

2024-25

ANNUAL REPORT

WOODBRIDGE QUAY CHURCH
QUAY STREET, IP12 1BX

THEQUAY.ORG.UK
CHARITY NO. 1213322



Woodbridge Quay Church was registered as a CIO on the 16th May 2025 following our AGM in November 2024 where we adopted a new CIO constitution. 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.

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

Trustees during the reporting period:
Wendy Collins - Guardian
Sarah Fowler - Guardian
Emma Grant - Secretary & Guardian
Louis Kamfer - Treasurer & Guardian
Guy Mansell - Families Pastor
Amanda Phelan -Elder
Debbie Scurrell - Elder
Rev Doug Waller - Lead Pastor

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Vision

'A Good News Church following an Extravagant God.'

We believe that we are being called to be a Good News Church following an Extravagant God. 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.

We live in a news saturated world. Once upon a time we only had 4 television channels, but now there are so many dedicated 24 hour news channels. But it's not just on the television, it's on our phones, it's on social media, you regularly receive notifications and alerts. Non-stop news. And quite often it's bad!

In the midst of that, we believe that we hold the greatest news story that the world has ever heard. That because of Jesus, death has lost its sting, and that through Jesus we can have life in all its fullness. So, to **share** the Good News is to **Announce publicly, indicate clearly**.

Quay Church is here to share the Good News of Jesus to all those around us. That's when we're together, because we need to encourage each other with the hope that we have, and to share Good News stories about Jesus with each other. But it's also to share that Good News with those who don't know him, that we believe Christ has conquered death, that we can have hope for the future, and that when we live in relationship with him now, our life can know fullness.



We want to be a church that also **shows** the Good News of Jesus to our community through our actions. A question that always gives us pause for thought, is would the community of Woodbridge miss our church if we weren't here? Would Woodbridge miss us?

Jesus didn't just preach Good News about the Kingdom of God, he *was* Good News. He didn't just preach forgiveness of sin, but was willing to stand alongside someone who was about to be stoned to death. We as a church want to be Good News in our community.

In an age where there is so much bad news, so much greed, pride, corruption and selfishness, we can serve our community, we can bless our neighbours, we can be Good News to our families and to our friendship groups.

At the heart of what we should be doing as a church is Jesus instruction to make disciples of all nations (Matthew 28:20). That isn't just converts, that is people who are growing in a walk in the ways of Jesus. When we follow Jesus and we are obedient to him, that leads to transformation in our own lives.



THECHURCHWITHTHEHANDS

Values

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 would say that 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.

A Vision may give a church its purpose, but Values give a church its character and help to establish the culture of the church family. It is our values that also then help us to achieve our vision.

Pray
Making Prayer a Priority.

Open
Invite the Holy Spirit to move among us.

Love
Choosing love because love transforms.

Give
Saying 'Yes to God' whatever it costs.

Raise
Aspiring to excellence in all things.

Move
Deepening and increasing the Kingdom of God through lives rooted in Jesus.

Care
Connecting people to the welcome, love and care of Jesus.

Lead Pastors Report

From 'Do More in 2024,' to 'Thrive in 2025'

The last 12 months at Woodbridge Quay Church has been yet another exciting period in the life of the church.

For the past few years, we have set ourselves some core objectives. In 2023 we wanted to be 'Debt Free in 2023.' This is where we moved to clear our outstanding loan with the Baptist Union, to facilitate a strong financial foundation in which to grow the ministry of the church. This culminated in our shared objective for 2024, which was 'Do more in 2024.' This involved us investing in the staffing of the church in order to increase capacity and release gifting. We planted an additional congregation at the church in the form of our evening service, 'The 7.' We began to be more intentional about sharing our faith in Jesus through running Alpha in both January and September. We also began the process of becoming a CIO.

As we moved into 2025, we have adopted the objective to 'Thrive in 2025.' This has been slightly less measurable than previous objectives, as the encouragement within the church has been to become committed to a small circle. When we look in the Bible at the Acts 2 church, we see a shared commitment to the **large circle** (the temple courts) and the **small circle** (each other's homes).

As a church we want to thrive by growing large and deep. The large circles (10, 7, Songs of Praise), they make us bigger in terms of the number of people who are connected into the worshipping community. The small circles though are what take us deeper.



Small circles don't just have to be the traditional Bible Study group, they can be the group of friends from church that go to the pub together each month. It can be the prayer triplet that we have. It can be the church ministry team that you're apart of. Nor do they have to be a permanent thing, they can be seasonal, they can be the Alpha group that we're a part of. The whole point is about deepening connection with one another and with the Lord, this is met through **presence**, **pastoral care** and **prayer.**

The early signs have been positive. We have seen the **Quay Men's Circle** become established this year, with Bi-monthly Breakfasts, a **Walking Group** and occasional events for the men to be more intentional in meeting together. We have also seen that around the time of the **Woodbridge 10K** our runners in the church began training together and building connection that way. We also have seen the **Huismann's** begin a new midweek Bible study group, there has been an **Alpha Follow on group** that Jane has led, and there is now a group who are regularly **prayer walking** together.

We recognise that this is an area that we will need to continually develop in the coming years. The great thing is the small circle network is the most scalable part of any church no matter what the size of a Sunday congregation.

Highlights

Thriving in Worship

We were so delighted to recruit Gwyn as Children's and Youth Worker and Jane as Pastoral Worker to the Staff Team in 2024, but there was still one role that remained unfilled. We were delighted that in March '25 we appointed Alison to the role of **Worship Team Leader**. It has been fantastic in the short time that she has been with us, to see the ways in which our musical worship on Sunday's is developing and how the worship band in particular are growing in their giftings under her leadership. In recent months it has also been wonderful to see the mentoring and encouragement of a **Youth Band** who are starting to play more regularly together on a Sunday.

We recognise that there were some excellent foundations prepared for Alison's arrival, with Jonathan Knight's faithful serving in this area for many years. We were also particularly grateful for the way in which he organised the **Resound 'Downcast Souls, Expectant Hearts' concert** in March as we prepared for Lent together. From this event we now have a number within the church who have been inspired in the area of song writing, to try to write the songs that capture what season that the church is in.





Sundays

We are in the second year of being a church with two Sunday services, The 10 and The 7.

Over the course of the year at The 10, we have explored teaching themes such as the Letter of James, and the importance of Faith in Action. In the lead up to Easter, we went through a series called 'Encountering Jesus,' as we looked at some of the stories of those who were around Jesus as he neared the cross.

Post-Easter we went through a series that focused on our discipleship formation called 'Beautiful Resistance,' looking at Spiritual Disciplines such as sabbath keeping, fasting, but also themes such as the importance of honour resisting contempt. Then following Pentecost we made our way through a series looking at the impact of the Holy Spirit on the early church, and how the Spirit can work powerfully through us today.

Throughout the Summer Holidays we were then delighted to be blessed by members of the **Preaching Pod.** Who preached at both the 10 and 7 on the Parables of Jesus. On a personal note, this was an incredibly encouraging experience. One of my areas for growth has been the raising up of leaders, and so it was wonderful to see Jonathan, Alan, Simon, Ivan, Peter, Amanda, Sarah, Ricardo and Chris serving in this way.






In the Autumn we've been making our way through the Letter of **Colossians**, focusing on how Only Jesus matters.

At **The 7**, we began the year looking together at the story of Joseph. This was followed by a series called **'Good News People'** looking at how we can be better at sharing our faith with those around us. This was highly interactive, and marked a change in direction in what our evening teaching would be like with a greater focus on growing in discipleship. This series was followed by a series on the book of Joshua. Following which, we have returned to another teaching series to help people in their discipleship, which was to look at the theme of **Heaven**. Often people's understanding of what happens when you die has been largely affected by what Hollywood says, and Greek Philosophy, it was important to address some of the misconceptions in order that people might get excited about their Living Hope!

In the year so far **we have seen 8 people get baptised**: David P, David H, Molly, Laura, Louis, Marion, Ray and Anne Mary. It was a tremendous encouragement to the church family to hear their stories and for them to publicly declare their faith in Jesus through the waters of Baptism. It was also incredibly helpful that many of them shared so honestly about the joys but also the struggles that they've had with faith. That authenticity made for a powerful celebration of what God can do in each of our lives.

We have **dedicated 3 Children:** Charlotte, Elias and Rupert and have made promises as a church family to support them through faithfully sharing Jesus with them in word and deed, and also encouraging their parents.

Prayer Week

In the lead up to Pentecost, we once again held a **Week of Prayer**. So often in church life there is a huge tendency for us to put on activities, and do things, and kind of just hope that God shows up. Whereas instead, seeking the Lord, being hungry for more of Him through prayer, should be the starting point, because ***God comes where he's wanted.***

Throughout the week the church followed a devotional together for our Quiet Time, we also met corporately for prayer, and on one evening went on a **prayer walk.** The week culminated in a **Pentecost celebration**, where people shared the things that they felt God had been saying to them and might be saying to the church at this time.



Alpha

In the last 12 months we have had 48 people attend Alpha across 3 courses. A high proportion of those who have been coming to Alpha have subsequently begun to start attending Quay on a Sunday. We have seen several salvations over the last 12 months, and have seen many recommit to faith following attending the course.

Alpha is personally one of my favourite areas to serve in ministry. It is a privilege to build relationships with folk over a 10 week period and to help them with some of the questions that they might have about faith and belief in Jesus. It is always special to run the Holy Spirit evening, where we invite the Holy Spirit to move amongst those there (he's already been at work really!) and we offer to pray and share when prompted.

The Alpha Course is massively blessed by the faithful and generous support of all the church small groups who take it in turn to provide meals, and help serve each night. Those who attend always remark at how good the food is, and how it is the evening that they look forward to most (apart from the infamous curry night...)

I also want to give a massive shout out to the incredible Alpha team who have hosted and befriended on tables this past year. Amanda, Chris, Doug, Julie, Rick, Sara, Jane, Jayson and Wendy have sacrificially given their Thursday evening up each week to serve at Alpha. The rapport, sensitivity and insight that they offer is remarkable.



CIO

Whilst not the most glamourous of things to highlight, I do want to acknowledge that this year we have finally managed to complete the Charitable Incorporated Organisation (CIO) registration and have begun the process of transferring our assets from the old unincorporated model into the new CIO.

We are incredibly grateful for the work of Mike Astbury, and all that he did in order to ensure that we were safely managed through this process. It has been no small undertaking. Given that this has been something that the church has been considering doing for at least the last 8 years, it is a relief that the journey is almost over... almost!







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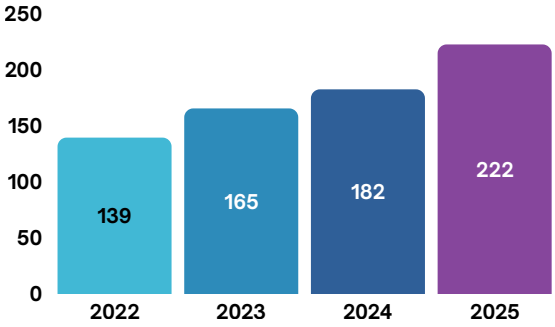

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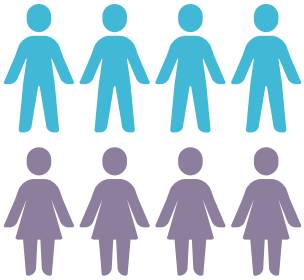

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Church in Numbers



Unique Weekly Sunday Average Attendance

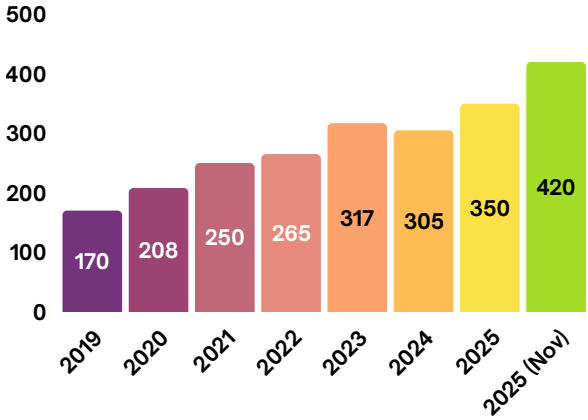


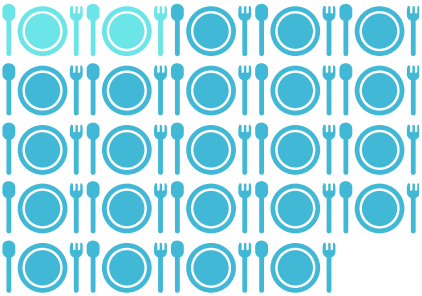
8 Baptisms



38 New Church Family Members

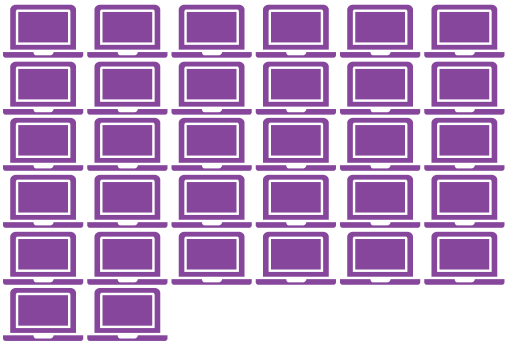
ChurchSuite Sign Ups





24 Alpha Meals

32 Average Weekly Livestreams



Families Ministry









What are some of the things that you've been getting up to this past year?

Team/Training:

Throughout the year we have been keen to invest into, and provide training for our youth and children's teams. Whether this is through meeting together to pray and plan the programme, structured training or weekly briefings and de-briefs, we want to create a culture where we are always reflecting on what is going well, and equipping those who serve.

In January, Gwyn completed the **Care for the Family Parenting Course** training, which proved to be incredibly valuable. We're excited to offer this course at Quay, adding to our number of trained facilitators.

In June, a number of the children's team attended **'All Inclusive training**,' focusing on how we can best support children and families with Additional Needs. That same month Guy and Gwyn attended a **Faith in Kids** session on **Raising up Volunteers**.

In September, Debbie Scurrell led an excellent **Safeguarding Training** session, which was well attended by a range of Quay teams and proved to be both practical and informative. The insights gained from this training have been directly applied to review and adapt our safeguarding policies, ensuring they remain clear, up to date, and in line with best practice, helping us to provide excellence in all we do.

Community/Family Connect:

We've had several Family Connect events this year, including **Play2Day** in January and the **Lego Party** in March. Both were fantastic opportunities for local families to have fun together and to build meaningful connections within our community.

In April, we hosted our **Shipwrecked Holiday Club** for primary-aged children. It was a wonderful week filled with drama, games, songs, Bible teaching, crafts, and small group time. We were blessed with a fantastic team of adult volunteers and young people who used their gifts, talents, and energy to give the children an unforgettable experience.

In June, we held our **Youth Fundraiser Quiz Nigh**t to raise funds for the upcoming Youth Weekend Away. The evening was filled with laughter, games, snacks, and mocktails, as Andy and Carly brilliantly led us through a fun and interactive quiz.

In July, the **Big Family Day Out** was another wonderful success, strengthening links in the community and sparking many intentional, faith-filled conversations. It was also great to see our team of volunteers grow, as several young people were trained in face painting and other event role**s.**

September saw a fantastic new addition to the church calendar - a **Ceilidh** organised by Guy Mansell and Clare Astbury, also raising funds for the **Youth Weekend Away.** It was a joyful evening of dancing, laughter, and community, enjoyed by all ages.

Guy has continued to settle into the of Padre at the local **Air Cadets** This has led to a 'Church Parade' service in October where seven new Cadets and their families joined the service to be enrolled. It was a special service welcome Air Cadet staff and other cadets and further strengthening our links with this local group. The service was really well received with really positive feedback from the Air Cadets and a desire to repeat this again.

In October, we hosted our annual **Light Party,** providing a joyful alternative to Halloween for church families and their friends.... We also joined Just42 for the **Treat or Treat** event at Peterhouse Crescent - meeting families and young people out in the community. Under the warmth of our gazebos, we offered friendly chats, crafts, face painting, sweets, and free hot chocolate, all centred on the message of hope that Jesus gives: "I am the Light of the World. Whoever follows me will never walk in darkness." (John 8:12)





Schools Work:

Our schools' ministry has continued to grow and strengthen this year, providing wonderful opportunities to share faith, build relationships, and support young people in our local community. We have been regularly involved in **half-termly assemblies** at **Birchwood, Woodbridge Primary**, and **Rendlesham** schools - it's been a joy to connect with pupils and staff through dramatizing, interactive Bible stories, games, songs, and times of prayerful reflection.

At **Farlingaye High School**, the **Lunchtime Club** with Just42 and St John's, continues to be a valuable space for young people to relax, chat, and begin to explore the big questions of faith in a supportive environment. Donuts, games and crafts are enjoyed by an average of 30-40 students. It's encouraging to see many of the young people from Quay joining in and bringing their friends.

We've also enjoyed developing our **Afterschool Club** with Just42, at the Fred Reynold's Centre, on Peter House Crescent. Where we are offering a fun and welcoming place for Primary aged children to gather and build friendships. We now run a 'Walking Bus,' where we collect the children from Kyson Primary School and walk with them directly to the club, although we do have children coming from other local schools as well. They are welcomed with a friendly face, toast, snacks, drinks and lots of games, craft, songs and chat time. We then have time to read the Bible Story, watch a video and act out the story for ourselves. The children really enjoy finding the story in the Bibles and responding to the story in prayer.










In March, we were invited to take part in retelling the Easter Story at **Barnabas**. We set up an **Easter Trail** in the garden and, enjoyed sharing the Easter story with children in an engaging and creative way. We also re-created the Easter Trail at **Woodbridge School**, helping students to explore the Easter message in a fresh and meaningful way.
Throughout the year, we've had ongoing meetings with **Just42**, partnering together on various initiatives. These collaborations have been a real encouragement and continue to strengthen our shared vision for reaching and supporting local children and families with the good news of the gospel.

Youth Work:

It's been an exciting and fruitful year for our Youth Ministry, filled with opportunities to grow in faith, friendship, and fun!

Our **Origin** youth group has enjoyed a wide variety of activities - from Traitors and Ringo's to a sleepover, chip walk, escape room, movie night, Kingston Field games, beach trip, BBQ at the Astbury's, and bowling. Regular club nights have also featured powerful times of sharing and testimonies. It's been wonderful to see our youth community deepen and our team of leaders continue to grow in unity and enthusiasm for this ministry.

We continue to run weekly **Mentoring sessions**, providing small group and one-to-one support for young people. It's been invaluable for relationship building to have these times at Costa or 1975 to enjoy hot chocolates, whilst catching up and sharing prayer requests.

Our **Thursday Night Cell Groups** remain a highlight of the fortnight -with separate sessions for Years 7–9 and Years 10+, each offering age-appropriate Bible teaching, discussion, and space to build meaningful friendships through sharing food and games.

We were also invited by Just42 to be involved in their **Primary School Transition Days**, taking time to plan, prepare, and pray for the Year 6 students moving up to secondary school. In May, we hosted a fun bowling trip for Year 5s as an introduction to youth activities at Quay...

A real highlight of the year was the **Sizewell Youth Weekend Away** in October - a time packed with worship, teaching, laughter, and friendship building. 31 Young People, 15 leaders and 4 chefs enjoyed 3 days at the beautiful Sizewell Hall in Leiston. We had a guest speaker from Youth For Christ open God's Word for us and our **Youth band** did an amazing job of leading our times of Worship. It's been wonderful to see them serve in the Youth Sharing Service, inspiring the wider church family with their enthusiasm and faith.

Sundays:

Sundays continue to be a vibrant and joy-filled part of our ministry, with opportunities for all ages to grow in faith and community.

Our **Crèche Connect Team** has grown this year, with a dedicated rota of volunteers ready to welcome regular and visiting families with little ones. It's been lovely to see the team creating a warm, friendly environment - greeting parents, offering introductions, and helping families feel at home.

Our **Quay Kids** Sunday mornings have been especially encouraging. Following the All-Inclusive training, we've been implementing new ways to better support children with additional needs - including flexible start times, activity choices, fidget toys, star charts, and visual timetables. We've also held team meetings and family visits to better understand each child's needs and ensure that every child feels seen, valued, and included. This last year's curriculum focused on a Bible Overview and this term we are looking at the Life of Peter, helping children to explore the Bible accounts in engaging and enjoyable ways.

For our **Year 7–9 group**, Sunday mornings have also centred on The Life of Peter, digging deeper into his story and faith journey through games, activities, study and discussion.

Our **Year 10+ group** has continued to thrive too, exploring big questions of faith through Bible studies, Alpha sessions, and relaxed breakfast gatherings - often with friends invited along.

Students:

It's been wonderful to celebrate and support our students this year as they navigate the start of school, college, and university life. It's also been a real joy to celebrate the **Baptism of** Molly, as she publicly shared her faith and commitment to Jesus.

Little Hands

It is a real privilege to have Little Hands our toddler group every wednesday during term time. There are eight regulars on the team with a couple of folk on hand to step in when required. Without their faithfulness, the Little Hands ministry could not take place.

The relationships we have built with the parents/carers and children who attend is pivotal to what we're about - showing the welcome, love and care of our Saviour, Jesus Christ. It's a real joy when we get to see some of our families attending other Quay events such as the Light Party, Carols by Candlelight, and Big Family Day Out, for example.

In a typical week, we average around 28 children, all of whom are either babies, toddlers, or pre-school age, plus their carers. Although earlier in the year, we had a couple of weeks where the numbers rose to 40 children. Definitely our limit! Thankfully, the warmer weather came and we were able to use the outside space some weeks until the numbers settled again. Eight of our regular attenders 'graduated' to nursery or school in the summer and we celebrated this with a Teddy Bears Picnic on the park... in the rain. However, new children have joined us and numbers remain constant.

There is something quite special about using the sanctuary as our main space - every session feels sacred and is covered in prayer. The space itself is set out with age appropriate toys and activities, whilst the foyer serves as a craft area... and parking space for prams and buggies! Drinks and snacks for all are available throughout the morning, along with plenty of opportunity to chat. We finish our time together with songs, a Bible story and a short prayer.

We value your continued prayers for Little Hands, the team, and all the families we serve. If you would like to find out more about this important ministry, or join the team, do have a word with me, or pop in on a Wednesday morning for a coffee. We'd love to see you!

Spotlight
Guy - Families Pastor

What has been your particular highlight in 2025?

With so much great stuff going on it's difficult to pick out one particular highlight for the year. With the Youth Weekend Away, Growth of the teams, the way families are engaging on Sundays, there are so many areas I could speak about. However, the one highlight and story I would like to share comes from **Tuesday Lunch Club** at Farlingaye High School.

The aim of the club is to be intentionally relational. This means that the focus is on building connection and trust with the young people, with a small amount of spiritual input. So we write a Bible verse on the board each week and one 'Big Question' for the week, and these are sometimes discussed by the young people in amongst games, crafts, catch ups and eating donuts.

After a few weeks of attending a year 7 student asked me the question "Has God already judged me?" This caught me a little off guard as my opening question to him was 'would you like a donut?!' After a moment or two thinking about how to respond I said "that's an interesting question, and I think the answer is 'yes' and 'no'."



I continued to explain what I meant and it led the opportunity to explain the gospel to this young lad. The conversation finished with him saying: "So Jesus died on the cross to save me from my sin? Cool!"

It was only a few minutes discussion. It is the kind of thing we have praying for opportunities to do, and being able to share the gospel in that way at a school lunch time was a joy and privilege to be part of,

How do you feel that you have seen God moving this past year?

The growth numerically has been wonderful to see, but more so the desire to grow in knowledge and love for Jesus and to wrestle with some of the big questions of life and faith among our young people. Also the desire to see them invite their friends along to activities is wonderful to see.

Seeing the teams continue to grow and use their incredible gifts to serve the YP and families is a constant joy.

How can the church family be praying for you as we go into 2026?

The church family are a constant source of encouragement and strength, and I feel so supported.

Personally, I would really value your prayers for wisdom to focus on what is important and *'keep the main thing the main thing*'.

There are so many opportunities and so many good things we could be doing. It takes a conscious effort to make sure you are doing the right things and important things.

It is so exciting to see how the network of ministries that we have, create opportunities for people to be involved at every age and every stage of faith. I say it all the time, but this only happens because of the incredible teams that make it happen. Please pray for them: pray for the teams to grow and for new people to want to be involved, to develop gifts and skills, and thrive as they serve.

Spotlight

Gwyn - Children's and Youth Worker

What has been your particular highlight in 2025?

Our **After-school Kids Club** at the Fred Reynolds Centre has been a real highlight this year. We have a small number of regular children attending from a couple of the local primary schools. Watching the children tuck into toast and refreshments whist we all laugh, chat and play board games together is incredibly precious to be a part of. The children are full of energy and enthusiasm; they have big personalities and big voices!

We've recently been looking at the 'Lost Parables', 'The calling of Matthew' and 'The calling of Zacchaeus.' They love to dress up and act out the Bible stories. They blow us away with their excitement about finding out more about Jesus. It has been particularly thrilling to open the Bible with those children who haven't seen or touched one before. It's a joy to watch their faces light up as they exclaim with glee; 'is this the real actual Bible?!' 'Wow, the pages are so thin!' 'I've found it, I've found the story of Zacchaeus!' These moments have been delightful.

We have recently been asking the children to come up with their own memory verses from the passage, rather than us choosing them. They have shown real engagement and insight, choosing verses that have beautifully summed up the meaning of the account. A real hush comes over the room as the children have a moment to reflect on the story and to write their own prayers- they really love doing this and they respond so honestly and openly.

Its inspiring watching their growing child-like faith as they seek God's help, depend on him and find comfort in his friendship. Being a part of their journey is such a privilege.



How do you feel that you have seen God moving this past year?

Witnessing God working in the lives of the young people has been a real joy. He is giving them a desire to grow in their faith, and they genuinely seem more hungry to study God's word and more engaged to ask questions. They are more honest to share their struggles and doubts, knowing they are cared for and in an environment where they are accepted and safe. It's wonderful to encourage and provide opportunities for the young people grow in their confidence and ability serve as part of church family and local community, exploring and using their gifts. They are now eager to volunteer to run games, facepainting, crafts, serving refreshments, songs, bible studies and prayers.

It has been noticed that there are signs of growth in faith in the children. When asked to contribute to discussions, answer questions, apply Jesus' teaching to their lives, or pray- many are responding with real insight and trust, which is beautiful for us to observe and learn from.

It has been fantastic to see the teams of volunteers for youth and children's work thriving and working in unity. The teams are keen to reflect upon the sessions, providing helpful, specific and honest feedback that has led to significant changes which have positively impacted the ministries.

God has blessed the continued building of fruitful links in the community, developed through relationships at Farlingaye, local school assemblies, after school club, Little Hands, Barnabus, Air Cadets, Treat or Treat and Big Family Day Out. Working in partnership with Just42 and the local churches is also a brilliant witness to many in the community.



How can the church family be praying for you as we go into 2026?

I would really appreciate prayer for strength and energy through the power of the Spirit to keep running the race. Please pray that I would keep walking closely to Jesus, growing in faith and relying on him for all things. That I would keep grounded in his gospel truth when things get tough and to not lose hope. That I wouldn't seek the approval of others, but that I would want to serve God faithfully to the glory of Jesus.

I would also value prayer as we take time to listen to the families and hear their voice, as we seek to further develop the families work.

Wisdom in equipping young people to take the lead in running Bible studies for kid's work and each other. Insight in going through study guides with young people on 'Faith Basics,' building their confidence in prayerfully opening the Bible for themselves and with others.



We are incredibly grateful for the dedicated team of volunteers who give generously of their time, prayer, planning, energy, care and enthusiasm to all we do at Quay with our Children, Youth and Families. Without their service, the grace of God, and the Help of His Spirit, it simply wouldn't be possible to achieve all that has happened this past year.

Spotlight

Jane - Pastoral Worker



What are some of the things that you've been getting up to this past year?

It is always difficult to quantify pastoral care, due to the nature of the work and the need to be confidential. We have a Pastoral care team who work alongside me offering Pastoral Care to individuals within the church family. These committed team members care by visiting, texting, messaging and phoning those struggling in the fellowship for one reason or another. I am extremely grateful for how they serve the Lord and support me in this way. Of course, both Doug and Guy also provide pastoral support, more often in those instances of crisis and complex pastoral concern.

In the last 12 months I have conducted:

- **105 Home visits**
- **23 Hospital / Care Home visits**
- **20 Church based Pastoral visits**

I do not record all the phone calls or electronic messages I have sent/received as these would be too numerous to track. Of course, many pastoral conversations are held 'ad hoc' on Sundays and at other church events and these are not recorded.

The Pastoral Care Team offer **home communion** to all those unable to attend the church due mobility/health issues on a 3 monthly basis, we currently visit 4 individuals/couples.

I manage 4 teams within Pastoral Care: Bereavement Team, Pastoral Care Team, Visiting Care Home Team (Quay Friends) and Prayer Ministry Team. The Pastoral Care Team meets alternate months for support and prayer. I also meet with individuals in the team on a quarterly basis to offer support in their role.

I attend the monthly **Quay Time** and **Songs of Praise** events offering pastoral support as required.

Up until the summer I was meeting with a post Alpha group as follow up. One member has settled in a new church, and I still see another member monthly as she navigates her journey in Christ.

I am part of the Welcome team every Sunday at The 10 and the third Sunday of the month at The 7. I particularly enjoy this opportunity to welcome newcomers and guide them around the church introducing them to other people from the fellowship.

In December 2024 the Quay Youth were invited to Haughgate and Cavell Manor to sing carols and we hope to do the same again next year as our relationship with the homes grows.

In February I began talking with Haughgate House Nursing home about the possibility of developing a team of visitors who could befriend some residents. We have called this **Quay Friends**. We have met with the manager and activity coordinator at the care home and pulled together a small team of volunteers who have begun their journey of preparation for the role by attending the Dementia Training in October to become Dementia Friends. The groups vision is to expand this to other care homes in Woodbridge.

Training and Development

In February I completed a Foundation course in Pastoral Care by Living Leadership.

In March, Care for the Family brought us the **Bereavement Awareness Training** and from this we set up a bereavement group to look at how we could better support those who have been bereaved. We have developed a pathway for those bereaved to ensure we care for them throughout the first year of grief. We currently have 12 people on the pathway. The bereavement team are also in the process of developing a grief café for Woodbridge.

In April I attended a two-day **Mental Health First Aid** course online.

In June we began to plan for the interviews for the **Living History Podcasts** along with Doug. We have two recorded, ready for release at the end of the year and hope to complete some more very soon.

In September I attended a teaching session on **Suicide Prevention** and in October I attended a session for **Domestic Violence** organised by the Primary Care Network, (all GP surgeries in Woodbridge and the surrounding areas).

Also, in October we invited Alison Pegrum from the Alzheimer's Society to **raise our awareness around Dementia**, 19 folk attended who are now Dementia Friends.

At the meeting I attended with the Primary Care Network for Woodbridge in October, the team delivering the session highlighted how the GP surgery is now a 'one stop shop' for all things related to wellness. The surgery is a point of contact for, health, housing, weight management, carers worry, lonely/isolated folk, employment issues, financial worries etc. During the session I highlighted that the 'one stop shop' was an excellent concept but there did not appear to be any acknowledgment of a person's spiritual life even though health professionals recognise spirituality is part of a person's wellness profile. The organisers accepted this area was not covered but were interested in finding a way to ensure this is addressed.

They have asked me to look at finding a way spirituality could be covered via the Surgeries/Primary Care Network.

How do you feel that you have seen God moving this past year?

This year I have noticed how the whole fellowship has grown in caring for one another. On a Sunday after the service, I witness more and more folk reaching out to each other for support and prayer. It is so moving to see God working through individuals in the church as folk pray for one another and offer love for those in difficulty. This is church people !

How can the church family be praying for you as we go into 2026?

As we approach a new year in the church I would ask for prayer for the Pastoral Teams as they develop their ministry areas. In particular the new Quay Friends and Bereavement groups as they move into the community. Please pray for protection over them and all those they encounter.

Final Thoughts?

I have now completed a full year as a Pastoral Worker for Quay Church, and it has been a pleasure to be part of the staff team at Quay. Thursdays are particularly special as we meet as a full team, study the bible together, plan for the week ahead and pray together. A particular highlight for me this year was the opportunity to attend the 2 day Launch conference. As a team we were able to hear the same teaching and build our team relationship.

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Spotlight
Kevin - Operations Manager



What has been your particular highlight in 2025?

It would be easy to think of the big events of the year, the Baptisms, Easter celebrations, or probably my most visible (and stressful) event of the year, the BFDO.

However, this year I've found my deepest satisfaction in the much smaller, invisible, and more mundane activities.

My primary motivation (I'd actually call it "my ministry") has been trying to create an **"open door"** to the un-churched who visit Quay. This involves thinking through specific detail so that when people walk through our doors, their next steps are immediately clear. Strategically placing information on the foyer screen and ensuring brochures are always available for our parenting courses, toddler groups, and family connect events provides a clear pathway. I have focused on connecting these resources to outside groups, like directing NCT classes to a relevant Parenting Course and ministries like Little Hands. And ensuring Barnabas Preschool Parents are daily aware and invited to every Family Connect event. I feel this transforms a casual visit into a meaningful and relevant next step.

Similarly, I've made a dedicated effort to push information out into the wider community. By promoting our coffee mornings, men's, and ladies' events to external senior groups... including those at ActivLives, Quay Time, the Deben River Society, and the Woodbridge Society... intentionally inviting people who might not otherwise cross our threshold or are on the fringe. I think that these seemingly small acts of communication are foundational to turning a building into an evangelical tool.

My personal highlight, however, was the simple act of supporting Team Quay in the **Woodbridge 10km race.**

I know from personal experience that pursuing physical fitness provides a unique impetus and motivation that spills over into other aspects of life. Achieving a simple physical goal seems to naturally drive a desire for balance and discipline in other areas. A small win in physical fitness helps to focus on the disciplines of a daily quiet time, consistent prayer, and event actively seek out friendships in wholesome, supportive environments. While science shows that exercise restores mental health and focus, it has become abundantly clear to me that the result of mental clarity is just as effective at restoring and sharpening our spiritual focus. It was just this last week, that I was told of the difference that running together a few times made to a few people who were not even participating in the 10k race. So watch this space, because this seems to be a really effective budding ministry and for some reason, i seem to be uniquely positioned to facilitate this.

It is in these invisible acts.. tweaking brochures, pursuing excellence in media, encouraging runners... that I have found a real joy.

How do you feel you have seen God moving this past year?

I have realised that my role sees spiritual "success" in the long game. I am usually an instant gratification type of person, but this year, through the slow, developing faith of my children, the use of our building as an means of further conversation with visitors and contractors, and the year-long conversations with people letting our rooms are teaching me that God treats us like a marathon, not a sprint.

How can we pray for you?

For joy and purpose in the mundane.

Spotlight

Alison - Worship Team Leader



What are some of the things that you've been getting up to this past year?

When I started as Worship Team Leader at Quay Church back in March, it quickly became clear that those who had gone before me had laid **strong foundations** for the worship ministry, building a committed team of musicians who serve faithfully week by week. It's been a privilege getting to know the worship team both personally and musically – they are truly an amazing group of people! A big part of this season has been **growing together** as a team, supporting each other in our music and AV ministry, building confidence, and encouraging each other in our personal **discipleship**.

We've continued **monthly Worship Workshops**, which include devotional time, prayer, practising songs, and learning new material. The workshops have been a great way to grow together musically and spiritually, while reminding ourselves that we are first and foremost worshippers, not just musicians or tech people (and that the best Sunday worship flows from our own daily walk with God!).



On the technical side, we've been looking at ways to **improve our AV and sound systems**. A professional report commissioned in April assessed our sanctuary's sound system, and since receiving the full report in May and discussing it with the AV and music teams in June, the findings are now helping shape our next steps as we move forward.

Training has also been a key focus as **we aspire to excellence** in everything. In October, we held a **Sound Training Day** for current and new AV members. It was led by a professional sound engineer who gave teaching and insight on sound production and how to get the best from our sound system and digital desk. Musicians and singers attended for part of the day, when there was the opportunity to apply the skills and processes learned. Feedback from the training has been very positive, with improvements recognised by the sound team, musicians, and members of the congregation. A further training day is planned for January to give more people a chance to learn.

Also in October, we held a **Vocal Workshop** to help singers build skill and confidence. It focused on technique, projection, and harmonising, and it was an encouraging and enjoyable time for the team.

An important part of my role is caring for the team **pastorally,** as well as sorting out the **planning and logistics** for Sunday services and our monthly **Songs of Praise** gatherings. It's been such a blessing over these past few months to spend time with individual team members – listening, encouraging, and supporting them in their discipleship as they serve. It's a real joy to see confidence growing, both musically and technically, and to see how that's feeding into the **joy of leading** worship together on Sundays.

Working with the staff and worship team to **prepare for services** is always encouraging. Every week, Doug and I usually take time to reflect on the Sunday just gone, look ahead to what's coming, talk about themes and songs, sort rotas, and share anything we feel **God is saying**.

This season has been one of learning and building relationships with our **focus on Jesus.** I'm so thankful for everyone serving in worship and AV at Quay Church, and I'm excited to see how God continues to grow us as a team as we worship Him and help others do the same.

What has been your particular highlight in 2025?

It's hard to pick just one highlight, so I'm going to briefly mention a few! Preparing for and leading worship over the **Easter weekend** (just weeks after joining Quay) was a definite highlight — what a joy to reflect on Jesus' death so meaningfully at our Good Friday evening service and then **celebrate** His resurrection on Easter Day.

Another highlight has been seeing our church family (of **all ages**) engage during times of sung worship on Sundays and during our monthly **Songs of Praise** gatherings. It's such a blessing and a great reminder that as we draw near to God, He draws near to us (James 4:8). There's something very special about meeting together to **praise and worship**, to **listen** and to **respond to God's Word** as it's preached faithfully each week.

One particularly significant highlight has been the joy of seeing our **young people** use their musical gifts in worship. Not long after I started at Quay, I remember a conversation with Guy and Gwyn – they mentioned there was a Youth weekend away booked for early October and wondered if we could put a youth band together. The challenge was on! Each of the young people approached said they were interested in being involved, and there was **excitement** about making it happen.

They gave a huge amount of time and effort to rehearse and prepare songs. What a wonderful and talented group they are! By now, you'll know the end of the story: the weekend away in October was fantastic, not least because the band led us so **beautifully** in worship. Since then, the whole church has been blessed and encouraged by them using their gifts during recent Sunday services – an absolute **joy**!

How do you feel that you have seen God moving this past year?

I'm aware that God has been working in various ways – both visibly and behind the scenes. I've seen Him working in my own life, challenging me to t**rust Him** fully, to step out in **faith**, and to be obedient to His calling. At every stage of the journey, He has proved faithful, going ahead and **bringing blessing** in ways I couldn't have imagined.

I'm thankful for the ways God is moving in the life of the church – there's a growing sense of a **heart of worship**. It's not just among the musicians as we play, sing, and serve together each week, but across the whole church family.

How can we be praying for you?

As we head into a new year, please pray that God would give me **wisdom** and **discernmen**t as I lead the Worship Team. Pray that my own times with the Lord would be rich and refreshing – that I'd hear **His voice** clearly, sense His guidance in every decision, and know **His leading.**

With so many opportunities to grow and develop the team, please pray that God would bring the right people – with both musical and technical skills. Pray that we would be guided to the right **songs to enrich** our walk with Him. Pray also that, as a church, God will deepen our devotion to **wholehearted worship** as we explore new ways to worship together.

Finance

Income

Our financial year runs from January to December, meaning that at the time of this reports release, we do not know our final figures. However we are confident in our forecasting for the remaining 2 financial months of the year. and are forecasting that we will be approximately £36,000 above our income budget for 2025. This has been a remarkable story given that we were expecting a large deficit budget this year. A huge thank you to everyone for your generosity. The more you give, the more we are able to invest in mission and ministry.

Income	2025 Budget	YTD (31st October)	Forecast
Offerings	£200,000	£177,727	**£212,727**
Tax Recovered	£34,000	£34,074	**£41,074**
Interest	£0	£2,873	**£2,873**
Lettings	£18,000	£18,454	**£19,454**
Other	£0	£12,105	**£12,105**
Total	**£252,000**	**£245,233**	£288,233

13% Increase Offerings in 2025



Expenditure	2025 Budget	YTD (31st October)	Forecast
Staff Wages	£159,429	£128,819	**£156,496**
Ministry Expenses	£12,350	£11,023	**£13,003**
Mission Other Causes	£24,080	£24,571	**£27,550**
Mission Local	£25,918	£16,666	**£19,633**
Buildings and Equipment	£40,878	£39,710	**£45,708**
Admin & Other	£11,912	£21,053	**£25,987**
Total	**£274,567**	**£241,644**	**£288,377**

Expenditure

Our expenditure forecast is looking as though we will be roughly £14,000 over budget for this financial year. Whilst there have been some marginal overspends in budget line areas, these have been compensated by underspend in others. The overspend comes from 'Other' which denotes the increased use of Stripe Payments for Church Events, these will appear differently next year. They are largely offset by the Other budget line in income. These don't always totally reconcile, as sometimes we subsidise individuals who cannot afford the event themselves. We also agreed at church meeting to give an additional £4,000 to BeeHive and Open Doors.

Balances

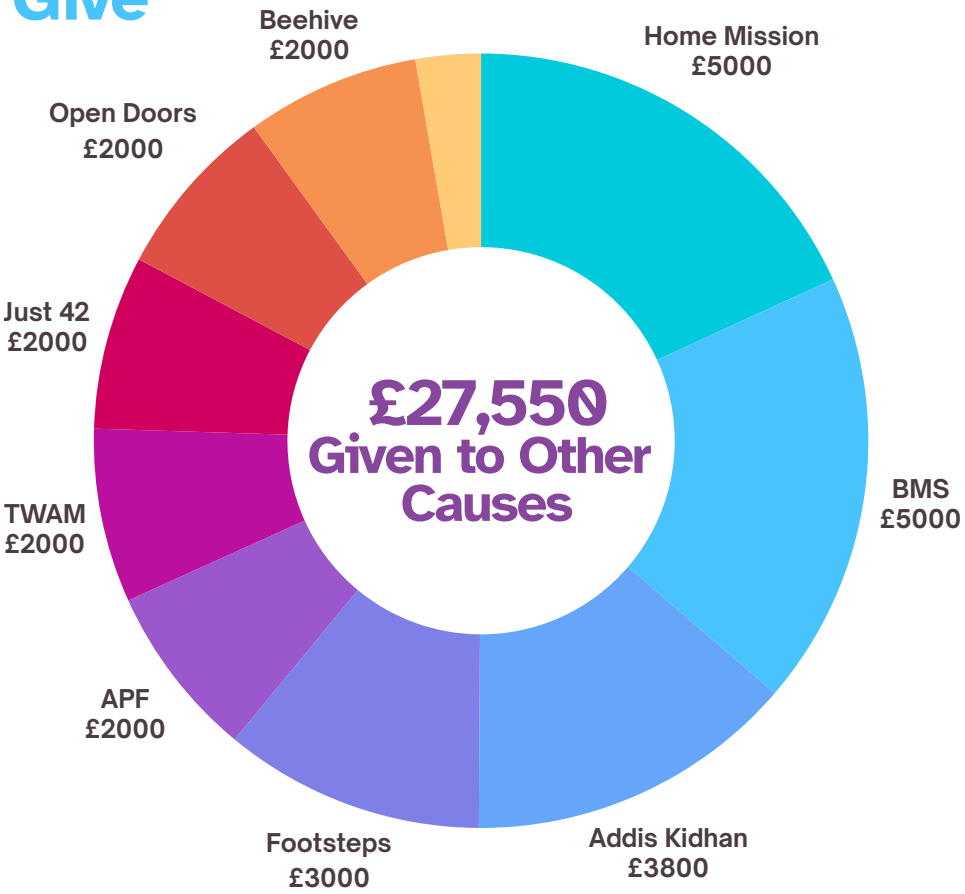
In terms of balances we had planned for a deficit budget this year of £22,568. Because of the strong offerings in 2025 and subsequent increase in Gift Aid receipts this year, we are forecasting to be in a broadly similar financial position as to what we started the year. Given the levels of investment in staff team and also the increased budget lines for ministry departments this has been a really pleasing year. God has been incredibly faithful to us as we have stepped out in trust in him.

General Fund	Plan	YTD	Forecast
Bank Balance 1st January	**£98,892**	**£98,892**	**£98,892**
Income	£252,000	£245,233	£288,233
Expenditure	-£274,555	-£241,842	-£288,377
Depreciation		£460	£510
Bank Balance 31st December	**£76,336**	**£102,743 (YTD)**	**£99,258**

Distribution of Funds

Fund	2024	YTD	Forecast
Letting Key Deposits	£850	£850	£850
Fellowship Fund	£652	£812	£812
Buildings Development Fund	£20,890	£20,890	£20,890
Quay Time	£508	£464	£464
Sending Account	£211	£211	£211
Charity Reserve	£32,000	£32,000	£32,000
General Fund Available	£43,782	£47,517	£44,032
Total	**£98,892**	**£102,743**	**£99,258**

Hands That Give



£13,144
In Sponsorship to:

Releasing children from poverty
Compassion
in Jesus' name

100 Shoeboxes
Donated through:

Samaritan's Purse
OPERATION
Christmas Child

Coffee at Quay



Each month a dedicated team continue to run **Coffee@Quay**. This is a real opportunity to connect with the local community, and we have been blessed again this year with a number of special craft fairs that have been a great draw for folk. One of the points of Coffee@Quay is that it also creates an opportunity to 'turn your morning cup into an act of kindness,' as each month the coffee morning supports a local charity.

Lighthouse
For a brighter future, free from domestic abuse

THE SALVATION ARMY

mind

Camp Jojo
Everybody can

Footsteps
Walking with you

each
East Anglia's Children's Hospices

WE ARE MACMILLAN. CANCER SUPPORT

Just4
making a positive impact

£3367 Raised



Summary

A recent Bible Society survey that was conducted in partnership with YouGov, has estimated that there has been an increase in people attending church in the UK. Whereas in 2018 it was reckoned that 8% of the UK population attended church on a Sunday, this has grown to 12% in 2024. That means for every two people in England and Wales who went to church, back in 2018, there are now three. A growth number of about 2 million people.

When the narrative surrounding the Church in this country for many years has been one of decline and scandal, this news almost feels like it has taken people by surprise. The reputation of the UK Church has felt incredibly fragile. But there does appear to have been a change in the spiritual climate. It's almost as though the Church has needed to be brought to its knees, for a move of God to happen. It's what's leading many to describe this as the **'Quiet Revival.'**

It's interesting that this story of growth on the nationwide level, has been our story on a more local level. If you were to take the past 12 months, the average number of folk who join us at Quay at least once on a Sunday has grown by **22%**.

Alongside this since the beginning of the year the number of new people regularly worshipping with us at least once a month has grown by **20%,** with approximately **70** new people joining us since the beginning of the year.

Perhaps what we're seeing and witnessing, both nationally and locally, is a pendulum swing the other way, as people increasingly hear about a different way to live, and are finding the way of Jesus so compelling.

I think we have to be cautious whenever we look at church numbers. It shouldn't be an exercise that's about trying to make us look good, the whole point is we count people because people count. It's a helpful tool in our caring for people. The reason that the shepherd leaves the 99 sheep, is because he knows that one is missing.

It's also a way for us as leaders to help us ensure that the church is a growing in a healthy way, with the inevitable challenges and obstacles that this brings.

One of the challenges that I highlighted in our September Church family meeting was about the challenge of Integration. As the church continues to grow rapidly, it's important that we try and ***move people from the fringe to family*** and consider a variety of ways that we might do this.

What was helpful at that meeting was that we also shared the challenges of the lack of space, the need for more volunteers, but above everything the call to keep our focus on Jesus.

I'd really encourage us to continue to pray and give thanks to God for all that he is doing amongst us as a community. Things in places might be challenging, but in many ways they are good challenges to be facing together.

We each have a role and responsibility as part of the church family here to get involved and play our part. I regular share the words from Ephesians during our Joining In sessions,

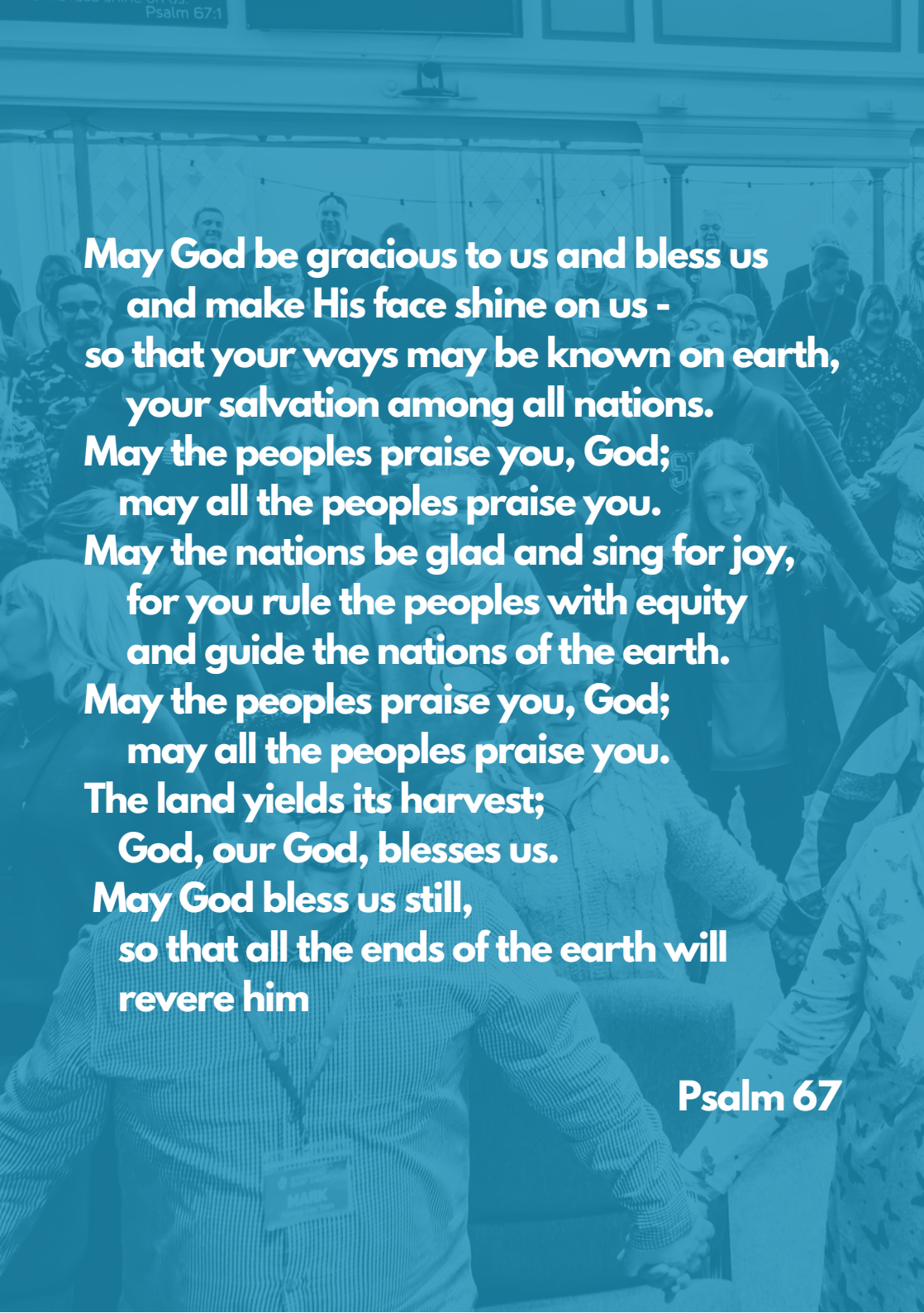
From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work (Ephesians 4:16)

When it comes to being part of the church family, we each have a part to play. The mission and ministry isn't confined and constrained to a few, it is all of our responsibility. It's why each year we covenant together in January, and I'm reminded of these words from our covenant promise:

'Today we bring ourselves and the gifts we have, and we covenant to serve and encourage this church and community: to respect and care for each other, to take responsibility for the people we are and the people we hope to be in Christ, and to encourage one another as we make this journey together.'

It's my joy and privilege to be able to journey with you all, and I believe that we can be so grateful to God for all that he has done among us so far, but also look ahead with great hope and expectation in what God is going to do in the years to come.





May God be gracious to us and bless us
and make His face shine on us -
so that your ways may be known on earth,
your salvation among all nations.
May the peoples praise you, God;
may all the peoples praise you.
May the nations be glad and sing for joy,
for you rule the peoples with equity
and guide the nations of the earth.
May the peoples praise you, God;
may all the peoples praise you.
The land yields its harvest;
God, our God, blesses us.
May God bless us still,
so that all the ends of the earth will
revere him

Psalm 67

WOODBRIDGE
QUAY CHURCH

End of Year Financial Statements

Year ending 31 December 2025

Woodbridge Quay Church

References and administrative details

Registered Address: Quay Street, Woodbridge

Charity Registration Number: 1135458

Trustees

Jonathan Knight

Deborah Scurrell

Amanda Phelan

Sarah Fowler

Wendy Collins

Dirk (Louis) Kamfer

Emma Grant

Property Trustees

The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers

CAF

Independent Examiner

Staines and Co

Annual Report for 2025

The trustees present their Annual Report for 2025.

Structure, Governance and Management

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

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.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.00 am and 7.00 pm. There are also occasional services at other times which are advertised on the church notice board and the website at thequay.org.uk. There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church is responsible for a Toddler Group which meets in the Church premises on Wednesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity, entitled 'Just Looking' and 'Alpha'.

The Church runs various events for Young People.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service. Debbie Squirrel thanked Jane Pears who relinquished Deputy Safeguarding Lead Role and Jonathan Knight who relinquished the role of Safeguarding trustee at the last AGM. Claire King has agreed to the role of Deputy Safeguarding and Sarah Fowler has agreed to be the new Safeguarding Trustee.

The safeguarding policy statement was read out. The updated policy will be displayed at church and will be uploaded to the website.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. Income in 2025 increased to £256,216 from £230,189 in the previous year.

Total expenditure increased from £229,904 to £284,877 due to the employment of a worship leader, also increases in utilities costs and the increase in outreach initiatives.

The treasurer emphasised the investment in our staff and growth in numbers, made possible by the generous offerings; reinforcing "faith into action. In 2026 the church is budgeting for a deficit and will be investing money into staff, AV equipment, large circles, youth and family work. There is a planned uplift in offerings. The leadership team has spent time reflecting and feels it is important to increase staff capacity and have made provision for additional hours in the budget, though this may still need to be increased. The planned deficit is around £26,000. The church are reminded how faithful God has been, and as yet have not delivered a deficit result, and still have a lot of resources. The church plans to do some work on the balcony, especially considering the growth in numbers, and also the AV and music equipment in line with this.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

All other employees are offered participation of the NEST scheme.

Reserves Policy

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is acceptable. As at 31 December 2025, the church held total reserves of £1,605,223 (2024: £1,610,402) of which £23,113 (2024: £23,110) were restricted.

Independent Examiners Report

To The Trustees Of Woodbridge Quay Church

I report to the trustees on my examination of the accounts of Woodbridge Quay Church ("the Charity") for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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

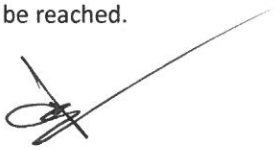
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Accounting Technicians.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2025 which is referred to in the extent regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 proper understanding of the financial statements to be reached.



Staines and Co
235 Foxhall Road
Ipswich
Suffolk
IP3 8LF

Date: 28/10/2026

Woodbridge Quay Church

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	General	Restricted	Designated	Total	Total 2024
Income		**£**	**£**	**£**	**£**	**£**
Donations and legacies	2	256,216			**256,212**	230,189
Investment income	3	2,884			**2,884**	80
Charitable activities						
Other trading activities	4	20,184			**20,184**	17,412
Other			414		**414**	346
Total income		**279,284**	**414**		**279,698**	**248,028**
Expenditure						
Raising Funds						
Charitable Activities	5	284,466	411		**284,877**	229,904
Other Expenditure						
Total Expenditure		**284,466**	**411**		**284,877**	**229,904**
Net Income / (Expenditure) for the year		**-5,182**	**3**		**-5179**	**18,124**
Total Funds brought forward		1,587,292	23,110		**1,610,402**	1,592,278
Total Funds carried forward		**1,582,110**	**23,113**		**1,605,223**	**1,610,402**

Woodbridge Quay Church

BALANCE SHEET 31 DECEMBER 2025

	2025	2024
Fixed Assets		
Tangible Fixed Assets	1,511,000	1,511,510
Current Assets		
Bank and Cash	81,267	83,963
Debtors	12,956	14,929
Net Current Assets		
	1,605,223	**1,610,402**
Charity Funds		
Restricted	23,113	23,110
Designated		
General	1,582,110	1,587,292
Total unrestricted funds		
Total Charity Funds	**1,605,223**	**1,610,402**

The notes on pages [14-27] form an integral part of these accounts These accounts were approved by the Trustees on 23-10-26 and signed on their behalf by

Treasurer

Minister

Woodbridge Quay Church

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

Woodbridge Quay Church is a registered charity **1135458** and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

j Fixed Assets

Tangible fixed assets are capitalised if they can be used for more than three years and cost at least £1,000. They are initially recognised at cost

k Depreciation

Depreciation is provided on all fixed assets, other than freehold land, to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Buildings	0%

Furniture and fittings	25%
Computers and equipment	33%

m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. The assets of the plan are held separately from the charity in an independently administered fund.

2 Donations and Legacies

	Unrestricted	Designated	Restricted	2025	2024
Donations and Legacies					
Offerings	214,462	-	414	214,462	189,078
Tax refunds	41,754	-		41,754	40,583
Grants received					
Legacies					
Total	256,216		414	256,216	229,661

3 Investment Income

	Unrestricted	Designated	Restricted	2025	2024
Investment Income					
Bank interest	2,884			2,884	80
Total	2,884			2,884	80

4 Other trading activities

	Unrestricted	Designated	Restricted	2025	2024
Income from other trading activities					
Trading income	20,184			20,184	17,412

Fund-raising events				
Total	20,184		20,184	17,412

5 Charitable Activities

	Unrestricted	Designated	Restricted	2025	2024
Charitable Activities					
Ministry	207,019		411	207,430	168,643,
Mission	29,152			29,152	23,550
Establishment	48,295			48,295	37,711
Total	284,466		411	284,877	229,904

6 Staff costs and Trustees expenses

		2025	2024
Staff costs and Trustees expenses			
Salaries	Gross salary	133,390	111,496
Social security costs	Employers national insurance	15,261	9,976
Pension costs	Employers pension contributions	8,147	6,129
Other costs	Council tax, water, telephone *(not motor)*	11,515	8,837
Total		168,313	135,988

The average number of employees during the year was 7

No employee received total emoluments in excess of £60,000 during the year.

£0 in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2024 £0).

The Church pays pension contributions for its Minister to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme, and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

7 Tangible Fixed Assets

	Buildings	Sculpture	Furniture and fittings	Computers and equipment	Total
Tangible Fixed Assets					
Cost					
01 January 2025	1,491,000	20,000	4,979	5,532	1,521,511
Additions					
Disposal					
31 December 2025	1,491,000	20,000	4,979	5,532	1,521,511
Depreciation					
01 January 2025	0	0	4,769	5,231	10,000
Charge for the year	0	0	210	301	511
On disposals					
31 December 2025	0	0	4,979	5,532	10,511
Net book value					
1 January 2025	1,491,000	20,000	210	301	1,511,511
31 December 2025	1,491,000	20,000	0	0	1,511,000

All of the fixed assets are used for direct charitable purposes.

8 Bank and cash balances

	2025	2024
CAF	7,948	7,591
Scottish Widows	250	5,897
Monmouthshire	73,069	70,375
Total	81,267	83,963

9 Analysis of funds

	Balance Bought forward	Incoming resources	Outgoing resources	Balance carried forward
General Fund	1,587,292	279,284	284,466	1,582,110
Key deposits	850		8	842
Fellowship Fund	652	250	133	769
Quay Time	508	164	270	402
Sending Church	211			211
Buildings reserve	20,890			20,890
Total	**1,610,402**	**279,698**	**284,877**	**1,605,223**

10 Pensions

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister and some members of the church staff are eligible to join the Scheme.

11 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.

WOODBRIDGE
QUAY CHURCH

End of Year Financial Statements

Year ending 31 December 2025

Woodbridge Quay Church

References and administrative details

Registered Address: Quay Street, Woodbridge

Charity Registration Number: 1135458

Trustees

Jonathan Knight

Deborah Scurrell

Amanda Phelan

Sarah Fowler

Wendy Collins

Dirk (Louis) Kamfer

Emma Grant

Property Trustees

The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers

CAF

Independent Examiner

Staines and Co

Annual Report for 2025

The trustees present their Annual Report for 2025.

Structure, Governance and Management

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint six Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the Members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and Activities

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.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at both 10.00 am and 7.00 pm. There are also occasional services at other times which are advertised on the church notice board and the website at thequay.org.uk. There is a full children's programme during the morning services. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some members, and further details of these can be obtained from the Trustees on request, or at the Sunday services of worship.

The Church is responsible for a Toddler Group which meets in the Church premises on Wednesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time the Church runs courses in parenting, and courses for people interested in discovering more about Christianity, entitled 'Just Looking' and 'Alpha'.

The Church runs various events for Young People.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service. Debbie Squirrel thanked Jane Pears who relinquished Deputy Safeguarding Lead Role and Jonathan Knight who relinquished the role of Safeguarding trustee at the last AGM. Claire King has agreed to the role of Deputy Safeguarding and Sarah Fowler has agreed to be the new Safeguarding Trustee.

The safeguarding policy statement was read out. The updated policy will be displayed at church and will be uploaded to the website.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Financial Review

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. Income in 2025 increased to £256,216 from £230,189 in the previous year.

Total expenditure increased from £229,904 to £284,877 due to the employment of a worship leader, also increases in utilities costs and the increase in outreach initiatives.

The treasurer emphasised the investment in our staff and growth in numbers, made possible by the generous offerings; reinforcing "faith into action. In 2026 the church is budgeting for a deficit and will be investing money into staff, AV equipment, large circles, youth and family work. There is a planned uplift in offerings. The leadership team has spent time reflecting and feels it is important to increase staff capacity and have made provision for additional hours in the budget, though this may still need to be increased. The planned deficit is around £26,000. The church are reminded how faithful God has been, and as yet have not delivered a deficit result, and still have a lot of resources. The church plans to do some work on the balcony, especially considering the growth in numbers, and also the AV and music equipment in line with this.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme. The church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.

All other employees are offered participation of the NEST scheme.

Reserves Policy

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is acceptable. As at 31 December 2025, the church held total reserves of £1,605,223 (2024: £1,610,402) of which £23,113 (2024: £23,110) were restricted.

Independent Examiners Report

To The Trustees Of Woodbridge Quay Church

I report to the trustees on my examination of the accounts of Woodbridge Quay Church ("the Charity") for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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

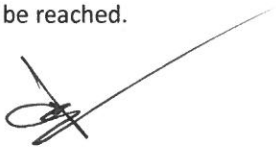
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Association of Accounting Technicians.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2025 which is referred to in the extent regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 proper understanding of the financial statements to be reached.



Staines and Co
235 Foxhall Road
Ipswich
Suffolk
IP3 8LF

Date: 28/10/2026

Woodbridge Quay Church

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	General	Restricted	Designated	Total	Total 2024
Income		**£**	**£**	**£**	**£**	**£**
Donations and legacies	2	256,216			**256,212**	230,189
Investment income	3	2,884			**2,884**	80
Charitable activities						
Other trading activities	4	20,184			**20,184**	17,412
Other			414		**414**	346
Total income		**279,284**	**414**		**279,698**	**248,028**
Expenditure						
Raising Funds						
Charitable Activities	5	284,466	411		**284,877**	229,904
Other Expenditure						
Total Expenditure		**284,466**	**411**		**284,877**	**229,904**
Net Income / (Expenditure) for the year		**-5,182**	**3**		**-5179**	**18,124**
Total Funds brought forward		1,587,292	23,110		**1,610,402**	1,592,278
Total Funds carried forward		**1,582,110**	**23,113**		**1,605,223**	**1,610,402**

Woodbridge Quay Church

BALANCE SHEET 31 DECEMBER 2025

	2025	2024
Fixed Assets		
Tangible Fixed Assets	1,511,000	1,511,510
Current Assets		
Bank and Cash	81,267	83,963
Debtors	12,956	14,929
Net Current Assets		
	1,605,223	**1,610,402**
Charity Funds		
Restricted	23,113	23,110
Designated		
General	1,582,110	1,587,292
Total unrestricted funds		
Total Charity Funds	**1,605,223**	**1,610,402**

The notes on pages [14-27] form an integral part of these accounts These accounts were approved by the Trustees on 23-10-26 and signed on their behalf by

Treasurer

Minister

Woodbridge Quay Church

NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

a Basis of preparation

The accounts are prepared in accordance with the, Charities Statement of Recommended Practice (Charities SORP 2021), FRS102 and with the Charities Act 2011

Woodbridge Quay Church is a registered charity **1135458** and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c Donations

Donations are accounted for gross when received.

e Investment Income

Investment income is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

g Costs of raising funds

The Church does not make formal appeals for funds, and expenditure on these items is therefore not material.

h Grants payable

The Church makes grants to other organisations whose charitable objects complement its work. They are accounted for when the recipient has been notified of the grant and payment is unconditional.

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Buildings	0%

Furniture and fittings	25%
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m Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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n Employee benefits

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. The assets of the plan are held separately from the charity in an independently administered fund.

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	Unrestricted	Designated	Restricted	2025	2024
Donations and Legacies					
Offerings	214,462	-	414	214,462	189,078
Tax refunds	41,754	-		41,754	40,583
Grants received					
Legacies					
Total	256,216		414	256,216	229,661

3 Investment Income

	Unrestricted	Designated	Restricted	2025	2024
Investment Income					
Bank interest	2,884			2,884	80
Total	2,884			2,884	80

4 Other trading activities

	Unrestricted	Designated	Restricted	2025	2024
Income from other trading activities					
Trading income	20,184			20,184	17,412

Fund-raising events				
Total	20,184		20,184	17,412

5 Charitable Activities

	Unrestricted	Designated	Restricted	2025	2024
Charitable Activities					
Ministry	207,019		411	207,430	168,643,
Mission	29,152			29,152	23,550
Establishment	48,295			48,295	37,711
Total	284,466		411	284,877	229,904

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		2025	2024
Staff costs and Trustees expenses			
Salaries	Gross salary	133,390	111,496
Social security costs	Employers national insurance	15,261	9,976
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Other costs	Council tax, water, telephone *(not motor)*	11,515	8,837
Total		168,313	135,988

The average number of employees during the year was 7

No employee received total emoluments in excess of £60,000 during the year.

£0 in total was reimbursed to the Trustees in respect of expenses incurred as Trustees (2024 £0).

The Church pays pension contributions for its Minister to the defined contribution section of the Baptist Pension Scheme. For service up to 2012, the Scheme provided benefits on a defined benefit basis. The scheme is a multi-employer scheme, and it is not possible to identify the assets and liabilities of the defined benefit section which are attributable to the church. Therefore, in accordance with FRS102 Section 28, the scheme is accounted for as a defined contribution scheme.

7 Tangible Fixed Assets

	Buildings	Sculpture	Furniture and fittings	Computers and equipment	Total
Tangible Fixed Assets					
Cost					
01 January 2025	1,491,000	20,000	4,979	5,532	1,521,511
Additions					
Disposal					
31 December 2025	1,491,000	20,000	4,979	5,532	1,521,511
Depreciation					
01 January 2025	0	0	4,769	5,231	10,000
Charge for the year	0	0	210	301	511
On disposals					
31 December 2025	0	0	4,979	5,532	10,511
Net book value					
1 January 2025	1,491,000	20,000	210	301	1,511,511
31 December 2025	1,491,000	20,000	0	0	1,511,000

All of the fixed assets are used for direct charitable purposes.

8 Bank and cash balances

	2025	2024
CAF	7,948	7,591
Scottish Widows	250	5,897
Monmouthshire	73,069	70,375
Total	81,267	83,963

9 Analysis of funds

	Balance Bought forward	Incoming resources	Outgoing resources	Balance carried forward
General Fund	1,587,292	279,284	284,466	1,582,110
Key deposits	850		8	842
Fellowship Fund	652	250	133	769
Quay Time	508	164	270	402
Sending Church	211			211
Buildings reserve	20,890			20,890
Total	**1,610,402**	**279,698**	**284,877**	**1,605,223**

10 Pensions

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

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The Minister and some members of the church staff are eligible to join the Scheme.

11 Related Charities

The custodian Trustee of the church is the Baptist Union Corporation Limited which is charity number 249635, and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the (state) Baptist Association.