



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

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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.

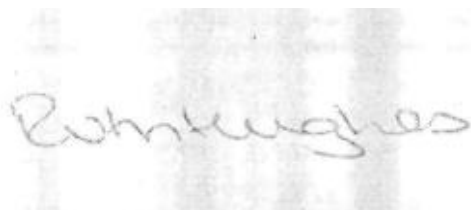
Alongside its income, WQC incurred £183,000 of expenditure, giving a surplus of £7,000.

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 Repyt	—	—	—	—	—	—
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 February2021



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