Family Day Out	4,871.10	619.99	-	-	5,491.09	-
2312 - Church weekend/day away	-	-	-	-	-	4,247.72
2313 - Mission activity - other	944.18	-	-	-	944.18	1,085.28
2314 - Little Hands	202.09	1,091.67	-	-	1,293.76	64.50
Mission - Local outreach Totals	13,729.17	3,263.82	-	-	16,992.99	11,260.18
Church running costs						
2400 - Utilities	6,928.40	-	-	-	6,928.40	3,533.34
2401 - Quay Phone	780.19	-	-	-	780.19	736.29

2402 - Quay Insurance	4,231.57	-	-	-	4,231.57	3,997.66
2403 - Cleaning	5,624.49	-	-	-	5,624.49	4,005.16
2404 - Grounds	(736.94)	2,262.00	-	-	1,525.06	5,145.48
2420 - Loan Repayments	-	-	-	-	-	-
Church running costs Totals	16,827.71	2,262.00	-	-	19,089.71	17,417.93
Church building & Equipment						
2107 - Manse Maintenance	2,847.09	-	-	-	2,847.09	929.50
2500 - Church Maintenance	1,878.43	-	-	-	1,878.43	4,152.10
2501 - A/V Equipment & expenses	(1,060.12)	1,859.00	-	-	798.88	518.27
2502 - General Equipment	187.31	-	-	-	187.31	198.24
2503 - Maintenance Reserve Fund	-	-	-	-	-	-
2504 - Pre school set up costs	-	-	-	-	-	2,302.00
Church building & Equipment Totals	3,852.71	1,859.00	-	-	5,711.71	8,100.11
Administration & Other						
2600 - Administrator	32,362.41	-	-	-	32,362.41	16,767.03
2601 - Site Manager	-	-	-	-	-	4,255.72
2602 - Stationery	1,221.50	-	-	-	1,221.50	1,245.27
2603 - Publications	85.99	-	-	-	85.99	88.00
2604 - Printing & Photocopying	2,123.01	-	-	-	2,123.01	4,067.70
2700 - Subscriptions	2,325.37	-	-	-	2,325.37	1,953.51
2701 - Music	(827.83)	853.81	-	-	25.98	256.70
2702 - Catering & Social	895.29	85.91	-	-	981.20	308.86
2703 - OARS	-	1,415.03	-	-	1,415.03	1,127.45
2704 - Bookstall	-	-	-	-	-	-
2705 - Lettings	-	100.00	-	-	100.00	-
2706 - Loan Interest	2,893.52	-	-	-	2,893.52	2,521.00
2707 - Bank charges	98.30	-	-	-	98.30	96.50
2708 - Miscellaneous	1,144.63	-	-	-	1,144.63	130.97
2709 - Development Fund	-	-	-	-	-	-
2710 - Internet subscriptions	754.56	-	-	-	754.56	650.44
2905 - Fixtures & Fittings depreciation	1,244.75	-	-	-	1,244.75	345.00
2906 - Office Equipment depreciation	369.72	-	-	-	369.72	368.62
2907 - Kitchen Equipmant depreciation	-	-	-	-	-	-

2908 - A/V Equipment depreciation	758.22	-	-	-	758.22	3,872.49
2909 - Misc. asset depreciation	-	-	-	-	-	-
Administration & Other Totals	45,449.44	2,454.75	-	-	47,904.19	38,055.26
Church Redevelopment Project						
2900 - Grounds Development	-	-	-	-	-	-
2901 - Sculpture	-	-	-	-	-	-
2902 - Loan Repyt	-	-	-	-	-	-
2903 - Other Dev Costs	-	-	-	-	-	-
Church Redevelopment Project Totals	-	-	-	-	-	-
Expenditure Grand totals	180,906.74	9,839.57	-	-	190,746.31	168,813.62



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

WOODBIDGE QUAY CHURCH

On accounts for the year
ended

31 DECEMBER 2022

Charity no
(if any)

1135458

Set out on pages

1-10

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]].
Delete [] if not applicable.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content 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.

* Please delete the words in the brackets if they do not apply.

Signed:

A. R. Carpenter

Date:

3/10/2023

Name:

ANGELA RUTH CARPENTER

Relevant professional
qualification(s) or body
(if any):

Address:

52 BADGER BANK

IPSWICH

SURREY. IP2 9EN

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of
any items that the
examiner wishes to
disclose

WOODBIDGE QUAY CHURCH

England & Wales - Charity number 1135458

Accounts



Annual Report to the Charity Commission For our Annual General Meeting 2021

Charitable Objective

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the

Baptist denomination to include the advancement of education, community service and such other

general charitable purposes in such parts of the United Kingdom and the world as the Church shall

determine. The Church occupies premises which are held by the Baptist Union Corporation Ltd, on

Trusts which are entirely compatible with the above object.

Woodbridge Quay Church is affiliated to the Baptist Union of Great Britain, and is part of the Eastern

Baptist Association.

Vision and Values

Our Vision is to be 'A Good News Church following an Extravagant God.' We believe that this is the

Church that God is calling us to be. In a world increasingly full of bad news we want to be Good

News to all those who join us for the journey, we want to be a church that is Good News to our

wider community. Most importantly we want to show people the Good News of Jesus Christ and all

that he has done for us through both our words and actions. God is extravagant in giving his only

son as a gift for us, and so we want to follow him in all that we do.

In 2015, a legacy given by a long-standing church member allowed for a piece of art to be erected in

our church grounds that might draw the eye. A piece of art that says this is a healthy place where God is

encountered. The result was the hand sculpture that stands in our church grounds, and that is now daily,

one of the most photographed locations in Woodbridge. It is because of this hand sculpture that we are

known affectionately to the town as 'The Church with the Hands.' We believe that our vision as a church

is achieved when we embrace our identity as 'The Church with the Hands' and so our values stem

from this identity.

We want to be Hands that:

- ☐ Pray – Making prayer a priority

Woodbridge Quay Church
Quay Street, Woodbridge, Suffolk IP12 1BX
01394 382360 office@thequay.org.uk www.thequay.org.uk
Registered charity 1135458

- ☐ Open – Invite the Holy Spirit to move among us
- ☐ Care – Connecting people to the welcome, love and care of Jesus
- ☐ Raise – Aspire to excellence in all things
- ☐ Love – Choosing love, because love transforms
- ☐ Give – Saying ‘Yes to God’ whatever it costs
- ☐ Move – Deepening and Increasing the Kingdom of God through lives rooted in Jesus

Context

Following the continued escalation of cases of Covid and the NHS coming under significant pressure,

a full National Lockdown commenced on the 5 th January 2021, this was more akin to the first

lockdown in March 2020, with schools being closed as well. Places of worship had been given

permission to remain open, however in line with the advice of the Baptist Union we made the decision as a church to stand with the wider community in making every effort to limit the spread of

the virus. It is for this reason that at the beginning of 2021 we continued the path of ministry that

we began in 2020, with worship services, small groups, and Breakfast Church, taking place exclusively online. Our Pastoral Care team continued to do what they could to support those who

were more vulnerable and isolated, and our network of church Small groups continued to offer

encouragement to one another through phone calls, WhatsApps and Zoom meetings.

The government announced a Roadmap out of lockdown in February 2021, and so we also began our

own roadmap to reopening. During Stage One, from the 19 th March we were able to begin some

activities outside, with the likes of the Easter Trail taking place in the church grounds, and our origin

youth group going on walks together.

From 12 th April, Stage Two began with Quay Kids on Sunday mornings and Little Hands on Wednesdays in the church buildings. The rationale for not opening up more widely at that point was

purely down to limited capacity in the sanctuary once social distancing between households at 2

metres was taken into effect.

From the 17 th May, there was provision to begin doing smaller events outside and we began to

introduce a ticketing system for services to ensure we didn't exceed safe capacity. We also began to

reintroduce live elements to services such as preaching.

On the 19 th July the government moved into Stage 4 of lockdown, which enabled church services to



fully resume with congregational singing, and at this point things began to feel slightly more normal.

In August, we transferred over from pre-recorded services to Livestreaming, so that those unable to

join us in person for whatever reason continued to feel part of the church family.

We have had to adjust some of our practices and put some measures in place as we have moved

towards the winter, encouraging masks when moving around the building and when singing, and

have limited the capacity once more in the sanctuary by having children's groups going straight to

their activities. As we move into Christmas, we are going to be trying to ensure that the balcony is

able for use, so that we can return to being together again as a church family.

In November 2021 at our AGM, we introduced a new leadership structure within the parameters of

our constitution, introducing the two roles of Elders and Guardians. Both Elders and Guardians

serve as charity trustees, and have a bi-monthly full trustees meeting, but also meet for separate

Elders and Guardians meetings. The existing charity trustees all stepped down from their roles, with

some standing for re-election to the new structure. We give thanks for Mark Pears, Alan Scurrall,

Steve Smith and Ruth Hughes for their faithful service. Elected as Elders at our AGM were Jonathan

Knight (re-elected) and Debbie Scurrall, who will assist the Pastors, Doug Waller and Guy Mansell

within the Eldership of the church. Elders are 'Those entrusted with the oversight of the spiritual health and direction of the Church'

The Elder's role is to: Lead the church (1 Tim 5:17; Tit 1:7; 1 Pet 5:1-2), Teach and preach

the word (1 Tim 3:2; 2 Tim 4:2; Tit 1:9), Protect the church from false teachers (Acts 20:17 & 28-31), Teach sound

doctrine (1 Tim 4:13; 2 Tim 3:13-17), Visit the sick and pray (Jam 5:14; Act 6:4), Judge doctrinal issues

(Act 15:6)

Elected as Guardians at our AGM were Emma Grant and Sarah Fowler, also serving as Guardians are

Alan Rider (re-elected as Church Secretary) and Louis Kamfer (who also serves as Church Treasurer).

Guardians are 'Those who are Guardians and Protectors of the Church, its Ministries and Ministers



(By ensuring professional and legal obligations are intentionally met)'

The Guardians role is to oversee: Annual Budget, Data Protection, Financial Regulations, Legal

Regulations, Staff Welfare, Annual Appraisals, Health and Safety, Safeguarding, Charity Commission

returns and the administration of the church.

Both Guardians and Elders are expected to pray regularly for the work of the church, to be involved

in its ministries, and to be men and women of good Christian character and conduct. We look forward to seeing how God works through this team in the coming year.

Achievements and performance

Whilst it is always feels difficult to talk in church life of achievements and success, here is a summary

of some of the things that we have seen happen throughout this year, linked to each of our values

Hands that Pray – Making Prayer a Priority

In 2021 we have continued to provoke and challenge our corporate and personal prayer life together.

One of the areas that we have seen development in our prayer life as a church has been through our

Hands that Pray Tuesday Nights. Using Facebook and Youtube Livestreams, these began as weekly

opportunities for prayer and connection during the height of lockdown. God moved powerfully through these communal times together and we retained a high number of viewers each time. We

were also able to connect with many people who do not ordinarily come to church.

Since being able to meet in person, we have continued to host Hands that Pray on a fortnightly basis,

and in September hosted a day of prayer and fasting culminating in a time of prayer down in the

church sanctuary. This termly discipline is something that is going to return now that we are able to

meet in person.

Throughout the last 12 months, our church small groups have continued to offer prayer support and

encouragement to one another. Pastoral visitation has recommenced since the middle of the year,

and this has presented an opportunity for the Pastoral Care team to pray and journey alongside

those who need support. We continue to utilise a prayer chain and also use our private church Facebook group which provides opportunities to pray for one another.

Hands that Open – Invite the Holy Spirit to move among us

The Holy Spirit has continued to move among us as a church during this past year. Firstly, in continuing to hold us together as a church. During the periods of lockdown, and then into the



reopening journey, there has felt like there has been a strong sense of togetherness and cohesion.

We have not deviated from our calling as a church. It has been exciting that God has continued to

add to our numbers as a church both during lockdown and since we have reopened with 40 new

people joining us for the journey since we were last able to meet together in March 2020.

We have prayerfully discerned through the Spirit the need to reconsider the way that we structure

ourselves as a church. From November 2021, we will have in place a new Leadership Team structure

of Elders and Guardians who together will also serve the church as charity trustees. We believe that

this will release people more effectively into their area of gifting in the church. We have also introduced the role of Ministry Team Leaders, who will focus on a specific area of church ministry.

Throughout this year we have been in discussions with a local preschool to lease our church hall

during the week. This lease will commence in January 2022. We believe that this is a Spirit led

opportunity and a frontline being brought to the church's doorstep. It presents us with an ability to

really engage with our local community and share the Good News of Jesus.

Since September's Away Day we have been focusing on the theme of Frontlines, those places where

God has us where we are with people who don't know him. Through exploring this theme together,

the Spirit has been moving, and people have been identifying their frontlines and are starting to

have opportunities to be Good News with those around them.

Hands that Care – Connecting people to the welcome, love and care of Jesus

During this year, Mark and Jane Pears took on the responsibility to be Ministry Team Leaders of

Pastoral Care in the church. Their focus has been to help encourage the church to think of pastoral

care as both reactive and active. Through the support of the pastoral care team, we have supported

those going through difficulties on a range of things such as relationship breakdowns, illness and

infirmity, bereavement, and social isolation. In 2022, the plan of the group is to look to more active

pastoral care possibilities, with a bereavement course planned and other initiatives regarding looking after your mental health.



Our Active Retirees (OARS) have continued to maintain connection through this turbulent period.

The OARS committee led by MTL Keith Carter, have had a regular newsletter distributed, and have

been in touch throughout the pandemic through numerous phone calls and messages. They recommenced in-person events from August with a cream tea and songs of praise event. They have

followed this up with a day at the Hut in Felixstowe and more recently went bowling and had a lunch

together afterwards. OARS connects with 88 people both inside and outside the church fellowship,

it's a real frontline opportunity.

Quay Time, our monthly meeting place for coffee and entertainment that we operate in partnership

with the lions restarted in October and has seen an increase in numbers since before the pandemic.

It has also addressed a growing need to connect with those who might be socially isolated.

Coffee@Quay has also offered people a space for to meet on Saturday's once a month, and has also

had opportunities to support various charities.

Various ministries in the church have extended the welcome of Jesus to those who might not ordinarily come to church. We saw this during our Family Extravaganza in May, that saw over 110

adults and children in attendance, many of whom wouldn't ordinarily come to church. But also through Family Connect, where we held a Light Party as a Halloween alternative, which saw over 80

adults and children in attendance.

During lockdown, many within the church underwent Safeguarding Training to ensure that we are

providing excellence in this area of importance in church life.

Hands that Raise – Aspire to excellence in all things

As part of our devoted worship, we want to grow more in the likeness of Christ. Our Sunday Morning teaching themes have ranged from a Study of the Book of Daniel in the Old Testament

(Exiles), to examining the impact of technology on our day to day lives (Life Unfiltered). As we

emerged from lockdown, we began a series on the book of Ephesians (The Family of God),

welcomed a number of guest speakers to speak on their favourite passages of Scripture (My Favourite), and have recently finished series on Frontlines, and our relationship with creation (Doxecology). These teaching themes continue to hopefully challenge and provoke us about how we

are to be living sacrifices as we worship the Lord.

From January to August we continued to Pre-record services to be viewed through YouTube and



Facebook. Our huge thanks to Kevin Bitter, for the tremendous work that he did in ensuring that this went out each week, and the high quality of professional production that he brought to this craft. Over the summer months the AV team utilised legacy money in order to invest in our church technology in the sanctuary. We now have moved over to livestreaming, so that those who are unable to be with us in room on a Sunday, can still be very much a part of what is going on through watching online. We are still seeing a significant number of views each week (approx. 30-40 live views) through the livestream, even though we are now back in the buildings. Church attendance gradually increased from the summer reopening to a peak in mid-October of over 150 people, however this figure has begun to decline as we've headed into the winter, and the number of live views on the livestream has increased as a result. We've continued to improve our communications utilising a variety of different platforms, Facebook, Instagram, ChurchSuite, our Website www.thequay.org.uk and this year have been more intentional in sending letters to members where necessary. In considering this value, I recognise that in the case of all of the ministries of WQC, a lot of time and effort and love is put in to make them excellent. People give their best, from our Sunday School leaders, to our worship band, from our AV team, to those who serve tea and coffee. There have been some real highlights this year. Breakfast Church in the gardens was a fantastic occasion, our Easter Trail, that Gwyn Smith kindly arranged and created for the children over the Easter weekend was excellent. The Church away day, saw some great activities for the kids, and our Light Party in October, was absolutely brilliant. Our thanks to all of those people who have voluntarily served in ministry areas this year, given their best as part of their worship of Jesus. Hands that Love – Choosing love, because love transforms Following on from the previous value, many of the activities run, have been done not just as an act of worship, but as a sign of love for people. Our Sunday school teachers, showing children the love of Jesus, and loving them. Our Little hands team, getting alongside young parents who have endured a lot of their parenting lives in lockdown, and showing them love and empathy. The



activities that we have offered to our community for free, such as the light Party, the Easter trail, the

family extravaganza. It's all been out of love.

Hands that Give – Saying 'Yes to God' whatever it costs

Throughout this year we have regularly said Yes to God whatever it has cost. This has been in

numerous ways.

Firstly, through faithful financial giving. At the beginning of this year, the church was budgeting to

be in deficit. It was a step of faith when the budget was set in 2020 that God would provide, and he

has through the generosity of his people. We have been able to resource ministry throughout the

church all year round, and have been able to employ the largest staff team in the church's history (2

Pastors, an Administrator, Site Manager and Cleaner).

We have also continued to try and be open handed and generous as a church. As part of our annual

budget, we have given £16,875 to the Baptist Union Home Mission Fund, the Baptist Missionary

Society, Just 42, and Addis Kidhan Church in Ethiopia. From this figure we have also given £1,000

together with £1,025 received from our Harvest Thank Offering to African Pastors Fellowship, Tools

with a Mission and Serving in Mission. Whilst not going through the church accounts, members of

the church have also given £12,428 to Compassion UK, £250 has been given to various charities

through Coffee@Quay, £350 was given to Footsteps Counselling Service and 61 Boxes were donated

to Operation Christmas Child. We have also continued to support the work of the local food bank at

the Salvation Army. It's incredibly encouraging, that even through a difficult financial year, together

the church has given in excess of £30,000 to various different Christian organisations and charities.

As mentioned earlier, during the course of the year the church was also approached by a local

preschool about leasing the church hall. The implication would be giving over use of part of our

building during the week. This led to much discussion within the fellowship, however we made the

decision together to be generous in giving over the resource of our buildings to this local community



group. We believe that God has blessed us with the buildings that we have, and their purpose is not fully utilised if we keep them solely for ourselves. They need to be available for use so that we can become a community hub. This is part of our vision, to be Good News to our community. Finally, many people have given very sacrificially of their time over the course of this year. Many of whom I am aware are beginning to feel tired and jaded. It is important that as a church we each play our part in the mission of the church, giving of our giftings, ability and time in service of Jesus. Hands that Move – Deepening and Increasing the Kingdom of God through lives rooted in Jesus

Even though we have been in lockdown, at the beginning of the year, 24 new church family members joined us, as part of our new 'Joining in' session. Here they heard about the ministry of the church, were able to share their story, and also had the opportunity to covenant with us. This feels like a real discipleship step and moves away from the old style interview and report setup that was in place. We have 10 more people being commended for membership at the meeting tonight. It is an example of the growth that we are seeing in the church. However we also want people to be growing in their own walk of discipleship. From joining in, to small groups, there are opportunities to journey together with fellow pilgrims. Our lent series this year (RE:NEW) encouraged people to read the New Testament in the days leading up to Easter Sunday. It was great to see people engaging with their Bibles in this way, and learning more about Christ and the early church. We held a Church Away Day at Hollow Trees Farm in September, which was attended by 144 adults and children. The theme was 'Life on the Frontline,' with teaching from Steve Rouse of London Institute for Contemporary Christianity. It was an important moment in the life of the church, for many it was the first time that they had been back amongst church family since Covid. For some it was their first experience of WQC in-person. The focus of frontlines was to get us to look at the places where God already has us. To help us to realise that we are a gathered community and a scattered community, and that church isn't just what happens on Sunday, but its where God has us



throughout the week. For me the frontline series embodies what it means to be hands that move.



End of Year Financial Statements

Year ending 2021

Report of the Church Bookkeeper

Woodbridge Quay Church's (WQC) financial position at the end of 2021 remains very strong, with total assets of over £1,513,000. This comprises £1,491,000 of land and buildings (comprising the church, the adjoining car park, and two manses), £118,273 cash, and £22,423 other fixtures, fittings, furniture and equipment.

Cash

WQC's £118,273 cash would cover eight months of the church's expenditure (based on 2021 expenditure plus higher wage costs in 2022), substantially more than the three month minimum figure recommended by the Charity Commission. The cash is managed through one current account, through which day to day transactions are made, and a number of savings accounts with short-term access arrangements. This ensures the church is able to generate interest on its money that it does not require immediately, whilst ensuring its funds remain readily accessible. Spreading cash between four accounts also reduces the risk of dependency on a particular bank in the event of a future banking crisis. The church's bank accounts have the following signatories, two of which are needed to authorize payments:

- Louis Kamfer (Treasurer)
- Ruth Hughes (Bookkeeper)
- Jonathan Knight (Leadership Team)

Borrowing

In order to help finance the development of its church buildings and the purchase of a second manse, the church has a loan outstanding as detailed below:

Loan Provider	Date Loan Taken Out	Loan Amount (£)	Period	Interest Rate	Balance Remaining as at 31/12/21 (£)
Baptist Union of Great Britain	Dec-12	30,000	10 years	3.5%	73,305

* The balance remaining is less than the period indicates due to early repayments made

Excluding voluntary repayments, the church is required to pay £18,000 per annum (£18,000 capital and £2,760 interest).

Income and Expenditure

In 2021 WQC received £191,406 in income. This was a increase on last year's income figure of £171,000 which was lower due to the impact of Covid.

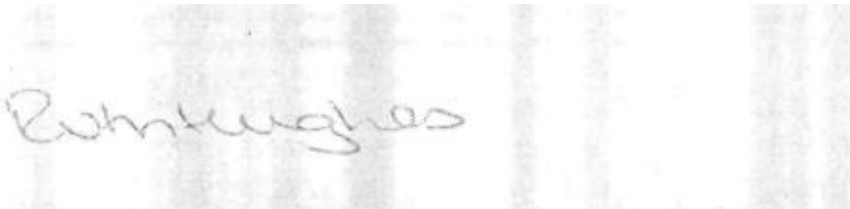
Alongside its income, WQC incurred £183,000 of expenditure, giving a surplus of £7,000.

Accounting basis

It should be noted that these accounts are prepared on a cash rather than an accruals basis, and have not been prepared on the basis of Financial Reporting Standard 102 (as larger entities would be required to be) on the basis of Charity Commission rules that permit this for charities whose annual income is less than £250,000, such as WQC. This means that items are accounted from when payments are made and receipts received, rather than when expenditure is incurred and income is generated. In practice, these are largely one and the same for organisation such as WQC. Moreover, to prepare these accounts on an accruals basis and in accordance with FRS102 would require considerably more work and lead to a much longer statement of accounts, but it is held would provide little to no additional benefit for its readers. This removes the requirement for WQC to account for its liability relating to the Baptist Pension Scheme (BPS). Although there is no requirement to include this in its statement of account, WQC has been notified by the BPS that it estimates WQC's liability as at 31 December 2021 to be £49,400, a decrease of £24,400 on the £73,800 estimated liability at the end of 2020.

Going Concern

On the basis that WQC has considerable assets, cash reserves that would enable it to conduct its operations were its income to cease for a period of eight months, and its annual income is broadly in line with its expenditure, it is the view of the Leadership team that WQC has sustainable finances for the foreseeable future, and is a going concern.



Ruth Hughes
WQC Bookkeeper



Alan Rider
WQC Secretary

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Offerings & Donations	152,552	—	—	152,552	124,086
Tax Recovered	31,496	—	—	31,496	25,229
Interest	243	—	—	243	345
Bequests	2,000	—	—	2,000	18,269
Lettings Income	2,018	—	—	2,018	2,567
Fund Raising	—	—	—	—	—
Other Income	2,009	—	—	2,009	427
Receipts for other causes	1,085	—	—	1,085	20
Total income	191,405	—	—	191,405	170,944
Expenditure on:					
Ministry	75,997	—	—	75,997	64,979
Mission - other causes	17,982	—	—	17,982	17,080
Mission - Local outreach	11,260	—	—	11,260	6,213
Church running costs	17,417	—	—	17,417	13,192
Church building & Equipment	8,100	—	—	8,100	3,705
Administration & Other	38,055	—	—	38,055	25,638
Church Redevelopment Project	—	—	—	—	—
Total expenditure	168,813	—	—	168,813	130,808
Net income / (expenditure) resources before transfer	22,592	—	—	22,592	40,136
Transfers					
Gross transfers between funds - in	3,000	—	—	3,000	5,000
Gross transfers between funds - out	(3,000)	—	—	(3,000)	(5,000)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	22,592	—	—	22,592	40,136
Total funds brought forward	1,535,798	—	—	1,535,798	1,495,662
Total funds carried forward	1,558,390	—	—	1,558,390	1,535,798
Represented by					
Unrestricted					
General fund	1,516,554	—	—	1,516,554	1,493,172
Designated					
Bequests	17,269	—	—	17,269	18,269
Fellowship Fund	406	—	—	406	221
Lettings	350	—	—	350	150
Maintenance Reserve Fund	19,050	—	—	19,050	19,050
OARS	91	—	—	91	244
Quay Time	540	—	—	540	562
Sending Church	4,128	—	—	4,128	4,128

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
4000	Buildings	1,491,000	1,491,000
4001	Fixtures & Fittings	345	690
4002	Office Equipment	369	738
4003	Kitchen Equipment	—	—
4004	A/V Equipment	1,708	1,821
4005	Miscellaneous	—	—
4006	Sculpture	20,000	20,000
	Total Fixed assets	1,513,423	1,514,249
Current assets			
5000	GF CAF - current	18,140	13,807
5003	GF - Scottish Widows	10,355	16,849
5005	GF - Monmouthshire	34,776	24,676
5006	Teachers Building Society	55,000	55,000
	Total Current assets	118,272	110,333
Liabilities			
6000	BU Loan account	73,305	88,784
6001	EBA Loan account	—	—
6010	Pension Fund Deficit	—	—
	Total Liabilities	73,305	88,784
	Net Asset surplus(deficit)	1,558,390	1,535,798
Reserves			
	Excess / (deficit) to date	22,592	40,136
Z01	Starting balances	1,535,798	1,495,662
Z10	Pension Reserve	—	—
	Total Reserves	1,558,390	1,535,798
	Represented by funds		
	Unrestricted	1,516,554	1,493,172
	Designated	41,835	42,626
	Restricted	—	—
	Endowment	—	—
	Total	1,558,390	1,535,798

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Buildings -	1,343,600	147,400	—	—	1,491,000	1,491,000
Fixtures & Fittings -	345	—	—	—	345	690
Office Equipment -	369	—	—	—	369	738
A/V Equipment -	1,708	—	—	—	1,708	1,821
Sculpture -	20,000	—	—	—	20,000	20,000
Totals	1,366,023	147,400	—	—	1,513,423	1,514,249
Current assets - Cash at bank and in hand						
GF CAF - current -	123,704	41,835	—	—	165,540	161,207
GF CAF - current -	—	(147,400)	—	—	(147,400)	(147,400)
GF - Scottish Widows -	10,355	—	—	—	10,355	16,849
GF - Monmouthshire -	34,776	—	—	—	34,776	24,676
Teachers Building Society -	55,000	—	—	—	55,000	55,000
Totals	223,836	(105,564)	—	—	118,272	110,333
Liabilities - Creditors: Amounts falling due after more than one year						
BU Loan account -	73,305	—	—	—	73,305	88,784
Totals	73,305	—	—	—	73,305	88,784

Grand total	1,516,554	41,835	—	—	1,558,390	1,535,798
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Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Bequests - Bequests						
Designated	18,269	2,000	—	(3,000)	—	17,269
Sub-total for Bequests	18,269	2,000	—	(3,000)	—	17,269
FELLOWSHP - Fellowship Fund						
Designated	221	439	254	—	—	406
Sub-total for FELLOWSHP	221	439	254	—	—	406
Lettings - Lettings						
Designated	150	200	—	—	—	350
Sub-total for Lettings	150	200	—	—	—	350
MaintRes - Maintenance Reserve						
Designated	19,050	—	—	—	—	19,050
Sub-total for MaintRes	19,050	—	—	—	—	19,050
OARS - OARS						
Designated	244	974	1,127	—	—	91
Sub-total for OARS	244	974	1,127	—	—	91
QUAYTIME - Quay Time						
Designated	562	60	83	—	—	540
Sub-total for QUAYTIME	562	60	83	—	—	540
Sending - Sending Church						
Designated	4,128	—	—	—	—	4,128
Sub-total for Sending	4,128	—	—	—	—	4,128
General - General fund						
Unrestricted	1,493,172	187,731	167,348	3,000	—	1,516,554
Sub-total for General	1,493,172	187,731	167,348	3,000	—	1,516,554
Grand total	1,535,798	191,405	168,813	—	—	1,558,390

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

INCOME AND ENDOWMENTS

Offerings & Donations

1100 - Offerings - qualifying cash donations	605	—	—	—	605	1,629
1101 - Offerings - gift aid cheques/cash	5,445	—	—	—	5,445	4,668
1102 - Offerings - other (non GASDS)	—	—	—	—	—	142
1103 - Offerings - FP	144,969	—	—	—	144,969	116,105
1104 - Thank Offering	—	—	—	—	—	562
1200 - Donations	1,094	439	—	—	1,533	979
1201 - Regular Giving	—	—	—	—	—	—
Total	152,113	439	—	—	152,552	124,086

Tax Recovered

1300 - Tax Recovered	31,496	—	—	—	31,496	25,229
Total	31,496	—	—	—	31,496	25,229

Interest

1400 - Interest	243	—	—	—	243	345
Total	243	—	—	—	243	345

Bequests

1500 - Bequests	—	2,000	—	—	2,000	18,269
Total	—	2,000	—	—	2,000	18,269

Lettings Income

1704 - Manse rental	—	—	—	—	—	1,027
1705 - Lettings Income	1,818	—	—	—	1,818	1,540
1706 - Lettings - key deposit	—	200	—	—	200	—
Total	1,818	200	—	—	2,018	2,567

Fund Raising

1202 - Fund Raising	—	—	—	—	—	—
Total	—	—	—	—	—	—

Other Income

1600 - Minister in Training	—	—	—	—	—	—
1601 - Youth Housegroup	—	—	—	—	—	—
1602 - Mission Activity	70	—	—	—	70	—
1605 - OARS	—	974	—	—	974	141
1606 - Bookstall	—	—	—	—	—	—
1607 - Printing	—	—	—	—	—	—
1608 - Publications	—	—	—	—	—	21
1609 - Church Utilities	—	—	—	—	—	—
1610 - Catering & Social	—	—	—	—	—	—
1611 - Printing incme	—	—	—	—	—	50
1612 - Church Weekend Away/BFDO	865	—	—	—	865	—
1613 - Quay Time	—	60	—	—	60	55
1615 - Miscellaneous	38	—	—	—	38	160
1616 - Development Fund	—	—	—	—	—	—
1617 - Other Income - Dev	—	—	—	—	—	—
Total	973	1,035	—	—	2,009	427

Receipts for other causes

1800 - Ethiopia	—	—	—	—	—	—
1801 - Donations for other causes	1,085	—	—	—	1,085	20
1802 - BMS Disaster	—	—	—	—	—	—
1803 - BMS Birthday	—	—	—	—	—	—
1804 - Just 42	—	—	—	—	—	—
Total	1,085	—	—	—	1,085	20

INCOME TOTAL	187,731	3,674	—	—	191,405	170,944
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EXPENDITURE

Ministry

2100 - Stipend PAYE & Pension	66,459	—	—	—	66,459	38,615
2101 - HMRC Emp Allow	(4,458)	—	—	—	(4,458)	8,858
2102 - Travel Expenses	130	—	—	—	130	45
2103 - Manse Telecom	2,128	—	—	—	2,128	1,848
2104 - Manse Energy	345	—	—	—	345	240
2105 - Council Tax & Water	6,066	—	—	—	6,066	5,471
2106 - Manse Insurance	688	—	—	—	688	709
2108 - Equipment Renewals	91	—	—	—	91	—
2109 - Ministry Growth Fund	—	—	—	—	—	—
2110 - Pastoral Assistant	—	—	—	—	—	—
2111 - Pulpit Supply	135	—	—	—	135	508
2112 - Ministers book allowance	95	—	—	—	95	186
2115 - Minister in Training	—	—	—	—	—	—
2116 - Second Minister (Nominal)	—	—	—	—	—	—
2117 - 2nd Manse Rental	—	—	—	—	—	—
2130 - GM Relocation	—	—	—	—	—	5,312
2131 - DW Relocation	—	—	—	—	—	—
2132 - Refurb of manse	—	—	—	—	—	—
2133 - DW misc costs	—	—	—	—	—	—
2134 - Pension Deficit	4,315	—	—	—	4,315	3,180
Total	75,997	—	—	—	75,997	64,979

Mission - other causes

2200 - Home Mission Fund	5,220	—	—	—	5,220	5,200
2201 - Baptist Missionary Society	6,000	—	—	—	6,000	6,000
2202 - Addis Kihan Church	3,675	—	—	—	3,675	3,620
2203 - Just 42	1,000	—	—	—	1,000	1,000
2205 - Unallocated Giving	1,002	—	—	—	1,002	1,240
2800 - Ethiopia donations	—	—	—	—	—	—
2801 - Donations for other causes	1,085	—	—	—	1,085	20
2802 - BMS Birthday Scheme donations	—	—	—	—	—	—
2803 - BMS Disaster Fund donations	—	—	—	—	—	—
2804 - Ethiopia - Building fund	—	—	—	—	—	—
Total	17,982	—	—	—	17,982	17,080

Mission - Local outreach

2300 - Fellowship Gifts	672	197	—	—	869	1,600
2301 - Kids Church	1,257	—	—	—	1,257	719
2302 - Youth Housegroup	826	—	—	—	826	43
2303 - Housegroups	11	—	—	—	11	255
2304 - Mission Activity	874	56	—	—	931	2,082
2305 - Training & Conferences	638	—	—	—	638	101
2306 - Sending Church	—	—	—	—	—	—
2307 - Church Weekend away	—	—	—	—	—	200
2308 - Advertising	—	—	—	—	—	—
2309 - Family Connect	1,243	—	—	—	1,243	631
2310 - Quay Time	—	83	—	—	83	78
2311 - Big Family Day Out	—	—	—	—	—	500
2312 - Church weekend/day away	4,247	—	—	—	4,247	—
2313 - Breakfast church	1,085	—	—	—	1,085	—
2314 - Little Hands	64	—	—	—	64	—
Total	10,922	337	—	—	11,260	6,213

Church running costs

2400 - Utilities	3,533	—	—	—	3,533	4,032
2401 - Quay Phone	736	—	—	—	736	746
2402 - Quay Insurance	3,997	—	—	—	3,997	3,776

2403 - Cleaning	4,005	—	—	—	4,005	3,372
2404 - Grounds	5,145	—	—	—	5,145	1,264
2420 - Loan Repayments	—	—	—	—	—	—
Total	17,417	—	—	—	17,417	13,192

Church building & Equipment

2107 - Manse Maintenance	929	—	—	—	929	657
2500 - Church Maintenance	4,152	—	—	—	4,152	2,493
2501 - A/V Equipment & expenses	518	—	—	—	518	443
2502 - General Equipment	198	—	—	—	198	111
2503 - Maintenance Reserve Fund	—	—	—	—	—	—
2504 - Pre school set up costs	2,302	—	—	—	2,302	—
Total	8,100	—	—	—	8,100	3,705

Administration & Other

2600 - Administrator	16,767	—	—	—	16,767	9,983
2601 - Site Manager	4,255	—	—	—	4,255	2,713
2602 - Stationery	1,245	—	—	—	1,245	1,491
2603 - Publications	88	—	—	—	88	9
2604 - Printing & Photocopying	4,067	—	—	—	4,067	1,581
2700 - Subscriptions	1,953	—	—	—	1,953	2,274
2701 - Music	256	—	—	—	256	—
2702 - Catering & Social	308	—	—	—	308	142
2703 - OARS	—	1,127	—	—	1,127	746
2704 - Bookstall	—	—	—	—	—	—
2705 - Lettings	—	—	—	—	—	50
2706 - Loan Interest	2,521	—	—	—	2,521	2,775
2707 - Bank charges	96	—	—	—	96	60
2708 - Miscellaneous	130	—	—	—	130	209
2709 - Development Fund	—	—	—	—	—	—
2710 - Internet subscriptions	650	—	—	—	650	—
2905 - Fixtures & Fittings depreciation	345	—	—	—	345	345
2906 - Office Equipment depreciation	368	—	—	—	368	368
2907 - Kitchen Equipmant depreciation	—	—	—	—	—	—
2908 - A/V Equipment depreciation	3,872	—	—	—	3,872	2,620
2909 - Misc. asset depreciation	—	—	—	—	—	267
Total	36,927	1,127	—	—	38,055	25,638

Church Redevelopment Project

2900 - Grounds Development	—	—	—	—	—	—
2901 - Sculpture	—	—	—	—	—	—
2902 - Loan Rept	—	—	—	—	—	—
2903 - Other Dev Costs	—	—	—	—	—	—
Total	—	—	—	—	—	—
EXPENDITURE TOTAL	167,348	1,464	—	—	168,813	130,808
GRAND TOTAL	20,382	2,209	—	—	22,592	40,136

This report dated: 3 February 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

WOODBIDGE QUAY CHURCH

On accounts for the year
ended

31 DECEMBER 2021

Charity no
(if any)

1135458

Set out on pages

1 - 9

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content 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.

Signed:

A R. Carpenter

Date:

22/09/2022

Name:

ANGELA CARPENTER

Relevant professional
qualification(s) or body
(if any):

Address:

52 BADGERS BANK

IPSWICH

SUFFOLK. IP2 9EN

WOODBIDGE QUAY CHURCH

England & Wales - Charity number 1135458

Accounts



Annual Report to the Charity Commission

“May the peoples praise you, God; may all the peoples praise you.”

Psalms 67 v3

REVIEW OF THE YEAR 2020

The year in the life of Woodbridge Quay Church To Be a Good News Church following an Extravagant God

We believe that in order to be a Good News Church following an Extravagant God we need to be the church with the hands. So we've adopted certain values as a church, values that we believe should be present in all the things that we do as a church. We recognise however that some of the values are felt more keenly in some of the areas of the church's mission. What follows is just some highlights of the past 12 months of church life based around the values that we hold to.

Lead Pastors Report AGM 2020

It's been a very unique year because of the Coronavirus Pandemic. I've been looking through Minister's Reports that I've written for the Leadership Team and emails I've sent out to the church over the course of the last 12 months and it was fascinating to reflect how the last 9 months in particular were totally unexpected. What we have been through has taken people across the world by surprise.

Just to provide some context, my Ministers Report to the Leadership at the beginning of February, there's not even a mention of the word Coronavirus. By the end of February, I emailed the church that because of Coronavirus we were encouraging good hygiene, and staying away from church if you were unwell. To then just 2 weeks later in the middle of March, we were placed into National Lockdown, and the church as a result has been closed for gathered in-person worship ever since. We have tried to embrace the online world, with much of our activity now moving to livestreams and pre-recorded material.

We have to recognise that this has been a sudden and dramatic shift, not just in the life of churches across our country, but this has turned people's lives upside down across the world.

So my report this evening, is going to be quite Covid heavy, in terms of, how we've responded, and how we've tried to step up to the challenges that is has given us.

The way I want to do this is to go through our Church Vision and Values as I do every year, to think about how we have been trying to live out our church vision and values in the last 12 months.

Vision - To Be a Good News Church following an Extravagant God

Our vision is, why we are here. We are called to be Good News, in a day and age where there is so much bad news around us, not just Covid, there is the challenge for us to be Good News to those around us. To our employers, to our neighbourhoods', to our families. And that collectively we as a Church need to be Good News to our community. I think over the course of the last 12 months, we have been very good at looking after one another, and being Good News to one another, pastorally and through showing care to each other. That is brilliant. But the question I am currently pondering, is have we been Good News to our wider community collectively as a church during these times? Could we have perhaps done more to partner with agencies who were supporting the vulnerable and shut in during this time?

We also called to share the Good News of Jesus Christ with those around us in words. I think coronavirus has presented us with opportunities to talk about our hope in Jesus, in a time where there has been so much fear and anxiety about death, have we fully embraced those opportunities?

For me it has felt as though this year we have been focusing a lot more on maintenance, looking out for one another, and that is fine, it's important that we do care for each other. I do think though because of this year, we have lost something of our passion for mission, to take the Good News of Jesus to those in our community who don't yet know him. Looking into 2021, I think we need to rediscover something of that passion for outreach and mission in our community. That is why we are here.

It's also important that we try and press into our values. If our vision is 'To be a Good News Church following an Extravagant God' we need to be the church with the hands. Our values make our vision possible. So we've adopted certain values as a church, values that we believe should be present in all the things that we do as a church. I think this year, we have been stronger on some values, compared to others, and that's why it has felt like we've not always been fulfilling our vision as a church. What I want to do though is to highlight some of the key things that have happened in the past 12 months of church life based around the values that we hold to.

Hands that Pray

Prayer

2020:

We hold the value of being hands that pray, 'making prayer a priority.' In 2020 we have continued to provoke and challenge our corporate and personal prayer life together. I actually believe that we have been very faithful in prayer as a Church, particularly in the last 9 months.

We began the year with a day of Prayer and fasting together as a church.

In May of this year we once again held a week of prayer, with morning, afternoon and evening offices and a daily devotional.

In moving the Church Online because of Coronavirus it enabled us to have an evening corporate time of prayer together.

It was owing to the response from the Prayer week, that we began 'Hands that Pray Tuesday' which is a livestreamed hour of prayer, where people are able to pray along on the night's theme, and to meet with one another in this digital way.

I believe that one of the encouragements of lockdown has been our corporate prayer life together. Whereas normally church prayer meetings in the building would be attended by a handful of people, doing our prayer gathering online often provides around 30 or so live views each time. In many cases this will represent a household and not just one person. This may well be something we continue even post-Covid.

In recent months we've been looking at Spiritual disciplines through our Preaching series on Sunday morning, as we seek to encourage people in their personal prayer life and in their relationship with God.

We are so thankful for Mike and Margaret Astbury in how they continue to faithfully organise our church prayer chain (and I'd encourage you if you don't belong to that to ask Mike and Margaret if you can be) – we have seen many answers to prayer and it has been reassuring for many to know that the church fellowship are praying for them even in their difficult times.

Hands that Give

Sacrificial Commitment

2020

Throughout the course of the year we have undergone some significant personnel changes in the life of the church. At the end of last year, having prayerfully considered the direction which God is taking us, we as a Church agreed to begin the search for a Families Pastor. We believe it is important to invest in the ministry of this church in terms of staff.

At the beginning of the year we began a conversation with Guy Mansell, who came and spent some time with the families and in Sunday School back in January. The Leadership Team then invited him to come and preach with a view to being our families Minister, then 2 days before the National Lockdown, at a Special Church Meeting, we overwhelmingly called Guy to be our Families Pastor. God's timing was incredibly kind to us. That was the last time we were all able to be together as a Church, but it has been an appointment that has blessed us since Guy began to serve the church back in July. I know that he looks forward to the day when he's able to do more of the in-person ministry that we called him to do as we move into 2021.

God's timing was also incredibly kind to us in the appointment of Kevin Bitter as our Church Administrator and Richard Knowles as our Site Manager. They began their roles with us at the beginning of March, and their input and contribution to the life of the church has been invaluable. For Richard, getting the second Manse ready for the Mansell family, and then preparing the church buildings so that they are Covid secure and maintenance issues are taken care of before we fully return have been his core priorities. For Kevin, adapting the

church to the digital world has been so important. Many people talk about the professionalism of our Online Services, if you were to look at our early offerings, as I have done this past week, the quality has just improved dramatically. We have Kevin to thank for some tremendous work in keeping us connected, and helping us to embrace the online opportunities that these last 9 months have provided.

On a personal note, in comparison to last year, when I was operating solo, the staff team have been God's gift to me. Their diligence, their creativity, ingenuity and wisdom have been completely invaluable, and it has been a joy to work alongside them this last year.

God has been kind and the church has continued to grow even in these Covid times, as I will share later on in the meeting. However, as Ruth will show us in 2021 we each will need to ensure that we continue to give sacrificially to the church in terms of finance so that we can continue to operate within our means.

This value of Sacrificial Commitment is saying 'Yes to God whatever it costs.' During our series on Spiritual Disciplines, I did speak about giving, and how it is important that we give to the ministry of the Church. Our financial giving in terms of offering has dropped in 2020, and whilst our expenditure has also, to sustain the vision of this church we will need to look at this closely in 2021. We also need to rely on the Extravagant God who has always been faithful when we have put our trust in him.

Hands that Love

Extravagant Love

So many of our activities have been curtailed because of Coronavirus. We have had to cancel the Big Family Day Out this year, which has been our opportunity in years past to bless our community with extravagant love.

We restarted our Family Connect ministry in October with The Light Party, our Halloween alternative. Rather than do this in-person like in previous years, it was done on Online. For this we gave out 100 Party packs, and we were able to reach out to a number of families within the community.

Hands that Raise

Devoted Worship

Through our Sunday worship services, we have covered a number of themes. At the beginning of the year we focused on the book of Mark's Gospel, After Easter we went through a sermon series on 'Living Hope' which explored the Christian hope of eternity and in the summer we have focused on the book of Psalms This Autumn we have been doing a series in our weekly housegroups and on Sunday morning on Spiritual Disciplines.

Prior to lockdown Church attendance was continuing to grow, to the point where we hosted a Newcomers event for 50 adults and children. In the new year this is going to be followed up with a 'Joining in' session, which I will explain more about later.

Our online viewership has remained fairly consistent throughout the pandemic, with between 25-30 live viewing services on Facebook, with an average of 45-50 live viewing on Youtube. (A reminder that views do not necessarily translate as number of people watching, because it may be more than one person in the household watching.) People also catch afterwards, and we get additional traffic as well. We do seem to have remained consistent throughout this time, when other churches have struggled with online fatigue. Continually improving and aspiring to excellence in what we do has been part of that.

Hands that Care

Holistic Care

In connecting people to the welcome love and care of Jesus, we recognise that mission underpins what we do as a church. However much of our Holistic Care over this period has been through extending phone calls, visits and practical help to those who have needed it during the pandemic.

In the first lockdown we operated a 'buddy' system, where a group of volunteers from the church checked in on those who were isolated and vulnerable. This naturally had begun to be less needed as time move into the summer months and the lockdown eased. We have regularly encouraged the church to stay in touch with one another, and it has been very pleasing to hear of the contact that people have received during this time. Our huge thanks to all of those who have volunteered as Buddy's this year, a particular thank you to the Pastoral Care Team of Jane Pears, Cherry Wray, Keith Carter, Debbie Scurrrell and Anne Knowles as they have served not just on the Pastoral Care team but also as buddys.

OARS have continued to remain in touch with one another through monthly 'All aboard newsletters' and it has been encouraging to hear how they have all remained in touch during this difficult time.

Hands that Move

Dynamic Growth

The description we give to this value is: 'Deepening and increasing the Kingdom of God through lives rooted in Jesus.'

One of the things that I have been trying to encourage the Church to think about over these last 9 months is their relationship with the Lord. Coronavirus has brought everything to stop in the world around us, and it has allowed us an opportunity to examine our devotional life. We've looked at Spiritual disciplines or Prayer and Fasting, and what it means to worship when there is no singing.

It is hard to measure the impact of such a focus, I can only speak from personal experience of the sense of profound challenge I personally feel, to not necessarily go back to the 'old ways' of doing things, where I was trying to do everything in my own strength, and instead to rely more on Jesus.

In embracing the Online method during this period, our reach as a church has extended beyond Woodbridge. We have had comments, emails and conversations with people all over the country, and in one case across the world, in Canada. We are also connecting with people who perhaps, ordinarily, wouldn't come to church, but have seen our service online and have found themselves taking part.

I don't think we should perhaps underestimate what may have been happening over the last 9 months. A word given to the church over recent years, is that we would be 'a church without walls,' in the last 9 months we have had to be.

Guy has been encouraging families with ways in which they can disciple their children and has been providing resources as to how they might do that together.

We have made weekly study material available for the small groups that have been meeting through zoom, but also provided it for people in their individual study and reflection.

Through the WQCers Facebook group, there has been encouragement of one another, through passages, songs, and helpful videos shared.

Hands that Open

Holy Spirit

To be where we are, given the year we have had, makes me even more aware of the power of the Holy Spirit. There has been a great sense of unity throughout this time. I am aware that there have been some grumbles and moans on the journey, but in the main, to be in the position we are is a testimony to the Spirit holding us together.

I continue to feel as though we're almost there in being open as a church to the Spirit's moving, we have seen this increasingly on Tuesday nights.

I have been really encouraged by the number of people who have felt challenged by the Spirit during this time. Meeting online has not been ideal, but God through the Holy Spirit has used it powerfully still.

As I close our review of 2020. As hard as the last 9 months may have been, I am excited about the church that will return in the new year. I am excited about the stories we will be able to share as to what God has done. I am excited about being able to be together as a fellowship once more. I am confident and hopeful that these last 9 months will invigorate us to share the Good News of Jesus to all that we meet, and to not take for granted the opportunities we get.

Prepared on behalf of the charity Trustees by Doug Waller (Lead Pastor)

2nd December 2020



WOODBIDGE
QUAY CHURCH

End of Year Financial Statements

Year ending 2020

Report of the Church Bookkeeper

Woodbridge Quay Church's (WQC) financial position at the end of 2020 remains very strong, with total assets of over £1,624,000. This comprises £1,491,000 of land and buildings (comprising the church, the adjoining car park, and two manses), £110,333 cash, and £23,250 other fixtures, fittings, furniture and equipment.

Cash

WQC's £110,000 cash would cover over eight months of the church's expenditure (if this continues to be incurred at the same rate as in 2020), substantially more than the three month minimum figure recommended by the Charity Commission. The cash is managed through one current account, through which day to day transactions are made, and a number of savings accounts with short-term access arrangements. This ensures the church is able to generate interest on its money that it does not require immediately, whilst ensuring its funds remain readily accessible. Spreading cash between four accounts also reduces the risk of dependency on a particular bank in the event of a future banking crisis. The church's bank accounts have the following signatories, two of which are needed to authorize payments:

- Ruth Hughes (Bookkeeper)
- Jonathan Knight (Leadership Team)
- Alan Scurrall (Leadership Team)

Borrowing

In order to help finance the development of its church buildings and the purchase of a second manse, the church has taken out two loans. These are detailed in the table below.

Loan Provider	Date Loan Taken Out	Loan Amount (£'000)	Period	Interest Rate	Balance Remaining as at 31/12/20 (£'000)
Eastern Baptist Association	Nov-17	190	10 years	3.35% fixed	0
Baptist Union of Great Britain	Dec-12	30	10 years	zero	88
Total		220			88

* The balance remaining is less than the period indicates due to early repayments made

Excluding voluntary repayments, the church is required to pay £18,000 per annum (£18,000 capital and £2,760 interest).

Income and Expenditure

In 2020 WQC received £170,000 in income. This was a decrease on last year's income figure of £179,000. This was largely due to the COVID pandemic – we were unable to receive cash offerings or lettings income due to the closure of our buildings.

Alongside its income, WQC incurred £131,000 of expenditure, giving a surplus of £40,000. We did not have a second minister until June 2020 and we were unable to carry out many of our local missions such as the Big Family Day Out and Family Connect events due to the COVID pandemic this year. We did however, have relocation expenses as a one off cost in 2020.

Accounting basis

It should be noted that these accounts are prepared on a cash rather than an accruals basis, and have not been prepared on the basis of Financial Reporting Standard 102 (as larger entities would be required to be) on the basis of Charity Commission rules that permit this for charities whose annual income is less than £250,000, such as WQC. This means that items are accounted from when payments are made and receipts received, rather than when expenditure is incurred and income is generated. In practice, these are largely one and the same for organisation such as WQC. Moreover, to prepare these accounts on an accruals basis and in accordance with FRS102 would require considerably more work and lead to a much longer statement of accounts, but it is held would provide little to no additional benefit for its readers. This removes the requirement for WQC to account for its liability relating to the Baptist Pension Scheme (BPS). A note explaining the position regarding the BPS can be found at the end of these accounts. Although there is no requirement to include this in its statement of account, WQC has been notified by the BPS that it estimates WQC's liability as at 31 December 2020 to be £73,800, an increase of £1,800 on the £72,000 estimated liability at the end of 2019. Due to COVID only half of our contributions towards this deficit were taken by the BU Pension scheme during July to December.

Going Concern

On the basis that WQC has considerable assets, cash reserves that would enable it to conduct its operations were its income to cease for a period of six months, and its annual income is broadly in line with its expenditure, it is the view of the Leadership team that WQC has sustainable finances for the foreseeable future, and is a going concern.



Ruth Hughes
WQC Bookkeeper



Alan Rider
WQC Secretary

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Offerings & Donations	£124,086.79	—	—	£124,086.79	£131,071.88
Tax Recovered	£25,229.29	—	—	£25,229.29	£28,181.25
Interest	£345.19	—	—	£345.19	£550.73
Bequests	£18,269.34	—	—	£18,269.34	£2,500.00
Lettings Income	£2,567.20	—	—	£2,567.20	£11,930.40
Fund Raising	—	—	—	—	—
Other Income	£427.15	—	—	£427.15	£4,854.10
Receipts for other causes	£20.00	—	—	£20.00	£316.00
Total income	£170,944.96	—	—	£170,944.96	£179,404.36
Expenditure on:					
Ministry	£64,979.26	—	—	£64,979.26	£60,407.01
Mission - other causes	£17,080.00	—	—	£17,080.00	£16,906.00
Mission - Local outreach	£6,213.04	—	—	£6,213.04	£13,899.45
Church running costs	£13,192.63	—	—	£13,192.63	£19,943.11
Church building & Equipment	£3,705.21	—	—	£3,705.21	£7,894.20
Administration & Other	£25,638.42	—	—	£25,638.42	£35,160.51
Church Redevelopment Project	—	—	—	—	—
Total expenditure	£130,808.56	—	—	£130,808.56	£154,210.28
Net income / (expenditure) resources before transfer	£40,136.40	—	—	£40,136.40	£25,194.08
Transfers					
Gross transfers between funds - in	£5,000.00	—	—	£5,000.00	£2,700.00
Gross transfers between funds - out	(£5,000.00)	—	—	(£5,000.00)	(£2,700.00)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	£40,136.40	—	—	£40,136.40	£25,194.08
Total funds brought forward	£1,495,662.07	—	—	£1,495,662.07	£1,470,467.99
Total funds carried forward	£1,535,798.47	—	—	£1,535,798.47	£1,495,662.07
Represented by					
Unrestricted					
General fund	£1,493,172.16	—	—	£1,493,172.16	£1,475,514.21
Designated					
Bequests	£18,269.34	—	—	£18,269.34	—
Development Fund	—	—	—	—	—
Fellowship Fund	£221.97	—	—	£221.97	£334.67
Lettings	£150.00	—	—	£150.00	£200.00
Maintenance Reserve Fund	£19,050.00	—	—	£19,050.00	£14,050.00
Minister Nominal Payments	—	—	—	—	—
Ministry Growth Fund	—	—	—	—	—
OARS	£244.60	—	—	£244.60	£849.68
Quay Time	£562.40	—	—	£562.40	£585.51
Sending Church	£4,128.00	—	—	£4,128.00	£4,128.00
Restricted					
MGF Car Park & Manse	—	—	—	—	—

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
4000	Buildings	£1,491,000.00	£1,491,000.00
4001	Fixtures & Fittings	£690.00	£1,035.00
4002	Office Equipment	£738.34	—
4003	Kitchen Equipment	—	—
4004	A/V Equipment	£1,821.29	£2,896.22
4005	Miscellaneous	—	£267.85
4006	Sculpture	£20,000.00	£20,000.00
	Total Fixed assets	£1,514,249.63	£1,515,199.07
Current assets			
5000	GF CAF - current	£13,807.00	£13,583.56
5003	GF - Scottish Widows	£16,849.24	£5,826.70
5005	GF - Monmouthshire	£24,676.83	£14,611.08
5006	Teachers Building Society	£55,000.00	£55,000.00
	Total Current assets	£110,333.07	£89,021.34
Liabilities			
6000	BU Loan account	£88,784.23	£104,033.34
6001	EBA Loan account	—	£4,525.00
6010	Pension Fund Deficit	—	—
	Total Liabilities	£88,784.23	£108,558.34
	Net Asset surplus(deficit)	£1,535,798.47	£1,495,662.07
Reserves			
	Excess / (deficit) to date	£40,136.40	£299,095.34
Z01	Starting balances	£1,495,662.07	£1,196,566.73
Z10	Pension Reserve	—	—
	Total Reserves	£1,535,798.47	£1,495,662.07
Represented by funds			
	Unrestricted	£1,493,172.16	£1,475,514.21
	Designated	£42,626.31	£20,147.86
	Restricted	—	—
	Endowment	—	—
	Total	£1,535,798.47	£1,495,662.07

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Buildings -	£1,343,600.0	—	—	—	£1,343,600.0	£1,343,600.0
	0				0	0
Buildings -	—	£147,400.00	—	—	£147,400.00	£147,400.00
Fixtures & Fittings -	£690.00	—	—	—	£690.00	£1,035.00
Office Equipment -	£738.34	—	—	—	£738.34	—
A/V Equipment -	£1,821.29	—	—	—	£1,821.29	£2,896.22
Miscellaneous -	—	—	—	—	—	£267.85
Sculpture -	£20,000.00	—	—	—	£20,000.00	£20,000.00
Totals	£1,366,849.6	£147,400.00	—	—	£1,514,249.6	£1,515,199.0
	3				3	7
Current assets - Cash at bank and in hand						
GF CAF - current -	£118,580.69	£42,626.31	—	—	£161,207.00	£160,983.56
GF CAF - current -	—	(£147,400.00	—	—	(£147,400.00	(£147,400.00
		)			)	)
GF - Scottish Widows -	£16,849.24	—	—	—	£16,849.24	£5,826.70
GF - Monmouthshire -	£24,676.83	—	—	—	£24,676.83	£14,611.08
Teachers Building Society -	£55,000.00	—	—	—	£55,000.00	£55,000.00
Totals	£215,106.76	(£104,773.69	—	—	£110,333.07	£89,021.34
		)				
Liabilities - Creditors: Amounts falling due after more than one year						
BU Loan account -	£88,784.23	—	—	—	£88,784.23	£104,033.34
EBA Loan account -	—	—	—	—	—	£4,525.00
Totals	£88,784.23	—	—	—	£88,784.23	£108,558.34
Grand total	£1,493,172.1	£42,626.31	—	—	£1,535,798.4	£1,495,662.0
	6				7	7

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Bequests - Bequests						
Designated	—	£18,269.34	—	—	—	£18,269.34
Sub-total for Bequests	—	£18,269.34	—	—	—	£18,269.34
DEVELOP - Development Fund						
Designated	—	—	—	—	—	—
Sub-total for DEVELOP	—	—	—	—	—	—
FELLOWSHP - Fellowship Fund						
Designated	£334.67	£714.00	£826.70	—	—	£221.97
Sub-total for FELLOWSHP	£334.67	£714.00	£826.70	—	—	£221.97
Lettings - Lettings						
Designated	£200.00	—	£50.00	—	—	£150.00
Sub-total for Lettings	£200.00	—	£50.00	—	—	£150.00
MGF - Ministry Growth Fund						
Designated	—	—	—	—	—	—
Sub-total for MGF	—	—	—	—	—	—
MGF2 - MGF Car Park & Manse						
Restricted	—	—	—	—	—	—
Sub-total for MGF2	—	—	—	—	—	—
MaintRes - Maintenance Reserve						
Designated	£14,050.00	—	—	£5,000.00	—	£19,050.00
Sub-total for MaintRes	£14,050.00	—	—	£5,000.00	—	£19,050.00
MinNP - Minister Nominal Pay						
Designated	—	—	—	—	—	—
Sub-total for MinNP	—	—	—	—	—	—

OARS - OARS							
Designated		£849.68	£141.00	£746.08	—	—	£244.60
Sub-total for OARS		£849.68	£141.00	£746.08	—	—	£244.60
QUAYTIME - Quay Time							
Designated		£585.51	£55.12	£78.23	—	—	£562.40
Sub-total for QUAYTIME		£585.51	£55.12	£78.23	—	—	£562.40
Sending - Sending Church							
Designated		£4,128.00	—	—	—	—	£4,128.00
Sub-total for Sending		£4,128.00	—	—	—	—	£4,128.00
General - General fund							
Unrestricted		£1,475,514.21	£151,765.50	£129,107.55	(£5,000.00)	—	£1,493,172.16
Sub-total for General		£1,475,514.21	£151,765.50	£129,107.55	(£5,000.00)	—	£1,493,172.16
Grand total		£1,495,662.07	£170,944.96	£130,808.56	—	—	£1,535,798.47

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

INCOME AND ENDOWMENTS

Offerings & Donations

1100 - Offerings - qualifying cash donations	£1,629.54	—	—	—	£1,629.54	£7,361.75
1101 - Offerings - gift aid cheques/cash	£4,668.00	—	—	—	£4,668.00	£11,588.00
1102 - Offerings - other (non GASDS)	£142.80	—	—	—	£142.80	£140.00
1103 - Offerings - FP	£116,105.00	—	—	—	£116,105.00	£108,765.13
1104 - Thank Offering	£362.20	£200.00	—	—	£562.20	—
1200 - Donations	£465.25	£514.00	—	—	£979.25	£3,217.00
1201 - Regular Giving	—	—	—	—	—	—
Total	£123,372.79	£714.00	—	—	£124,086.79	£131,071.88

Tax Recovered

1300 - Tax Recovered	£25,229.29	—	—	—	£25,229.29	£28,181.25
Total	£25,229.29	—	—	—	£25,229.29	£28,181.25

Interest

1400 - Interest	£345.19	—	—	—	£345.19	£550.73
Total	£345.19	—	—	—	£345.19	£550.73

Bequests

1500 - Bequests	—	£18,269.34	—	—	£18,269.34	£2,500.00
Total	—	£18,269.34	—	—	£18,269.34	£2,500.00

Lettings Income

1704 - Manse rental	£1,027.20	—	—	—	£1,027.20	£6,110.40
1705 - Lettings Income	£1,540.00	—	—	—	£1,540.00	£5,770.00
1706 - Lettings - key deposit	—	—	—	—	—	£50.00

Total	£2,567.20	—	—	—	£2,567.20	£11,930.40
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Fund Raising

1202 - Fund Raising

Total	—	—	—	—	—	—
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Other Income

1600 - Minister in Training	—	—	—	—	—	—
1601 - Youth Housegroup	—	—	—	—	—	—
1602 - Mission Activity	—	—	—	—	—	£572.66
1605 - OARS	—	£141.00	—	—	£141.00	£2,784.00
1606 - Bookstall	—	—	—	—	—	—
1607 - Printing	—	—	—	—	—	£11.50
1608 - Publications	£21.00	—	—	—	£21.00	—
1609 - Church Utilities	—	—	—	—	—	—
1610 - Catering & Social	—	—	—	—	—	£221.00
1611 - Printing incme	£50.00	—	—	—	£50.00	—
1612 - Church Weekend Away/BFDO	—	—	—	—	—	£1,018.00
1613 - Quay Time	—	£55.12	—	—	£55.12	£234.94
1615 - Miscellaneous	£160.03	—	—	—	£160.03	£12.00
1616 - Development Fund	—	—	—	—	—	—
1617 - Other Income - Dev	—	—	—	—	—	—
Total	£231.03	£196.12	—	—	£427.15	£4,854.10

Receipts for other causes

1800 - Ethiopia	—	—	—	—	—	—
1801 - Donations for other causes	£20.00	—	—	—	£20.00	£316.00
1802 - BMS Disaster	—	—	—	—	—	—
1803 - BMS Birthday	—	—	—	—	—	—
1804 - Just 42	—	—	—	—	—	—
Total	£20.00	—	—	—	£20.00	£316.00
INCOME TOTAL	£151,765.50	£19,179.46	—	—	£170,944.96	£179,404.36

EXPENDITURE

Ministry

2100 - Stipend & Pension	£38,615.74	—	—	—	£38,615.74	£35,962.94
2101 - HMRC Payments	£8,858.86	—	—	—	£8,858.86	£10,501.50
2102 - Travel Expenses	£45.80	—	—	—	£45.80	£1,044.65
2103 - Manse Telecom	£1,848.21	—	—	—	£1,848.21	£1,181.34
2104 - Manse Energy	£240.70	—	—	—	£240.70	£558.52
2105 - Council Tax & Water	£5,471.36	—	—	—	£5,471.36	£3,898.09
2106 - Manse Insurance	£709.74	—	—	—	£709.74	£670.11
2108 - Equipment Renewals	—	—	—	—	—	£1,627.00
2109 - Ministry Growth Fund	—	—	—	—	—	—
2110 - Pastoral Assistant	—	—	—	—	—	—
2111 - Pulpit Supply	£508.80	—	—	—	£508.80	£697.50
2112 - Ministers book allowance	£186.90	—	—	—	£186.90	£116.48
2115 - Minister in Training	—	—	—	—	—	—
2116 - Second Minister (Nominal)	—	—	—	—	—	—
2117 - 2nd Manse Rental	—	—	—	—	—	—
2130 - GM Relocation	£5,312.73	—	—	—	£5,312.73	—
2131 - DW Relocation	—	—	—	—	—	—
2132 - Refurb of manse	—	—	—	—	—	—
2133 - DW misc costs	—	—	—	—	—	—

2134 - Pension Deficit	£3,180.42	—	—	—	£3,180.42	£4,148.88
Total	£64,979.26	—	—	—	£64,979.26	£60,407.01

Mission - other causes

2200 - Home Mission Fund	£5,200.00	—	—	—	£5,200.00	£5,200.00
2201 - Baptist Missionary Society	£6,000.00	—	—	—	£6,000.00	£5,800.00
2202 - Addis Kihan Church	£3,620.00	—	—	—	£3,620.00	£3,570.00
2203 - Just 42	£1,000.00	—	—	—	£1,000.00	£1,000.00
2205 - Unallocated Giving	£1,240.00	—	—	—	£1,240.00	£1,020.00
2800 - Ethiopia donations	—	—	—	—	—	—
2801 - Donations for other causes	£20.00	—	—	—	£20.00	£316.00
2802 - BMS Birthday Scheme donations	—	—	—	—	—	—
2803 - BMS Disaster Fund donations	—	—	—	—	—	—
2804 - Ethiopia - Building fund	—	—	—	—	—	—
Total	£17,080.00	—	—	—	£17,080.00	£16,906.00

Mission - Local outreach

2300 - Fellowship Gifts	£916.08	£684.33	—	—	£1,600.41	£3,208.23
2301 - Kids Church	£719.40	—	—	—	£719.40	£435.32
2302 - Youth Housegroup	£43.39	—	—	—	£43.39	£508.46
2303 - Housegroups	£255.94	—	—	—	£255.94	£28.19
2304 - Mission Activity	£2,082.61	—	—	—	£2,082.61	£2,862.96
2305 - Training & Conferences	£101.96	—	—	—	£101.96	£750.19
2306 - Sending Church	—	—	—	—	—	£1,577.00
2307 - Church Weekend away	£200.00	—	—	—	£200.00	—
2308 - Advertising	—	—	—	—	—	£100.00
2309 - Family Connect	£631.10	—	—	—	£631.10	£1,396.90
2310 - Quay Time	—	£78.23	—	—	£78.23	£261.12
2311 - Big Family Day Out	£500.00	—	—	—	£500.00	£2,771.08
2312 - Church weekend/day away	—	—	—	—	—	—
Total	£5,450.48	£762.56	—	—	£6,213.04	£13,899.45

Church running costs

2400 - Utilities	£4,032.72	—	—	—	£4,032.72	£4,618.61
2401 - Quay Phone	£746.80	—	—	—	£746.80	£714.65
2402 - Quay Insurance	£3,776.62	—	—	—	£3,776.62	£3,560.88
2403 - Cleaning	£3,372.15	—	—	—	£3,372.15	£4,073.70
2404 - Grounds	£1,264.34	—	—	—	£1,264.34	£6,975.27
2420 - Loan Repayments	—	—	—	—	—	—
Total	£13,192.63	—	—	—	£13,192.63	£19,943.11

Church building & Equipment

2107 - Manse Maintenance	£657.00	—	—	—	£657.00	£1,274.00
2500 - Church Maintenance	£2,493.19	—	—	—	£2,493.19	£5,617.85
2501 - A/V Equipment	£443.92	—	—	—	£443.92	£388.36
2502 - General Equipment	£111.10	—	—	—	£111.10	£613.99
2503 - Maintenance Reserve Fund	—	—	—	—	—	—
Total	£3,705.21	—	—	—	£3,705.21	£7,894.20

Administration & Other

2600 - Administrator	£9,983.31	—	—	—	£9,983.31	£10,047.50
2601 - Caretaker	£2,713.09	—	—	—	£2,713.09	—
2602 - Stationery	£1,491.05	—	—	—	£1,491.05	£1,051.59
2603 - Publications	£9.90	—	—	—	£9.90	£62.93
2604 - Printing & Photocopying	£1,581.47	—	—	—	£1,581.47	£2,542.49
2700 - Subscriptions	£2,274.64	—	—	—	£2,274.64	£1,930.86
2701 - Music	—	—	—	—	—	—

2702 - Catering & Social	—	£142.37	—	—	£142.37	£1,321.27
2703 - OARS	—	£746.08	—	—	£746.08	£2,868.78
2704 - Bookstall	—	—	—	—	—	—
2705 - Lettings	—	£50.00	—	—	£50.00	£100.00
2706 - Loan Interest	£2,775.59	—	—	—	£2,775.59	£5,553.15
2707 - Bank charges	£60.00	—	—	—	£60.00	£60.00
2708 - Miscellaneous	£209.00	—	—	—	£209.00	£190.39
2709 - Development Fund	—	—	—	—	—	—
2710 - Internet subscriptions	—	—	—	—	—	—
2905 - Fixtures & Fittings depreciation	£345.00	—	—	—	£345.00	£4,658.75
2906 - Office Equipment depreciation	£368.62	—	—	—	£368.62	—
2907 - Kitchen Equipmant depreciation	—	—	—	—	—	£1,697.25
2908 - A/V Equipment depreciation	£2,620.45	—	—	—	£2,620.45	£2,727.64
2909 - Misc. asset depreciation	£267.85	—	—	—	£267.85	£347.91
Total	£24,699.97	£938.45	—	—	£25,638.42	£35,160.51

Church Redevelopment Project

2900 - Grounds Development	—	—	—	—	—	—
2901 - Sculpture	—	—	—	—	—	—
2902 - Loan Repyt	—	—	—	—	—	—
2903 - Other Dev Costs	—	—	—	—	—	—
Total	—	—	—	—	—	—
EXPENDITURE TOTAL	£129,107.55	£1,701.01	—	—	£130,808.56	£154,210.28
GRAND TOTAL	£22,657.95	£17,478.45	—	—	£40,136.40	£25,194.08

• Conclusion

These accounts were presented to Woodbridge Quay Church online meeting on Thursday 11th February and it was agreed that they be approved. This agreement will be confirmed at the next church meeting that we will be allowed to have in person once the COVID restrictions have been relaxed.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

WOODBIDGE QUAY CHURCH

On accounts for the year
ended

31.12.2020

Charity no
(if any)

1135458

Set out on pages

1-10

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]].
Delete [] if not applicable.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act, and
- to state whether particular matters have come to my attention

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

A-R. Carpenter

Date:

26/09/21

Name:

ANGELA RUTH CARPENTER

Relevant professional
qualification(s) or body
(if any):

Address:

52 BADGER BANK

IPSWICH

SUFFOLK IP2 9G4

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.