



Annual Report  
&  
Financial  
Statements of the  
Parochial Church Council  
Year-end 31<sup>st</sup> December 2020

*Charity Number 1128699*

Vicar:

Rev. Clive Howard.

St John's Vicarage

St John's Hill

Woodbridge

Bankers:

Bank of Scotland,

London and Barclays Bank,

Woodbridge

Independent Examiner

Ensors

Saxmundham

# St John's Church Woodbridge

## Annual Report

### **General Information**

Formal name of the Charity:

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

Charity Registration Number: 1128699

Church address:

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

Correspondence address:

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

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

<b>The Rev Clive Howard</b> (Vicar & Chairman of PCC & SC)	<b>Lyn Spall</b> (Churchwarden) SC	<b>Alan Nunn</b> (Churchwarden) SC
<b>Tony Allwood</b> (Diocesan Synod) E.2019	<b>Clare Johnston</b> (Deanery Synod) E. 2020	<b>Rosie Evans</b> (Deanery Synod) E. 2020
<b>Alan Hawes</b> (Treasurer) E. 2018 – SC	<b>Alan Weller</b> (Lay reader - ex-officio)	<b>Gay Nichols</b> (Lay reader - ex-officio)
<b>The Rev Graham House</b> Co-opted 2020	<b>The Rev Bill Herbert</b> (Curate-ex-officio)	<b>Sue Simpson</b> E. 2020
<b>Jonathan Evans</b> E. 2019	<b>Pat House</b> E. 2020 SC	<b>Mike Rugg-Gunn</b> – resigned Dec 2020
<b>The Rev Martin Roberts</b> Requested not to be inc. 2019	<b>Dave Guard</b> – Until 2020 ACPM	<b>Ivan Fearn</b> – Until 2020 ACPM
<b>Peter Plummer</b> – Until 2020 ACPM	<b>Alan Mutter</b> – Until 2020 ACPM	<b>The Rev Andy Williams</b> – Left August 2020
<b>Ali Buchanan</b> – Until 2020 ACPM	<b>Gillian Scott</b> – Until 2020 ACPM	<b>John Horsley</b> – Until 2020 ACPM
<b>Michael Lyons</b> -Until 2020 ACPM	<b>Mary Brown</b> – resigned August 2020	<b>Lucy Penn</b> – Until 2020 ACPM
E = Year elected	SC = Standing committee	

## Structure, Governance and Management

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

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

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

## Objectives and Activities

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

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

#### St John's Church

- The Old Vicarage, 24 St John's Hill, made up of meeting rooms and offices for church staff and used by Barnabas playgroup.
- The Church Hall, which is used by St John's youth, for outreach events and occasional external organisations.
- 44 Bury Hill, used as accommodation for the youth worker.
- 1 Andersons Way, used as accommodation for other church workers.

## Achievements

### **Vicar's report and lock down**

As I look back over what is what is nearly a year at St John's under lockdown we have, as a team, achieved a lot during this pandemic. As the news came through that there would be a national lock down, I convened the staff and shared what would become our Operational Covid action plan.

The plan I initially proposed set out:

1. To ensure there was lines of communication with all the flock.
2. Establish how we were going to communicate with each group of people.
3. Decide who would do what in the staff team
4. Work on the technical needs and what we needed to learn to do fast!

At the first Covid action plan meeting I proposed a method of online website-based worship that we could achieve instantly and would enable people to see the faces they would have seen on a Sunday morning and involve our ministry team, intercessors and readers. So, we launched this web page of liturgy including videos of leaders, preachers, readers and intercessors. We used worship tracks from You Tube so as to comply with copyright licencing.

Within the first few weeks we moved on line. The staff started to work from home and we continued producing online material and services to keep the church connected. You may remember Katie and my midweek "Connect" update which in the early days had up to 700 clicks in a week!

Our first lockdown Sunday was Mothering Sunday and we distributed the flowers from the basket of cars on a number of locations, our first effort to keep the connection going organised by Andy and Noelle.

Staff and volunteers have built on that initial plan all through the pandemic and this was only too clear in recent life group leader's meetings and pastoral care meetings.

We have 14 life Groups and their leaders shared the various stories of how they have kept going through the various stages of the pandemic. Finding ways in each part of lock down to keep connected – even down to cake delivery to each other! The leaders are in good heart and I heard testimonies of true fellowship and support amongst that groups and flowing out to others.

Our pastoral team too has been doing some valuable work in connection with the Life Groups. Luc Ray-Mathur has updated the life group list so we know who is being looked after by the Life Groups. Alan W has been working finding out who does not connect with a Life Group, he's been in touch with Jenny who looks after the Wednesday service congregation. Sue S has been leading the Pastoral meetings along with Alan W and Bill H. The pastoral team have been keeping up with their usual connections, including people who connect with us by events like the pastoral teas etc. The Hub leaders have also been in contact with their cliental. Clare Johnston shared how she is in contact with the children and families' groups. There is a huge amount of pastoral work going on. According to the usual pattern I receive referrals for pastoral care from both inside and outside of the church and have been busy this year too.

Lock down might not be glamorous but it has highlighted the important work of staying connected. That our Life Groups, pastoral team and team leaders have stood us in good stead. Their leaders have worked hard on behalf of us all. I want to mark this and thank people for it.

Coming out of lock down number one was a difficult time in our church life. I had to convalesce for three months after my operation and it was quite a negative experience on my return to work at the beginning of September. I think some had forgotten that we were still dealing with a pandemic in their estimation on what should be able to happen. The subsequent two lock downs have illustrated that. However, both Andy Williams (Our Curate who moved to minister in Bury St Edmunds) and I have attended regular seminars on leading through the pandemic provided by the Diocese and CPAS. The training warned us of various stages of anxiety that can rise in organisations during times of uncertainty, such as a pandemic and how to deal with it. We both sought to implement this training. To some degree we must expect feels to come to the fore. As Bishop Martin has highlighted repeatedly, we are not on a sprint but a marathon and need to pace ourselves.

So, overall, we have done well as a team. Well done to you all for fulfilling your part in this!

## **Worship**

Until March 2020 services were held at 10.30am and 7pm each Sunday and Wednesday mornings at 10.30am. As part of our vision for the next five years the PCC had recognised that the current single Sunday morning service didn't meet the needs of the whole congregation and were reviewing different ways of enabling worship and fellowship. The evening service was a cafe church style setting with an extended period of praise and a talk with an opportunity to respond. Once a month the evening service was replaced by a youth

service called "Vision", where worship and teaching were organised and led by the Revival Youth Congregation and overseen by our Youth Pastor, Any Williams. Vision has recently been successfully relaunched in our remodelled church hall/youth venue towards the end of 2019 and developed at the beginning of 2020. In 2020 our Vicar joined the vision team to assist the Youth Pastor. Our Wednesday morning service was a Holy Communion service using the Book of Common Prayer and traditional hymns. The congregation organised regular social events and observe the special festivals during the year. On a typical Sunday 154 adults and 24 under 16's attend the morning worship and 40-50 attend Cafe church. There is normally 20-25 at the Wednesday communion service. Since the beginning of lock down our church normal pattern of church services has been suspended.

In the normal run we also enabled our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged and through funeral services friends and family express their grief and give thanks for the life and commend the person into God's keeping. The lock down has prevented many of these celebrations taking place in the usual way.

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

Since lock down our service has gone online.

## **Pastoral Care**

Our pastoral care is co-ordinated by Alan Weller and Sue Simpson and supported by a team of volunteers.

There are over 160 people participating in life groups. The life group values are bible study, Prayer, fellowship, discussion and sharing, worship and Missional action. The Life Groups are Co-ordinated by Luc RayMathur and assisted by Liz Grant. The pastoral team organises pastoral events each year for senior citizens within the parish but this has had to be suspended at the moment.

Some members of our church are unable to attend church due to sickness or age and they are being contacted by the Pastoral Visiting team when appropriate. The Pastoral Visiting team also normally visit the bereaved and anyone else who may request a visit and we also have a team of people who take Holy Communion to people in their homes. This has also been suspended for the time being.

## Mission and Outreach

### *Children and Families*

Like the rest of church life, the children's and families' ministry has mostly moved online in 2020. Wildfire, our group for primary school children, now meet on Zoom on Sunday morning during term time. We have been exploring various topics including digging into the Christmas story in November and December. My thanks in particular to Di Russ and Tamsin Nunn who have been leading these sessions with me this year. David Higgins has been creating some fantastic printable resources for our pre-schoolers which are available on the Light Factory page of the website. Kerenza Williams was also involved with this before moving away to Bury - huge thanks to both David and Kerenza for all the work they have put in to help support our youngest children and their families.

Little Gems has also moved online and weekly craft videos are published in our Facebook group every Tuesday morning. Since the summer we have also been running a short singing session on Tuesday mornings via Zoom. This is led by Jane Allen who does an amazing job leading the little ones through a collection of our favourite songs and nursery rhymes each week. This also gives the parents and carers a chance to catch up and say hello and we're enjoying keeping in touch in this way. In December we were briefly able to reopen Little Gems in the church. We ran two sessions with social distancing measures in place which went well and were well received by those who joined us. Families were encouraged to sign up in advance as we have limited places available and each family had their own area with toys, books etc. Unfortunately, the new lockdown has meant that we have had to suspend this again for the time being.

Gay Nichols and I have been keeping in touch with the local schools through virtual assemblies. Since schools reopened in September, we have recorded four assemblies via Zoom and made them available to schools. We have had some lovely feedback from teachers and are delighted to be able to maintain our links with the local schools in this way.

The All-Age team has continued to plan and lead all age services once a month online. We have all learnt many new skills as we have learned how to do things via video, as well as exercising our creativity muscles as we have found new ways to keep the all-age services as interactive as we can! The All-Age team has halved in number since the beginning of lockdown in March 2020 as people who were involved have moved on to other things. It has been a challenge for those of us still on the team as we each have increased involvement every month, however we have been so blessed by God who has inspired and sustained us. If anyone feels God is prompting them to consider joining the All-Age team, do contact Clare to find out more about what's involved.

Looking ahead, 2021's Holiday Club will be online during February half term. At the time of writing, preparations are well underway and an encouraging number of children have already signed up. We also hope to be reopening Little Gems and our other groups as soon as it is safe and sensible to do so. Thank you so much to everyone who continues to support the children's and families' ministry with their prayers, time, giving, and encouragement!

## *Ecumenical Relations*

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

Since Lockdown in March 2020, we organised a virtual Good Friday reflection involving all the churches, an open-air Harvest Celebration and an outdoor Carol Service for the town which was preceded by a Family Trail where the Nativity story was brought to life. The service can be found on our websites.

Individuals from the churches work together volunteering as Town Pastors, leading Assemblies in schools and at the Salvation Army Food bank.

## **Church buildings**

Church owned buildings continue to be maintained and updated, to look welcoming. Thanks are due to Jim Wright and Paul Smith who worked as handyman during the year and to Charlotte Richards who cleaned the buildings and to the many others who do various tasks with our buildings. There has been no major building work in 2020. All the buildings remain in very good condition with minor works required that were identified during the 2018 Quinquennial report being worked through as part of the maintenance programme.

During the year we have carried out routine maintenance to all properties owned or managed by St Johns PCC. A memorial bench was installed in memory of the Lennard-Jones's who were long standing members of the congregation.

We have re-organised the Old Vic to enable the staff team to work together upstairs, creating a more spacious pastoral meeting room downstairs for use once restrictions have been lifted.

Following the decision in 2019 to re-purpose the Church Hall, work has started to redecorate the space to be primarily used for the youth and for outreach events. This work was put on hold due to the pandemic. We aim to complete this and the refurbishment work on the kitchen during 2021. Further work to repair or replace the windows is ongoing.

The property at Bury Hill was vacated in the summer when Andy Williams and family left. Remedial work on the property is being carried out by Paul Smith, who is living in the property with his family.

We have carried out minor works at Andersons Way which remains in good overall repair.

## Financial

This year has seen a complete change in our income and expenses. Our total income has dropped by £54,000 whereas our expenses have dropped by £20,000. We are so grateful for the many people who have continued with their giving to the Church. Our Income from investments has also shown a decrease on the previous year being only 55% of the previous year's figure. This is likely to continue in 2021 as interest rates are now so low. Our diocesan quota remained unchanged but we assisted Bredfield PCC so that the total benefice contribution was paid to the Diocese. Our expenses dropped towards the end of the year following the resignations of Tracey Fearn in June and Andy Williams in August. There are currently no plans to replace them.

We continue to monitor interest received on our Short-term deposits and a small group continues to monitor our investments. The value of our investments increased significantly after the major drop in March and overall, these increased in value by £21,015 in the year. The investments give a much greater return than we can earn on cash deposits but the value of those funds is subject to greater variances in capital value. The decision we made in the early part of 2020 to move our investments away from property funds to more general funds proved to be the right decision as the value of property funds continued showing a much poorer return.

The reduction in our income has had a significant effect on our cash balances and the amount held in unrestricted and designated funds at the end of the year was a minus figure of £7,950 as against a positive figure of £45,799 held at the end of 2019.

The PCC does produce a yearly budget but in 2020 this was soon proved to be unrealistic as income and expenditure were so much lower. We have prepared a budget for 2021 but now that we are in another lockdown this again may prove to be unrealistic.

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

### *Reserves Policy*

The balance on our general accumulated fund in reserves is now £118,621, which although it shows as an increase over the previous year this was achieved by a transfer from restricted reserves to meet some of the expenditure. Without the increase in investments (£9,732) our general fund would have fallen.

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

The restricted funds are amounts that have been given to the Church for specific purposes and relate mainly to property and their future maintenance. At the year end the balance in our Fabric Fund was £177,493.

## *Church Workers Pension Fund*

St Johns PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers. The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

### *Pension Builder Scheme*

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

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

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SOFA in the year are the contributions payable (2020: £4,424 2019: £4,952). A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31<sup>st</sup> December 2019 was under way as at 31<sup>st</sup> December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time. The legal structure of the scheme is such that if another employer fails, St Johns PCC could become responsible for paying a share of that employer's pension liabilities.

On behalf of St John's PCC

A handwritten signature in black ink, appearing to be 'C Howard', written in a cursive style.

Rev C Howard  
Chairman

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

**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2020**

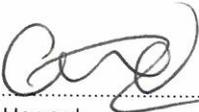
	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2020 £	2019 £
<b>INCOMING RESOURCES</b>						
Voluntary Income	2(a)	109,860.27	130,987.55	-	240,847.82	279,702
Activities for Generating Funds	2(b)	42.64	-	-	42.64	66
Investment Income	2(c)	1,687.83	4,899.34	151.93	6,739.10	12,046
Church Activities	2(d)	4,156.83	332.00	-	4,488.83	14,339
<b>TOTAL INCOMING RESOURCES</b>		<b>115,747.57</b>	<b>136,218.89</b>	<b>151.93</b>	<b>252,118.39</b>	<b>306,153</b>
<b>RESOURCES EXPENDED</b>						
Grants	3(a)	16,463.98	28,053.14	-	44,517.12	39,261
Church Activities	3(b)	105,484.04	100,704.37	151.93	206,340.34	230,970
<b>TOTAL RESOURCES EXPENDED</b>		<b>121,948.02</b>	<b>128,757.51</b>	<b>151.93</b>	<b>250,857.46</b>	<b>270,231</b>
<b>NET INCOMING/ (OUTGOING) RESOURCES</b>	-	<b>6,200.45</b>	<b>7,461.38</b>	<b>-</b>	<b>1,260.93</b>	<b>35,922</b>
<b>Transfers between funds</b>		<b>5,000.00</b>	<b>- 5,000.00</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revaluation - Gains on investments	5(b)	9,731.70	10,965.40	317.96	21,015.06	12,488
<b>NET MOVEMENT IN FUNDS</b>		<b>8,531.25</b>	<b>13,426.78</b>	<b>317.96</b>	<b>22,275.99</b>	<b>48,410</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2020</b>		<b>517,289.70</b>	<b>448,539.63</b>	<b>4,948.93</b>	<b>970,778.26</b>	<b>922,368</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2020</b>		<b>525,820.95</b>	<b>461,966.41</b>	<b>5,266.89</b>	<b>993,054.25</b>	<b>970,778</b>
		=====	=====	=====	=====	=====

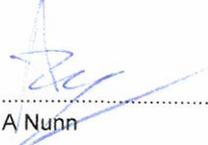
**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**  
 CHARITY NUMBER 1128699

**BALANCE SHEET**  
**AT 31 DECEMBER 2020**

	Note	TOTAL 2020 £	TOTAL 2019 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	5(a)	440,462.15	438,731
Investment Assets	5(b)	321,603.64	240,589
		<hr/>	<hr/>
		762,065.79	679,320
		<hr/>	<hr/>
<b>CURRENT ASSETS</b>			
Debtors and Prepayments	9	6,933.82	11,451
Short Term Deposits		238,709.91	280,617
Cash at bank and in hand		765.75	20,188
		<hr/>	<hr/>
		246,409.48	312,256
		<hr/>	<hr/>
<b>CURRENT LIABILITIES</b>			
Amounts falling due under 1 Year	10	15,421.02	20,798
		<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>			
		230,988.46	291,458
		<hr/>	<hr/>
<b>TOTAL NET ASSETS</b>			
		993,054.25	970,778
		=====	=====
<b>PARISH FUNDS</b>			
Unrestricted		525,820.95	517,290
Restricted	7	461,966.41	448,539
Endowment		5,266.89	4,949
		<hr/>	<hr/>
		993,054.25	970,778
		=====	=====

Approved by the Parochial Church Council on 4th March 2021, and signed on its behalf by:

  
 .....(Chairman)  
 Rev C Howard

  
 .....(Churchwarden)  
 Mr A Nunn

The notes on pages 10 to 15 form part of these accounts.

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 December 2020**

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

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

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

#### **2 Funds**

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

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

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

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average basis.

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

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

#### **Incoming Resources**

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

#### **Resources expended**

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

#### **3 Fixed Assets**

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

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

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

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

# PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE

CHARITY NUMBER 1128699

## NOTES TO THE FINANCIAL STATEMENTS (continued)

For the year ended 31 December 2020

2 INCOMING RESOURCES	Unrestricted	Restricted	Endowment	Total Funds	
	Funds	Funds	Funds	2020	2019
	£	£	£	£	£
<b>2(a) Voluntary Income</b>					
Planned giving					
Gift Aid donations	63,740.37	66,574.81	-	130,315.18	138,015
Gift Aid recoverable	17,158.02	16,687.75	-	33,845.77	36,411
Other planned giving	27,412.43	47,202.75	-	74,615.18	99,063
Cash Collections	540.82	378.75	-	919.57	5,705
Donations	1,008.63	143.49	-	1,152.12	508
	109,860.27	130,987.55	-	240,847.82	279,702
<b>2(b) Activities for generating funds</b>					
Church Office	42.64	-	-	42.64	66
	42.64	-	-	42.64	66
<b>2(c) Income from investments</b>					
Interest from short term deposits	972.50	1,789.79	-	2,762.29	5,344
Dividends on CBF Investment Funds	715.33	3,109.55	151.93	3,976.81	6,702
	1,687.83	4,899.34	151.93	6,739.10	12,046
<b>2(d) Church activities</b>					
Fees for weddings and Funerals	180.00	-	-	180.00	1,613
Church Hall lettings - Local community use	-	-	-	0.00	3,499
Old Vicarage Lettings- Community use	3,451.90	-	-	3,451.90	4,290
Toddlers	158.90	-	-	158.90	1,353
Marriage Course	-	-	-	0.00	570
FinnyMusic	-	332.00	-	332.00	1,212
Games and Cafe Hub	366.03	-	-	366.03	1,802
	4,156.83	332.00	-	4,488.83	14,339
<b>TOTAL INCOMING RESOURCES</b>	115,747.57	136,218.89	151.93	252,118.39	306,153
	=====	=====	=====	=====	=====

**PAROCHIAL CHURCH COUNCIL OF ST JOHN'S, WOODBRIDGE**

CHARITY NUMBER 1128699

**NOTES TO THE FINANCIAL STATEMENTS (continued)**

**For the year ended 31 December 2020**

**3 RESOURCES EXPENDED**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2020 £	2019 £
<b>3(a) Grants</b>						
Missionary and charitable giving -	8	16,463.98	28,053.14	-	44,517.12	39,261
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		16,463.98	28,053.14	-	44,517.12	39,261
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>3(b) Church Activities</b>						
Ministry -diocesan parish share		76,234.00	-	-	76,234.00	76,234
other ministry costs		3,471.14	13,968.19	-	17,439.33	14,977
Youth and children - staff costs		-	30,730.01	-	30,730.01	51,858
Youth and children's activities		2,911.25	-	-	2,911.25	1,236
Church running expenses and Maintenance		142.20	6,704.73	-	6,846.93	16,522
Cost of services		1,656.77	-	-	1,656.77	2,255
Church Hall - running costs		-	4,647.90	-	4,647.90	8,607
Old Vicarage - running costs		313.23	6,704.73	-	7,017.96	11,702
Property Costs - Bury Hill		735.70	8,761.56	-	9,497.26	790
Property Costs - Andersons Way		867.70	-	-	867.70	841
FinnyMusic		-	471.40	-	471.40	749
Support costs		1,045.21	-	-	1,045.21	534
- Outreach		54.00	-	-	54.00	933
- Marriage Course		63.11	-	-	63.11	407
- Toddlers		458.87	-	-	458.87	1,581
- Games and Café Hubs		48.18	-	-	48.18	158
- WLTDO		254.69	109.00	151.93	515.62	592
- Pastoral		2,820.00	-	-	2,820.00	2,820
- Bredfield		11,351.21	28,606.85	-	39,958.06	36,248
Church Office		3,056.78	-	-	3,056.78	1,926
Depreciation						
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		105,484.04	100,704.37	151.93	206,340.34	230,970
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>TOTAL RESOURCES EXPENDED</b>		121,948.02	128,757.51	151.93	250,857.46	270,231
		=====	=====	=====	=====	=====

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

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31 December 2020**

	<b>2020</b>	<b>2019</b>
	£	£
<b>4. STAFF COSTS</b>		
Wages and Salaries	74,557	90,747
Social Security Costs	2,132	3,160
Pension Costs	4,424	4,952
	<hr/>	<hr/>
	81,113	98,859
	=====	=====

During the year the average number of employees was 7 (2019:7), none of whom earned £50,000 p.a. or more.

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

Name	Relationship	Description	<b>2020</b>	<b>2019</b>
Mr A Williams (left 31/08/2020)	PCC Member -	Youth and Caring Pastor	18,351	26,680
Miss C Johnston (From 18/10/2020)	PCC Member -	Childrens and Family Worker	26,080	0

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

**4(c). TRUSTEE EXPENSES**

	<b>2020</b>	<b>2019</b>
The number of trustees who were paid expenses were	2	2
The expenses relate to Ministers expenses and travelling and total	1,075	2,922

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

5(a) Tangible Fixed Assets	Freehold Property	Equipment	Fixtures & Fittings	2020 Total	2019 Total
Cost	£	£	£	£	£
At 1 January 2020	466,612	34,991	21,534	523,137	519,072
Additions in year	-	4,788	-	4,788	4,421
Disposals	-	- 1,267	-	- 1,267	- 356
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	466,612	38,512	21,534	526,658	523,137
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation					
At 1 January 2020	31,880	33,303	19,223	84,406	82,835
Charge for the year	-	2,206	851	3,057	1,927
Disposals	-	- 1,267	-	- 1,267	- 356
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2020	31,880	34,242	20,074	86,196	84,406
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net Book Value at 31 December 2020	434,732	4,270	1,460	440,462	438,731
	=====	=====	=====	=====	=====
Net Book value at 31 December 2019	434,732	1,688	2,311	438,731	436,237
	=====	=====	=====	=====	=====

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

Equipment and Fixtures and Fittings used within PCC premises is depreciated at the following rates -  
 General Equipment on a straight line basis at 25% per annum  
 Computer Equipment on a straight line basis at 33% per annum  
 Fixtures and Fittings on a straight line basis at 25% per annum

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

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**For the year ended 31 December 2020**

**5. FIXED ASSETS (continued)**

<b>5(b) Investment fixed assets</b>	<b>2020</b>	<b>2019</b>
Movements in the year:		
Market value - 1 January 2020	240,589	225,532
Purchases at cost	202,126	2,569
Disposals at cost	- 142,126	-
Net gains (losses) on annual revaluation	21,015	12,488
	<hr/>	<hr/>
Market Value - 31 December 2020	321,604	240,589
	<hr/>	<hr/>

During the year dividend income was reinvested in the CBF Church of England Property Fund.

Holdings at 31 December 2020: 1,155 shares in the COIF Charities Investment Fund.

8,665.58 Accumulation units in the CBF Global Equity Income Fund

1,540.98 Accumulation units in CBF Investment Fund

22,063.94 Accumulation units in CBF UK Equity Fund

5,345.02 Income units in the CBF Investment Fund

**6 ANALYSIS OF NET ASSETS**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Fixed assets for Church use	370,104	70,358	-	440,462	438,731
Investment Assets	179,088	137,249	5,267	321,604	240,588
Current assets	- 7,950	254,359	-	246,409	312,257
Current liabilities	- 15,421	-	-	-15,421	-20,798
Fund balance	<hr/> 525,821	<hr/> 461,966	<hr/> 5,267	<hr/> 993,054	<hr/> 970,778

Included in unrestricted funds are funds designated by the PCC for specific projects. At 31 December 2019, £407,090 had been designated (2019: £407,609)

**7. FUND DETAILS**

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

The movements in restricted funds are as follows -

Fund Name	Fund Open Bal	Incoming Resources	Outgoing Resources	Gains and Losses	Fund Clos Bal
Old Vicarage Capital Fund	70,358	-	-	-	70,358
Old Vicarage Fabric Fund	63,843	1,844	-	2,427	68,114
General Capital Fund	14,574	-	-	935	15,509
Spire Fund	67,654	986	-	7,603	76,243
Church Fabric Fund	175,716	1,777	-	-	177,493
Property Fabric Fund	15,684	146	5,000	-	10,830
Outreach Fund	14,578	148	-	-	14,726
Young Peoples Fund	8,969	91	-	-	9,060
Pastoral Fund	1,032	10	-	-	1,042
Pastoral Transport Fund	2,831	29	109	-	2,751
Discretionary Fund	1,247	12	-	-	1,259
Leadership Training Fund	1,185	-	-	-	1,185
Concert Fund	543	-	-	-	543
FinnyMusic	3,732	332	471	-	3,593
WMAG Bursary Fund	5,661	2,667	-	-	8,328
Faith & Misson Fund	932	-	-	-	932
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Restricted Funds	448,539	8,042	5,580	10,965	461,966

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

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020**

**8. GRANTS**

	Grants to Institutions	Grants to Individuals
Total Value of grants	44,517	0

**8.1 GRANTS MADE TO INSTITUTIONS**

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

Name of Institution	Purpose	Amount of Grant
Just 42 Ltd	Christian Youth Work in Woodbridge Area	11,783
Overseas Missionary Fellowship	Serve the peoples of East Asia	7,950
St Edmundsbury & Ipswich DBF	To assist Bredfield PCC	6,145
Crosslinks	Support for Link Missionaries	5,000
Sizewell Hall	Support for Christian Retreat	3,080
TEAR Fund	Relief Work Worldwide	3,000
CPAS	Support for Education and Youth Work in UK	2,050
Cry in the Dark	Support for Special Needs Children in Romania	1,550
Families in Need	Support for Families in Need	1,004
Christians Against Poverty	Support for those in Poverty	1,004
10 Other Charities- all under £1,000		1,951
		44,517

**9 DEBTORS AND PREPAYMENTS**

	<b>2020</b>	<b>2019</b>
Prepayments and accrued income	3,807	7,447
Taxation	3,127	4,005
	6,934	11,452

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

	<b>2020</b>	<b>2019</b>
Creditors for goods and services	14,141	18,617
Social Security and pension costs	1,280	2,181
	15,421	20,798

**11 CAPITAL COMMITMENTS**

The PCC had not authorised any capital expenditure at 31 December 2020. (2019: £Nil)

**INDEPENDENT EXAMINERS REPORT TO THE PAROCHIAL CHURCH COUNCIL OF ST JOHN'S CHURCH, WOODBRIDGE**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

I report to the members on my examination of the accounts of the St John's Church Woodbridge Parochial Church Council for the year ended 31 December 2020.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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



Carl Page FCCA  
Ensors Accountants LLP

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

Blyth House  
Rendham Road  
Saxmundham  
Suffolk  
IP17 1WA

Dated: 16<sup>th</sup> March 2021