



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 income	£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.