

# ORCHARD BAPTIST CHURCH

England & Wales - Charity number 1155012

## Details

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**Other names** OBC

**Status** Registered

**Legal form** CIO

**Registered** 2013-12-15

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 27 Derwent Road  
Bicester  
Oxfordshire  
OX26 2JA

**Phone** 07889158215

**Email** [secretary@orchardbaptistchurch.org](mailto:secretary@orchardbaptistchurch.org)

**Website** [www.orchardbaptistchurch.org](http://www.orchardbaptistchurch.org)

## Activities

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**Objects:** THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- (A) THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.(B) THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** The Church has members in Bicester and its surrounding villages. It runs regular worship services, a variety of adult and youth groups, and is involved with the community on Graven Hill. It helps in schools, residential homes - and with other churches supports projects such as Bicester Food Bank and Refugee Support. It supports Christian mission overseas in various locations.

## Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Oxfordshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£157,035	£166,291	-	-
2024-12-31	£176,803	£111,677	-	-
2023-12-31	£146,264	£140,627	-	-
2022-12-31	£130,397	£129,704	-	-
2021-12-31	£147,201	£133,187	-	-
2020-12-31	£178,683	£112,047	-	-

## Trustees

Name	Role	Appointed
Rev Stephen Barber	Chair	2013-11-06
Claire Maria Davis		2026-05-19
Matthew David Mitchell-Farmer		2023-07-19
Peter Bywater		2025-11-25
Richard Bailey		2025-01-28
Sarah Jane Chaplin		2025-01-28
Sarah Jane Stapleton		2022-05-29
Victor Michael Cribb		2025-11-25

**ORCHARD BAPTIST CHURCH**

England & Wales - Charity number 1155012

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# Accounts

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**ORCHARD BAPTIST CHURCH**

**CHARITY NUMBER: 1155012**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2025**

**Orchard Baptist Church**  
**Charity Information**  
**Year Ended 31 December 2025**

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Charity Name: Orchard Baptist Church

Charity Number: 1155012

Chairperson: Rev. S Barber

Secretary: Mrs G Goodliff

Treasurer: Mr S Rand

Trustees:

Mrs C Bishop – Resigned 23 September 2025  
Rev. S Barber  
Mrs G Goodliff  
Rev. S Stapleton  
Mr S Rand  
Mr M Mitchell-Farmer  
Mrs Anna Clarke – Appointed 28 January 2025  
and Resigned 4<sup>th</sup> October 2025  
Mr Richard Bailey – Appointed 28 January 2025  
Ms Sarah Chaplin – Appointed 28 January 2025  
Mr Peter Bywater – Appointed 25 November 2025  
Mr Mike Cribb – Appointed 25 November 2025

Address: 27 Derwent Road  
Bicester  
Oxon  
OX26 2JA

Accountant: VT Accountancy Limited  
Chartered Certified Accountants  
Unit 5B  
Willows Gate  
Stratton Audley  
Oxon  
OX27 9AU

Bank: Co-op Bank  
1 Balloon Street  
Manchester  
M4 4BE

**Orchard Baptist Church**  
**Contents**  
**Year Ended 31 December 2025**

---

	<b>Page</b>
Trustees Report	1 - 4
Independent Examiners Report	5
Statement of Income & Expenditure	6
Balance Sheet	7
Notes to the Financial Statements	8 - 10

**Orchard Baptist Church**  
**Trustees' Report**  
**Year Ended 31 December 2025**

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The Trustees present their report and the financial statements for the year to 31 December 2025

**About the Charity**

Orchard Baptist Church was registered with the Charities Commission in the United Kingdom under Charity Reg. No. 1155012 as a Charitable Incorporated Organisation on 15 December 2013 and commenced its activities on 1 April 2014.

The Church is a member of the Baptist Union of Great Britain and the Southern Counties Baptist Association.

**Objectives**

The main objectives of the Charity are to advance the Christian faith in accordance with the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

**Activities**

In fulfilling the objectives of the Church, the organisation will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded or closed, as appropriate.

The activities may include, but are not restricted to:-

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the communion of the Lord's Supper, which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care
- supporting and encouraging social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities, all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

**Public Benefit**

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

In carrying out the church's activities — including worship services, pastoral care, community outreach, youth and children's work, and support for local and international mission — the trustees are satisfied that the charity's work provides identifiable public benefit both to its congregation and to the wider community in Bicester and the surrounding area.

**Orchard Baptist Church**  
**Trustees' Report Cont'd/....**  
**Year Ended 31 December 2025**

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The church's ministries, community programmes, pastoral support, and grant-funded activities (including Café 103 and the Children and Families Worker role at Graven Hill) are open to all, regardless of background, belief, or ability to pay, and are designed to promote wellbeing, inclusion, and spiritual and practical support.

**Review of Financial Position and Achievement**

The Trustees continue to be thankful for and encouraged by the ongoing generosity of church members, but the reality is that this is barely sufficient to maintain the core costs of the pastoral ministry of the church. So, while the year ended with the finances in a relatively positive state, the trustees have alerted the Church to the financial challenge that lies ahead.

Grants from The Benefact Trust, the Oxfordshire Community Foundation Living Essentials and the Oxfordshire Community Fund were vital to the continuing employment of Cathy Bishop as part-time manager for Café 103; grant support from Baptist Home Mission and Baptist Insurance was equally vital to the continuing employment of Sarah Chaplin as Children and Families Worker for Graven Hill.

With interest rates remaining relatively high, we continued to take steps to maximise bank interest, which brought in £3,441 over the year.

Throughout 2025 we provided ongoing full-time pastoral ministry to the church through the dedicated work of Rev Steve Barber and Rev Sarah Stapleton, who both continued giving 50 per cent of their time for this purpose. The Trustees emphasise that the effective work of the charity requires this core provision of time and expertise.

This is reflected in the continuing vibrancy in the life of the church, which continues to welcome newcomers from the UK and the wider world. The church family is a very positive mix of different nationalities, and the trustees continue to give thought as to how best to ensure that all can contribute positively to the life and direction of the church, ensuring that it is their church, a community in which they can flourish, grow and help to lead rather than a service they attend on a Sunday morning.

In 2025 new members of the church more than balanced those that moved on from the church – we began the year with 86 members and ended the year with 89. We rejoice in the growing diversity of the church membership. Two people were baptised in 2025.

In 2025 the church continued to employ Emma Carter as part-time (five hours a week) administrative assistant.

Thus, the charity's funds in 2025 were once again spent largely on staff engaged in the work of the church with and for its congregation and in the local community. It also continued to support various international mission partners chosen by the church membership, including individuals who have a long-term relationship with the church.

### **Plans for the Future**

We aim to continue to support the community focus of the Church through the employment of a part-time Manager for Café 103 and a part-time Children and Families Worker on Graven Hill by seeking grants from appropriate bodies. Both roles have a significant impact on members of the local community; the outward-looking ministry of the Church is a vital and core component of a worshipping community.

The church's intention for 2026 is to continue to fund the day to day running costs of the church including the payment of salaries and associated costs for our ministers and part-time staff. This is challenge to the church finances, and the trustees are actively reviewing the reserves policy of the Church and encouraging increased giving from church members, including a wider take-up of Gift Aid.

Therefore the Trustees will continue carefully to monitor the ongoing levels of income and expenditure and their impact on the charity's cash reserves and recommend appropriate actions to the church as necessary to ensure the effectiveness of ministry alongside financial stability. These will include seeking grant support from Baptist Home Mission, Baptist Insurance and other grant-making bodies.

The Charity also aims to continue to support our mission partners. The Church is a member of Southern Counties Baptist Association and the Baptist Union of Great Britain, as well as the Evangelical Alliance, all of which are charities. It also financially supports various other charities including Pioneers, Open Doors, BMS World Mission, Burmese Mission Church, Tearfund and through Bicester Christian Action supports Bicester Food Bank and other local community activity, including oversight of aspects of the work of the Bicester Refugee Support Group.

### **Financial Position**

The statement of financial activities shows, in respect of general funds, a net deficit of £(9,256) (2024 surplus £42,301).

The total expenditure for this period was £166,291 (2024 £134,502). Net worth (Reserves) at the year end were £329,258 (2024 £338,514). It is worth noting that the Reserves figure includes the value of the Manse on Graven Hill. The Church had an outstanding loan from the Baptist Union Corporation of £166,409 at the end of the year and continued to hold interest-free loans from church members of £45,000.

### **Reserves Policy**

The trustees review the reserves position regularly to ensure the church can continue to meet its ongoing ministry commitments and respond to unforeseen financial pressures.

The church aims to maintain free reserves equivalent to between three and six months of core operating expenditure in order to provide stability for staffing costs, property-related commitments, and essential ministry activities. This level is considered appropriate given the church's reliance on voluntary giving and grant income, and the need to manage fluctuations in income throughout the year.

**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2025**

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At 31 December 2025, the charity held total reserves of £329,258, which includes the value of the manse at Graven Hill and other designated or restricted funds. Free reserves available for general use are therefore lower than the headline figure.

The trustees consider the current level of reserves to be appropriate in light of planned ministry expenditure, ongoing loan commitments, and anticipated future investment in the church's community-focused activities. The trustees will continue to monitor reserves closely during 2026, particularly in view of the financial pressures highlighted in the financial review, and will recommend actions as necessary to maintain financial sustainability

**Trustee Payments**

Three trustees – Rev Steve Barber, Ms Sarah Chaplin and Rev Sarah Stapleton – have their part-time salaries paid in full by the Church so that they can carry out their agreed roles in the life and ministry of the church. Their salaries are agreed by the other trustees and approved by the church members as part of the presentation of the annual budget in November each year.

**Related Party Transactions**

During the year, one of the church's employees, who is also a trustee, rented the charity's freehold property. For the year ended 31 December 2025, rent payments had been made totalling £12,850. There were further rent payments of £6,622 outstanding at 31 December 2025. This balance was settled in full in April 2026.

**Other Matters**

During the year a fraudulent transaction of £980 was identified on the charity's bank account. The amount was refunded in full by the bank shortly afterwards and no loss was incurred by the charity. The incident was reported to Action Fraud and the Charity Commission in accordance with their guidance.

This report was approved by the Trustees and signed on their behalf:

 -----	20 May 2026 -----
<b>Mrs G Goodliff - Secretary</b>	<b>Date</b>
 -----	20 May 2026 -----
<b>Rev S Barber - Chairperson</b>	<b>Date</b>
 -----	20 May 2026 -----
<b>Mr S Rand - Treasurer</b>	<b>Date</b>

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2025**

---

I report on the accounts of the Charity for the year ended 31 December 2025, which are set out on pages 5 to 6.

**Respective responsibilities of the Trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed:-

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- to state when particular matters have come to our attention

**Basis of independent examiner's report**

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


**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

which gives us reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the 2011 Act; and  
to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Mrs V J Thomas  
Independent Examiner**



**Date**

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2025**

---

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to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

-----  
**Mrs V J Thomas**  
**Independent Examiner**

-----  
**Date**

**Orchard Baptist Church**  
**Statement of Income and Expenditure**  
**Year Ended 31 December 2025**


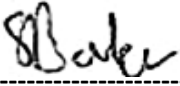

	Notes	Y/E 31/12/25 Total £	Y/E 31/12/24 Total £
<b>Incoming Resources</b>			
Collections Received		1,088	1,003
Donations	1	100,006	129,463
Youth and Mission Income		-	780
Miscellaneous Income		5,086	3,022
Grants and subsidies		27,449	22,950
Rental Income		19,472	16,404
Interest		3,934	3,181
<b>Total Incoming Resources</b>		<b>157,035</b>	<b>176,803</b>
<b>Resources Expended</b>			
<u>Charitable Activities</u>			
Missions		21,045	19,098
Youth		917	767
Outreach		4,658	2,960
		<b>26,620</b>	<b>22,825</b>
<u>Governing Activities</u>			
OBC Direct Costs		4,937	5,781
Wages and Salaries		86,358	54,914
Rent and Rates		31,066	29,792
Heat, Light and Power		-	329
Travelling and Hospitality		2,893	2,709
Printing, Stationery & Telephone		207	563
Professional Fees		47	35
Loan Interest		9,665	13,319
Accountancy		1,810	1,390
Depreciation		1,346	1,365
Subscriptions		1,266	1,455
Disposal of Assets		-	-
Bank charges		76	25
<b>Total Resources Expended</b>		<b>139,671</b>	<b>111,677</b>
<b>Net Movement in Funds</b>	<b>5</b>	<b><u>£ (9,256)</u></b>	<b><u>£ 42,301</u></b>
<b>Total Funds B/Forward at 01/01/2025</b>		<b>338,514</b>	<b>296,213</b>
Net Movements in Funds		(9,256)	42,301
<b>Total Funds C/Forward at 31/12/2025</b>		<b><u>£ 329,258</u></b>	<b><u>£ 338,514</u></b>

**Orchard Baptist Church**  
**Balance Sheet**  
**Year Ended 31 December 2025**

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	Notes	Y/E 31/12/25 Total £	Y/E 31/12/24 Total £
<b>Fixed Assets</b>	<b>6</b>	5,152	5,384
<b>Freehold Property</b>	<b>2</b>	452,385	452,385
<b>Current Assets</b>			
Trade Debtors		-	-
Other Debtors		6,622	-
Prepayments		2,524	-
Gift Aid Recovered		2,552	2,357
Bank Accounts		76,511	102,987
<b>Total Assets</b>		<u><b>545,746</b></u>	<u><b>563,113</b></u>
<b>Current Liabilities</b>			
Accruals		4,056	4,521
PAYE		1,023	923
Mortgage		166,409	179,155
Other Loans		45,000	40,000
		<u>216,488</u>	<u>224,599</u>
<b>Total Assets Less Total Liabilities</b>		<u><b>£ 329,258</b></u>	<u><b>£ 338,514</b></u>
<b>Capital and Reserves</b>			
Reserves	<b>4</b>	338,514	296,213
Profit and Loss Account		(9,256)	42,301
		<u><b>£ 329,258</b></u>	<u><b>£ 338,514</b></u>

The balance sheet was approved by the Trustees and signed on their behalf:

	20 May 2026		
-----	-----		
<b>Mrs G Goodliff - Secretary</b>	<b>Date</b>		
	20 May 2026		20 May 2026
-----	-----	-----	-----
<b>Rev S Barber - Chairperson</b>	<b>Date</b>	<b>Mr S Rand - Treasurer</b>	<b>Date</b>

**Orchard Baptist Church**  
**Notes to the Accounts**  
**Year Ended 31 December 2025**

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	Y/E 31/12/25	Y/E 31/12/24
	Total	Total
	£	£
<b><u>1. Incoming Resources Analysis</u></b>		
Collections Received	1,088	1,003
Donations:-		
Gift Aided Donations	49,441	37,493
Gift Aid Recovered	9,771	9,411
Graven Hill – Non Gift Aid Donations	-	160
Non Gift Aid Donations	40,794	82,399
	<hr/>	<hr/>
	100,006	129,463
Miscellaneous Income:-		
Café 103	1,084	1,070
Baptism Pool Hire	150	-
Tearfund Appeal	570	-
Home Group Study Books	391	-
Ladies Christmas Meal	983	899
Worship Conference (Cluster Retreat)	1,050	-
Christmas Appeal	716	879
Easyfundraising	142	174
	<hr/>	<hr/>
	5,086	3,022
Youth and Mission Income:-		
Youth Activities	-	780
Grants/Subsidies:-		
Home Mission Funding	15,000	6,250
Bicester Town Council	449	200
Baptist Insurance	-	15,000
Value Retail – Café 103	-	1,500
Living Essentials – Café 103	10,000	-
Oxfordshire Community – Café 103	2,000	-
	<hr/>	<hr/>
	27,449	22,950
Rental Income:-		
Finders Keepers – Read Place	-	10,204
S Chaplin	19,472	6,200
	<hr/>	<hr/>
	19,472	16,404

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2025

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	Y/E 31/12/25 Total £	Y/E 31/12/24 Total £
<b><u>Incoming Resources Analysis Cont'd/....</u></b>		
Interest Received	3,934	3,181
	<u>3,934</u>	<u>3,181</u>
	<b><u>£ 158,413</u></b>	<b><u>£ 176,803</u></b>

**2. Freehold Property**

	Graven Hill House £
<b>Cost</b>	
Cost B/Fwd as at 01/01/2025	452,385
Additions	-
Disposals	-
<b>Cost C/Fwd as at 31/12/2025</b>	<b><u>£ 452,385</u></b>

There will be no depreciation charged on the Freehold property

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2025

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<b>3. Fixed Assets</b>	<b>Church &amp; Office Equip £</b>	<b>Total £</b>
<b>Cost</b>		
Cost B/Fwd as at 01/01/2025	20,273	20,273
Additions	1,114	1,114
Disposals	-	-
<b>Cost C/Fwd as at 31/12/2025</b>	<b><u>£ 21,387</u></b>	<b><u>£ 21,387</u></b>
<b>Depreciation</b>		
Depreciation B/Fwd as at 01/01/2025	14,889	14,889
Charge for year	1,346	1,346
Disposals	-	-
<b>Depreciation C/Fwd as at 31/12/2025</b>	<b><u>£ 16,235</u></b>	<b><u>£ 16,235</u></b>
<b>Net Book Value</b>		
<b>As At 31/12/2025</b>	<b><u>£ 5,152</u></b>	<b><u>£ 5,152</u></b>
<b>As At 01/01/2025</b>	<b><u>£ 5,384</u></b>	<b><u>£ 5,384</u></b>

\*Depreciation is charged at 25% reducing balance with a full year's depreciation charged in the year of purchase. For ease of reporting, the Church and Office equipment assets, which had previously been shown separately, have now been merged into one asset category.

**4. Statement of Movement in Funds**

	At 01/01/25 £	Income £	Expenditure £	At 31/12/25 £
Unrestricted Funds	328,514	129,586	(128,842)	329,258
Restricted Funds	10,000	27,449	(37,449)	-
<b>Total Funds</b>	<b><u>£ 338,514</u></b>	<b><u>£ 157,035</u></b>	<b><u>£(166,291)</u></b>	<b><u>£ 329,258</u></b>

**ORCHARD BAPTIST CHURCH**

England & Wales - Charity number 1155012

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# Accounts

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**ORCHARD BAPTIST CHURCH**

**CHARITY NUMBER: 1155012**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2024**

**Orchard Baptist Church**  
**Charity Information**  
**Year Ended 31 December 2024**

---

Charity Name: Orchard Baptist Church

Charity Number: 1155012

Chairperson: Rev. S Barber

Secretary: Mrs G Goodliff

Treasurer: Mr S Rand

Trustees:  
Mrs C Bishop  
Rev. S Barber  
Mrs G Goodliff  
Rev. S Stapleton  
Mr S Rand  
Mr M Mitchell-Farmer

Address: 27 Derwent Road  
Bicester  
Oxon  
OX26 2JA

Accountant: VT Accountancy  
Chartered Certified Accountants  
Unit 5B  
Willows Gate  
Stratton Audley  
Oxon  
OX27 9AU

Bank: Co-op Bank  
1 Balloon Street  
Manchester  
M4 4BE

**Orchard Baptist Church**  
**Contents**  
**Year Ended 31 December 2024**

---

	<b>Page</b>
Trustees Report	1 - 3
Independent Examiners Report	4
Statement of Income & Expenditure	5
Balance Sheet	6
Notes to the Financial Statements	7 - 9

**Orchard Baptist Church  
Trustees' Report  
Year Ended 31 December 2024**

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- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
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- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care
- supporting and encouraging social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

**Review of Financial Position and Achievement**

The Trustees continue to be thankful for and encouraged by the ongoing generosity of the members, which has seen the year end with the finances in a relatively positive state. The sizeable legacy received at the beginning of the year was a vital factor in underpinning the stability of the finances even allowing for the repayment of two of the interest-free loans made five years ago to enable the building of the Manse on Graven Hill.

With the assistance of grants from The Benefact Trust, the Connected Communities Fund and Bicester Village we were able to employ a part-time manager for Café 103 at the beginning of 2024; with grant support from Baptist Home Mission and Baptist Insurance we employed a Children and Families Worker for Graven Hill from August 2024, to continue and develop the ministry on that housing estate established by Rev Helen Baker, who retired from her role as Community Minister in November 2023.

The gap in occupation of the Manse on Graven Hill gave the opportunity to boost the finances through a commercial let managed by Finders Keepers, which brought in a net sum of £7,782 in 2024. With interest rates relatively high, we also took steps to maximise bank interest, which brought in £3,750 over the year.

Throughout 2024 we provided ongoing full-time pastoral ministry to the church through the dedicated work of Rev Steve Barber, who continued sharing his time 50/50 with SCBA, and Rev Sarah Stapleton, who continued giving 50 per cent of her time, initially as a Minister-in-Training until her ordination and induction to ministry at OBC in September 2024. The Trustees emphasise that the effective work of the charity requires this core provision of time and expertise.

This is reflected in the continuing vibrancy in the life of the church, which continues to welcome newcomers from the UK and the wider world. The church family is a very positive mix of different nationalities, and the trustees continue to give thought as to how best to ensure that all can contribute positively to the life and direction of the church, ensuring that it is their church, a community in which they can flourish, grow and help to lead rather than a service they attend on a Sunday morning.

In 2024 new members of the church more than balanced those that moved on from the church – we began the year with 83 members and ended the year with 86. One person was baptised in 2024.

In 2024 the church continued to employ Ann Franklin as part-time (five hours a week) administrative assistant; she relinquished this role in November and was replaced by Emma Carter. Thus, the charity's funds in 2024 were once again spent largely on staff engaged in the work of the church with and for its congregation and in the local community. It also continued to support various international mission partners chosen by the church membership, including individuals who have a long-term relationship with the church.

**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2024**

---

**Plans for the Future**

We began 2025 with a part-time Manager for Café 103, and a part-time Children and Families Worker on Graven Hill, and we are looking to consolidate their very positive contribution to the life of the community, and through that to the life of the church itself.

The church's intention for 2025 is to continue to fund the day to day running costs of the church including the payment of salaries and associated costs for our ministers and part-time staff. We were disappointed that SCBA summarily ended their part-time employment of Rev Steve Barber in order to save money, but reassured and delighted that he has been willing and able to continue his 50 per cent with Orchard Baptist Church.

We are also pleased that early in 2025 the members have agreed to the appointment of Rev Sarah Stapleton as part time (50%) co-Minister on an open-ended basis.

The Charity also aims to continue to support our mission partners. The Church is a member of Southern Counties Baptist Association and the Baptist Union of Great Britain, as well as the Evangelical Alliance, all of which are charities. It also financially supports various other charities including Open Doors, BMS World Mission, Tearfund and through Bicester Christian Action supports Bicester Food Bank and other local community activity.

The Trustees will continue carefully to monitor the ongoing levels of income and expenditure and their impact on the charity's cash reserves, and recommend appropriate actions to the church as necessary to ensure the effectiveness of ministry alongside financial stability. These will include seeking grant support from Baptist Home Mission and other grant-making bodies.


**Financial Position**


The statement of financial activities shows, in respect of general funds, a net surplus of £42,301 (2023 surplus £5,001).

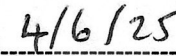
The total expenditure for this period was £134,502 (2023 £140,627). Net worth (Reserves) at the year end were £338,514 (2023 £296,213).

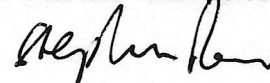
This report was approved by the Trustees and signed on their behalf:

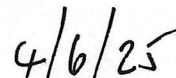
  
-----  
Mrs G Goodliff - Secretary

  
-----  
Date

  
-----  
Rev S Barber - Chairperson

  
-----  
Date

  
-----  
Mr S Rand - Treasurer

  
-----  
Date

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2024**

---

I report on the accounts of the Charity for the year ended 31 December 2024, which are set out on pages 5 to 6.

**Respective responsibilities of the Trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed:-

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- to state when particular matters have come to our attention

**Basis of independent examiner's report**

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

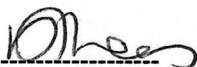
**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

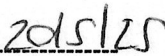
which gives us reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the 2011 Act; and  
to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
-----

**Mrs V J Thomas  
Independent Examiner**

  
-----

**Date**

**Orchard Baptist Church**  
**Statement of Income and Expenditure**  
**Year Ended 31 December 2024**

	Notes	Y/E 31/12/24 Total £	Y/E 31/12/23 Total £
<b>Incoming Resources</b>			
Collections Received		1,003	283
Donations	1	129,463	107,294
Youth and Mission Income		780	11,654
Miscellaneous Income		3,022	8,309
Grants and subsidies		22,950	15,000
Rental Income		16,404	-
Interest		3,181	2,183
<b>Total Incoming Resources</b>		<b>176,803</b>	<b>144,723</b>
<b>Resources Expended</b>			
<u>Charitable Activities</u>			
Missions		19,098	25,514
Youth		767	9,905
Outreach		2,960	1,832
		<b>22,825</b>	<b>37,251</b>
<u>Governing Activities</u>			
OBC Direct Costs		5,781	5,412
Wages and Salaries		54,914	43,546
Rent and Rates		29,792	31,345
Heat, Light and Power		329	968
Travelling and Hospitality		2,709	3,003
Printing, Stationery & Telephone		563	1,940
Professional Fees		35	35
Loan Interest		13,319	13,381
Accountancy		1,390	1,342
Depreciation		1,365	1,820
Subscriptions		1,455	416
Disposal of Assets		-	(902)
Bank charges		25	170
<b>Total Resources Expended</b>		<b>111,677</b>	<b>139,727</b>
<b>Net Movement in Funds</b>	<b>5</b>	<b>£ 42,301</b>	<b>£ 5,637</b>
<b>Total Funds B/Forward at 01/01/2024</b>		<b>296,213</b>	<b>291,212</b>
<b>Net Movements in Funds</b>		<b>42,301</b>	<b>5,001</b>
<b>Total Funds C/Forward at 31/12/2024</b>		<b>£ 338,514</b>	<b>£ 296,213</b>

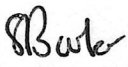
**Orchard Baptist Church  
Balance Sheet  
Year Ended 31 December 2024**

	Notes	Y/E 31/12/24 Total £	Y/E 31/12/23 Total £
<b>Fixed Assets</b>	<b>6</b>	<b>5,384</b>	<b>5,050</b>
Freehold Property	2	452,385	452,385
<b>Current Assets</b>			
Trade Debtors		-	20
Prepayments		-	833
Gift Aid Recovered		2,357	2,271
Bank Accounts		102,987	82,296
<b>Total Assets</b>		<b>563,113</b>	<b>542,855</b>
<b>Current Liabilities</b>			
Accruals		4,521	865
PAYE		923	-
Mortgage		179,155	180,777
Other Loans		40,000	65,000
		224,599	246,642
<b>Total Assets Less Total Liabilities</b>		<b>£ 338,514</b>	<b>£ 296,213</b>
<b>Capital and Reserves</b>			
Reserves	4	296,213	291,212
Profit and Loss Account		42,301	5,001
		<b>£ 338,514</b>	<b>£ 296,213</b>

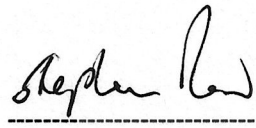
The balance sheet was approved by the Trustees and signed on their behalf:

  
-----  
Mrs G Goodliff - Secretary

4/6/25  
Date

  
-----  
Rev S Barber - Chairperson

4/6/25  
Date

  
-----  
Mr S Rand - Treasurer

4/6/25  
Date

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2024

	Y/E 31/12/24 Total £	Y/E 31/12/23 Total £
<b><u>1. Incoming Resources Analysis</u></b>		
Collections Received	1,003	283
Donations:-		
Gift Aided Donations	37,493	39,717
Gift Aid Recovered	9,411	10,243
Graven Hill – Non Gift Aid Donations	160	-
Non Gift Aid Donations	82,399	57,335
	129,463	107,295
Miscellaneous Income:-		
Café 103	1,070	5,116
Hardship Donation	-	267
Amazon	-	41
Tearfund Appeal	-	1,190
Foodbank	-	10
Christmas Meal	899	-
Worship Conference	-	915
Christmas Appeal	879	522
Tribute	-	10
Easyfundraising	174	37
Baker's Leaving Gift	-	200
	3,022	8,308
Youth and Mission Income:-		
Youth Activities	780	11,654
Grants/Subsidies:-		
Home Mission Funding	6,250	15,000
Bicester Town Council	200	-
Baptist Insurance	15,000	-
Value Retail	1,500	-
	22,950	15,000
Rental Income:-		
Finders Keepers – Read Place	10,204	-
S Chaplin	6,200	-
	16,404	-

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2024

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	Y/E 31/12/24 Total £	Y/E 31/12/23 Total £
<b><u>Incoming Resources Analysis Cont'd/....</u></b>		
Interest Received	3,181	1,883
Hope In Action Investment Income	-	300
	<u>3,181</u>	<u>2,183</u>
	<b><u>£ 176,803</u></b>	<b><u>£ 144,723</u></b>

**2. Freehold Property**

**Cost**

Cost B/Fwd as at 01/01/2024

Additions

Disposals

**Cost C/Fwd as at 31/12/2024**

**Graven  
Hill House  
£**

452,385

-

-

**£ 452,385**

**There will be no depreciation charged on the Freehold property**

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2024

**3. Fixed Assets**

	Church & Office Equip £	Total £
<b>Cost</b>		
Cost B/Fwd as at 01/01/2024	19,396	19,396
Additions	1,699	1,699
Disposals	(822)	(822)
<b>Cost C/Fwd as at 31/12/2024</b>	<b><u>£ 20,273</u></b>	<b><u>£ 20,573</u></b>
<b>Depreciation</b>		
Depreciation B/Fwd as at 01/01/2024	14,346	14,346
Charge for year	1,365	1,365
Disposals	(822)	(822)
<b>Depreciation C/Fwd as at 31/12/2024</b>	<b><u>£ 14,889</u></b>	<b><u>£ 14,889</u></b>
<b>Net Book Value</b>		
<b>As At 31/12/2024</b>	<b><u>£ 5,384</u></b>	<b><u>£ 5,684</u></b>
<b>As At 01/01/2024</b>	<b><u>£ 5,050</u></b>	<b><u>£ 5,050</u></b>

\*Depreciation is charged at 25% reducing balance with a full year's depreciation charged in the year of purchase. For ease of reporting, the Church and Office equipment assets, which had previously been shown separately, have now been merged into one asset category.

**4. Statement of Movement in Funds**

	At 01/01/24 £	Income £	Expenditure £	At 31/12/24 £
Unrestricted Funds	296,213	161,803	(129,502)	328,514
Restricted Funds	-	15,000	(5,000)	10,000
<b>Total Funds</b>	<b><u>£ 296,213</u></b>	<b><u>£ 176,803</u></b>	<b><u>£ (134,502)</u></b>	<b><u>£ 338,514</u></b>

At the end of the year, of the £15,000 Baptist Insurance grant received in 2024, £10,000 was still held and is to be used solely for ministry on Graven Hill during 2025.

**ORCHARD BAPTIST CHURCH**

England & Wales - Charity number 1155012

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# Accounts

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**ORCHARD BAPTIST CHURCH**

**CHARITY NUMBER: 1155012**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2023**

**Orchard Baptist Church**  
**Charity Information**  
**Year Ended 31 December 2023**

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Charity Name: Orchard Baptist Church

Charity Number: 1155012

Chairperson: Rev. S Barber

Secretary: Mr C Curtis Resigned – 29/03/23  
Mrs G Goodliff Appointed – 29/03/23

Treasurer: Mr S Rand

Trustees: Mr C Curtis Resigned – 29/03/23  
Mrs C Bishop  
Mrs G Goodliff  
Mrs G Mitchell Resigned – 29/03/23  
Mrs S Stapleton  
Rev. H Baker Resigned – 29/10/23  
Mr S Rand  
Ms A Merrill Resigned – 03/09/23  
Mr M Mitchell-Farmer Appointed – 19/07/23

Address: 27 Derwent Road  
Bicester  
Oxon  
OX26 2JA

Accountant: VT Accountancy  
Chartered Certified Accountants  
Unit 5B  
Willows Gate  
Stratton Audley  
Oxon  
OX27 9AU

Bank: HSBC  
1 Sheep Street  
Bicester  
Oxon  
OX26 6JA

**Orchard Baptist Church**  
**Contents**  
**Year Ended 31 December 2023**

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	<b>Page</b>
Trustees Report	1 - 3
Independent Examiners Report	4
Statement of Income & Expenditure	5
Balance Sheet	6
Notes to the Financial Statements	7 - 9

**Orchard Baptist Church**  
**Trustees' Report**  
**Year Ended 31 December 2023**

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The Trustees present their report and the financial statements for the year to 31 December 2023.

**About the Charity**

The Orchard Baptist Church was registered with the Charities Commission in the United Kingdom under Charity Reg. No. 1155012 as a Charitable Incorporated Organisation on 15 December 2013 and commenced its activities on 1 April 2014.

The Church is a member of the Baptist Union of Great Britain and the Southern Counties Baptist Association.

**Objectives**

The main objectives of the Charity are to advance the Christian faith in accordance with the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

**Activities**

In fulfilling the objectives of the Church, the organisation will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded or closed, as appropriate.

The activities may include, but are not restricted to:-

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the communion of the Lord's Supper, which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care
- supporting and encouraging social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

**Trustees' Report Cont'd/....  
Year Ended 31 December 2023**

---

Notwithstanding the appointment of persons to accept responsibility for any of the activities all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' Meeting.

**Review of Financial Position and Achievement**

The Trustees continue to be thankful and encouraged by the ongoing generosity of the members, which has seen the year end with the finances in a healthy state. This was boosted by the promise of a sizeable legacy towards the end of the year. Both these factors were key to it being possible to plan to employ a part-time manager for Café 103 at the beginning of 2024, and to consider taking on a Children and Families Worker for Graven Hill to continue and develop the ministry on that housing estate established by Rev Helen Baker, who retired from her role as Community Minister in November 2023.

This is in the context of providing ongoing full-time pastoral ministry to the church through the dedicated work of Rev Steve Barber, who continued sharing his time 50/50 with SCBA, and Sarah Stapleton, who continued giving 50 per cent of her time as a Minister-in-Training. The Trustees recognise that the effective work of the charity requires this core provision of time and expertise.

This is reflected in the vibrancy in the life of the church, not least in the growing involvement of people arriving in Bicester from abroad, particularly Hong Kong and Nigeria. The church is once again seeing families come to the Sunday services, and it is encouraging – if challenging – to have several children and young people attending on a regular basis.

In 2023 the church continued to employ Ann Franklin as part-time (five hours a week) administrative assistant, and also benefitted for eight months from the input of Josh Nixon as a part-time ministerial intern.

Thus the charity's funds in 2023 were once again spent largely on staff engaged in the work of the church with and for its congregation and in the local community. It also continued to support various international mission partners chosen by the church membership, including individuals who have a long-term relationship with the church.

At the beginning of the year significant time and thought was invested in sensitively exploring and establishing the church's view of the inclusion of people in same-sex relationships. This resulted in a statement being agreed at the Church Members' Meeting and posted on the church website.

**Plans for the Future**

In 2023 the focus has been on how best to build on the ministry of Rev Helen Baker. With the finance in place, partly through external grants, the church agreed to advertise for a part-time Manager for Café 103, and trustee Cathy Bishop was appointed to this role to commence on 1<sup>st</sup> January 2024. The trustees have been careful to ensure that all necessary protocols about paying a trustee have been observed.

## Year Ended 31 December 2023

---

The trustees also proposed to the church that consideration should be given to the employment of a part-time Children and Families Worker on Graven Hill, and it is expected that this appointment will be made in 2024, partly made possible by the ongoing support of the Home Mission Fund.

The Trustees will continue carefully to monitor the ongoing levels of income and expenditure and their impact on the charity's cash reserves, and recommend appropriate actions to the church as necessary to ensure the effectiveness of ministry alongside financial stability.

The church's intention for 2024 is to continue to fund the day to day running costs of the church including the payment of salaries and associated costs for our ministers and part-time staff. We are delighted that the members have agreed to the appointment of Sarah Stapleton as part time (50%) co-Minister from September 2024 for 12 months.

The Charity also aims to continue to support our mission partners. The Church is currently affiliated to the Baptist Union of Great Britain and the Evangelical Alliance, both charities, and also financially supports various other charities including the Southern Counties Baptist Association, Open Doors, BMS World Mission and Bicester Christian Action in support of the Food Bank and other local community activity.

### Financial Position

The statement of financial activities shows, in respect of general funds, a net surplus of £5,637 (2022 surplus £693).

The total expenditure for this period was £140,627 (2022 £129,704). Net worth (Reserves) at the year end were £296,851 (2022 £291,214).


This report was approved by the Trustees and signed on their behalf:

  
----- 22 May 2024  
-----

**Mrs G Goodliff - Secretary**      **Date**

  
----- 22 May 2024  
-----

**Rev S Barber - Chairperson**      **Date**

  
----- 22 May 2024  
-----

**Mr S Rand - Treasurer**      **Date**

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2023**

---

I report on the accounts of the Charity for the year ended 31 December 2023, which are set out on pages 5 to 6.

**Respective responsibilities of the Trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed:-

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- to state when particular matters have come to our attention

**Basis of independent examiner's report**

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

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

which gives us reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the 2011 Act; and  
to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Mrs V J Thomas  
Independent Examiner**



**Date**

**Orchard Baptist Church**  
**Statement of Income and Expenditure**  
**Year Ended 31 December 2023**

	Notes	Y/E 31/12/23 Total £	Y/E 31/12/22 Total £
<b>Incoming Resources</b>			
Collections Received		283	585
Donations	1	107,295	106,658
Youth and Mission Income		11,654	2,867
Miscellaneous Income		9,849	4,003
Grants and subsidies		15,000	15,000
Interest		2,183	1,284
<b>Total Incoming Resources</b>		<b>146,264</b>	<b>130,397</b>
<b>Resources Expended</b>			
<u>Charitable Activities</u>			
Missions		25,514	23,497
Youth		9,905	3,375
Outreach		1,832	1,395
		<b>37,251</b>	<b>28,267</b>
<u>Governing Activities</u>			
OBC Direct Costs		5,412	4,170
Wages and Salaries		43,546	44,078
Rent and Rates		31,345	37,197
Heat, Light and Power		968	1,013
Travelling and Hospitality		3,003	1,290
Printing, Stationery & Telephone		1,940	1,538
Professional Fees		35	111
Loan Interest		13,381	8,602
Accountancy		1,342	1,180
Depreciation		1,820	1,681
Disposal of assets		-	(210)
Subscriptions		416	702
Bank charges		168	85
<b>Total Resources Expended</b>		<b>140,627</b>	<b>129,704</b>
<b>Net Movement in Funds</b>	<b>5</b>	<b><u>£ 5,637</u></b>	<b><u>£ 693</u></b>
<b>Total Funds B/Forward at 01/01/2023</b>		291,214	290,521
Net Movements in Funds		5,637	693
<b>Total Funds C/Forward at 31/12/2023</b>		<b><u>£ 296,851</u></b>	<b><u>£ 291,214</u></b>

Orchard Baptist Church  
 Balance Sheet  
 Year Ended 31 December 2023

	Notes	Y/E 31/12/23 Total £	Y/E 31/12/22 Total £
<b>Fixed Assets</b>	<b>4</b>	5,689	5,042
Freehold Property	2	452,385	452,385
Investments	3	-	4,644
<b>Current Assets</b>			
Other Debtors		-	1,360
Trade Debtors		20	-
Prepayments		833	10,132
Gift Aid Recovered		2,271	2,967
Bank Accounts		82,296	79,134
<b>Total Assets</b>		<b>543,494</b>	<b>555,664</b>
<b>Current Liabilities</b>			
Accruals		866	9,149
PAYE		-	494
Mortgage		180,777	189,807
Other Loans		65,000	65,000
		246,643	264,450
<b>Total Assets Less Total Liabilities</b>		<b><u>£ 296,851</u></b>	<b><u>£ 291,214</u></b>
<b>Capital and Reserves</b>			
Reserves	5	291,214	290,521
Profit and Loss Account		5,637	693
		<b><u>£ 296,851</u></b>	<b><u>£ 291,214</u></b>

The balance sheet was approved by the Trustees and signed on their behalf:

  
 -----  
 Mrs G Goodliff - Secretary      Date      22 May 2024

  
 -----  
 Rev S Barber - Chairperson      Date      22 May 2024

  
 -----  
 Mr S Rand - Treasurer      Date      22 May 2024

**Orchard Baptist Church**  
**Notes to the Accounts**  
**Year Ended 31 December 2023**

---

	Y/E 31/12/23	Y/E 31/12/22
	Total	Total
	£	£
<b><u>1. Incoming Resources Analysis</u></b>		
Collections Received	283	585
Donations:-		
Gift Aided Donations	39,717	45,645
Gift Aid Recovered	10,243	11,035
Non Gift Aid Donations	57,335	49,978
	107,295	106,658
Miscellaneous Income:-		
Café 103	5,116	178
Hardship Donation	267	500
Amazon	41	25
Tearfund Appeal	1,190	2,349
Foodbank	10	-
Thursday Fellowship	-	44
Worship Conference	915	-
Christmas Appeal	522	907
Tribute	10	-
Easyfundraising	37	-
Baker's Leaving Gift	200	-
Hope In Action – Investment Returned	902	-
Gift of Synthesizer	639	-
	9,849	4,003
Youth and Mission Income:-		
Youth Activities	11,654	2,867
Grants/Subsidies:-		
Home Mission Funding	15,000	15,000
	15,000	15,000

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2023

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	Y/E 31/12/23	Y/E 31/12/22
	Total	Total
	£	£
<b><u>Incoming Resources Analysis Cont'd/....</u></b>		
Interest Received	1,883	884
Hope In Action Investment Income	300	400
	<u>2,183</u>	<u>1,284</u>
	<b><u>£ 130,397</u></b>	<b><u>£ 130,397</u></b>

**2. Freehold Property**

	Graven Hill House £
<b>Cost</b>	
Cost B/Fwd as at 01/01/2023	452,385
Additions	-
Disposals	-
<b>Cost C/Fwd as at 31/12/2023</b>	<b><u>£ 452,385</u></b>

There will be no depreciation charged on the Freehold property

**3. Investment**

As at 31 December 2022, the Charity had put £4,644 of its reserves towards the costs of a house purchase in Bicester for a refugee family in partnership with Hope Into Action UK. During 2023, the remaining £5,356 of the agreed investment was used to prepare the house for sale. The house was purchased in January 2018 and sold in July 2023 which resulted in the Charity receiving a return of its share of the property of £10,902. In addition interest of £300 was received in 2023.

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2023

<b>4. Fixed Assets</b>	<b>Church Equip £</b>	<b>Office Equip £</b>	<b>F &amp; F £</b>	<b>Total £</b>
<b>Cost</b>				
Cost B/Fwd as at 01/01/2023	6,080	11,299	189	17,568
Additions	399	2,068	-	2,467
Disposals	-	-	-	-
<b>Cost C/Fwd as at 31/12/2023</b>	<b><u>£ 6,479</u></b>	<b><u>£ 13,367</u></b>	<b><u>£ 189</u></b>	<b><u>£ 20,035</u></b>
<b>Depreciation</b>				
Depreciation B/Fwd as at 01/01/2023	5,235	7,102	189	12,526
Charge for year	311	1,509	-	1,820
Disposals	-	-	-	-
<b>Depreciation C/Fwd as at 31/12/2023</b>	<b><u>£ 5,546</u></b>	<b><u>£ 8,611</u></b>	<b><u>£ 189</u></b>	<b><u>£ 14,346</u></b>
<b>Net Book Value</b>				
<b>As At 31/12/2023</b>	<b><u>£ 933</u></b>	<b><u>£ 4,756</u></b>	<b><u>£ -</u></b>	<b><u>£ 5,689</u></b>
<b>As At 01/01/2023</b>	<b><u>£ 845</u></b>	<b><u>£ 4,197</u></b>	<b><u>£ -</u></b>	<b><u>£ 5,042</u></b>

\*Depreciation is charged at 25% reducing balance with a full year's depreciation charged in the year of purchase.

**5. Statement of Movement in Funds**

	<b>At 01/01/23 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>At 31/12/23 £</b>
<b>Unrestricted Funds</b>	288,914	146,264	140,228	294,950
<b>Restricted Funds</b>	2,300	-	399	1,901
<b>Total Funds</b>	<b><u>£ 291,214</u></b>	<b><u>£ 146,264</u></b>	<b><u>£ 140,627</u></b>	<b><u>£ 296,851</u></b>

At the end of the year, of the original £5,000 Charlton-on-Otmoor Fund received in 2020, £1,901 was still held and is to be used solely on the Graven Hill Manse.

**ORCHARD BAPTIST CHURCH**

England & Wales - Charity number 1155012

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# Accounts

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**ORCHARD BAPTIST CHURCH**

**CHARITY NUMBER: 1155012**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2022**

**Orchard Baptist Church**  
**Charity Information**  
**Year Ended 31 December 2022**

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Charity Name: Orchard Baptist Church

Charity Number: 1155012

Chairperson: Rev. S Barber

Secretary: Mr S Rand Resigned 23/11/22  
Mr C Curtis Appointed 23/11/22

Treasurer: Ms A Merrill Resigned 23/11/22  
Mr S Rand Appointed 23/11/22

Trustees: Mr C Curtis Appointed 04/08/22  
Mrs C Bishop Appointed 23/11/22  
Mrs G Goodliff  
Mrs G Mitchell  
Mr M Oke Resigned 23/07/22  
Mrs S Stapleton Appointed 01/06/22  
Rev. H Baker  
Mr S Rand  
Ms A Merrill

Address: 27 Derwent Road  
Bicester  
Oxon  
OX26 2JA

Accountant: VT Accountancy  
Chartered Certified Accountants  
Unit E5  
Telford Road  
Bicester  
Oxon  
OX26 4LD

Bank: HSBC  
1 Sheep Street  
Bicester  
Oxon  
OX26 6JA

**Orchard Baptist Church**  
**Contents**  
**Year Ended 31 December 2022**

---

	<b>Page</b>
Trustees Report	1 - 3
Independent Examiners Report	4
Statement of Income & Expenditure	5
Balance Sheet	6
Notes to the Financial Statements	7-9

**Orchard Baptist Church  
Trustees' Report  
Year Ended 31 December 2022**

---

The Trustees present their report and the financial statements for the year to 31 December 2022.

**About the Charity**

The Orchard Baptist Church was registered with the Charities Commission in the United Kingdom under Charity Reg. No. 1155012 as a Charitable Incorporated Organisation on 15 December 2013 and commenced its activities on 1 April 2014.

The Church is a member of the Baptist Union of Great Britain and the Southern Counties Baptist Association.

**Objectives**

The main objectives of the Charity are to advance the Christian faith in accordance with the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

**Activities**

In fulfilling the objectives of the Church, the organisation will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded or closed, as appropriate.

The activities may include, but are not restricted to:-

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care
- supporting and encouraging social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' meeting.

### **Review of Financial Position and Achievement**

There is much to be thankful for in the charity's 2022 finances. The actual income almost exactly matched the budgeted income – in a year when our members were facing serious cost of living challenges in their own finances. Expenditure was once again lower than budgeted, which is encouraging to the extent to which it reflects careful use of resources, but less so if it is the result of less activity than expected. In fact it largely reflects the impact of Rev Steve Barber continuing and confirming his 50-50 work split between OBC and as a Regional Minister with the Southern Counties Baptist Association.

The church ended the year supporting, to varying degrees, four people in ministry: one full-time minister (Rev Helen Baker), one half-time minister (Rev Steve Barber), one Minister-in-Training (Sarah Stapleton) and one ministerial intern (Josh Nixon). This has undoubtedly enriched the ministry of the church, not only in our Sunday services, but also in our missional activity on Graven Hill and through Café 103, begun on Graven Hill and now a well-used support for those across Bicester facing mental health challenges. The charity also employs an administrative assistant on a part-time basis.

So the charity's funds in 2022 were spent largely on staff engaged in the work of the church with and for its congregation and in the local community. It also continued to support various international mission partners chosen by the church membership, including individuals who have a long-term relationship with the Church.

In financial terms the year therefore saw a further proportion – smaller than budgeted – of the charity's reserves transferred from cash into property: the Manse on Graven Hill, an asset increasing in value.

### **Plans for the Future**

With Rev Helen Baker announcing her intention to retire towards the end of 2023, the church has begun a process of prayerful consideration as to the shape and focus of the ministry of the church heading into 2024. While finance is not the major focus of this process, it is a vital part of it. The church has seen over the past five years how a vision can be realised and financed when it is supported and owned by the whole membership.

The Trustees will therefore continue carefully to monitor the ongoing levels of income and expenditure and their impact on the charity's cash reserves, while also exploring how any changes in the focus of mission and ministry can be financed. On this basis the Trustees will continue to recommend appropriate actions to the church as necessary to ensure the effectiveness of ministry alongside financial stability.

**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2022**

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The church's intention for 2023 is to continue to fund the day to day running costs of the Church including the payment of salaries and associated costs for our ministers and part-time administrator. The Charity also aims to continue to support our mission partners. The Church is currently affiliated to the Baptist Union of Great Britain and the Evangelical Alliance, both charities, and also financially supports various other charities including the Southern Counties Baptist Association, Open Doors, BMS World Mission and Bicester Christian Action in support of the Food Bank and other local community activity.

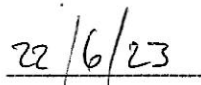
**Financial Position**

The statement of financial activities shows, in respect of general funds, a net surplus of £693 (2021 surplus £14,020).

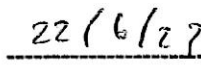
The total expenditure for this period was £129,704 (2021 £133,187). Net worth (Reserves) at the year end were £291,214 (2021 £290,521).


This report was approved by the Trustees and signed on their behalf:

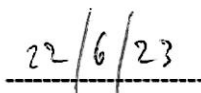
  
Mrs G Goodliff - Trustee

  
Date

  
Rev S Barber - Chairperson

  
Date

  
Mr S Rand - Treasurer

  
Date

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2022**

---

I report on the accounts of the Charity for the year ended 31 December 2022, which are set out on pages 5 to 6.

**Respective responsibilities of the Trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed:-

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- to state when particular matters have come to our attention

**Basis of independent examiner's report**

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

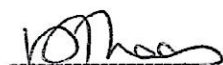
**Independent examiner's statement**

In connection with my examination, no matter has come to my attention;

which gives us reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Mrs V J Thomas  
Independent Examiner**



**Date**

**Orchard Baptist Church**  
**Statement of Income and Expenditure**  
**Year Ended 31 December 2022**

	Notes	Y/E 31/12/22 Total £	Y/E 31/12/21 Total £
<b>Incoming Resources</b>			
Collections Received		585	111
Donations	1	106,658	119,344
Youth and Mission Income		2,867	3,700
Miscellaneous Income		4,003	7,596
Grants and subsidies		15,000	15,999
Interest		1,284	457
<b>Total Incoming Resources</b>		<b>130,397</b>	<b>147,207</b>
<b>Resources Expended</b>			
<u>Charitable Activities</u>			
Missions		23,497	19,762
Youth		3,375	4,801
Outreach		1,395	855
		<b>28,267</b>	<b>25,418</b>
<u>Governing Activities</u>			
OBC Direct Costs		4,170	4,622
Wages and Salaries		44,078	56,837
Rent and Rates		37,197	32,557
Heat, Light and Power		1,013	827
Travelling and Hospitality		1,290	1,119
Printing, Stationery & Telephone		1,538	1,925
Professional Fees		111	-
Loan Interest		8,602	6,661
Accountancy		1,180	801
Depreciation		1,681	1,745
Disposal of assets		(210)	152
Subscriptions		702	523
Bank charges		85	-
<b>Total Resources Expended</b>		<b>129,704</b>	<b>133,187</b>
<b>Net Movement in Funds</b>	5	<b>£ 693</b>	<b>£ 14,020</b>
<b>Total Funds B/Forward at 01/01/2022</b>		<b>290,521</b>	<b>276,501</b>
<b>Net Movements in Funds</b>		<b>693</b>	<b>14,020</b>
<b>Total Funds C/Forward at 31/12/2022</b>		<b>£ 291,214</b>	<b>£ 290,521</b>

**Orchard Baptist Church**  
**Balance Sheet**  
**Year Ended 31 December 2022**

	Notes	Y/E 31/12/22 Total £	Y/E 31/12/21 Total £
<b>Fixed Assets</b>	<b>4</b>	<b>5,042</b>	<b>5,083</b>
<b>Freehold Property</b>	<b>2</b>	<b>452,385</b>	<b>452,385</b>
<b>Investments</b>	<b>3</b>	<b>4,644</b>	<b>4,644</b>
<b>Current Assets</b>			
Other Debtors		1,360	3,906
Prepayments		10,132	909
Gift Aid Recovered		2,967	3,266
Bank Accounts		79,134	90,496
<b>Total Assets</b>		<b>555,664</b>	<b>560,689</b>
<b>Current Liabilities</b>			
Accruals		9,149	720
PAYE		494	831
Mortgage		189,807	203,617
Other Loans		65,000	65,000
		<b>264,450</b>	<b>270,168</b>
<b>Total Assets Less Total Liabilities</b>		<b><u>£ 291,214</u></b>	<b><u>£ 290,521</u></b>
<b>Capital and Reserves</b>			
Reserves	<b>5</b>	290,521	276,501
Profit and Loss Account		693	14,020
		<b><u>£ 291,214</u></b>	<b><u>£ 290,521</u></b>

The balance sheet was approved by the Trustees and signed on their behalf:

Gill Goodliff      22/6/23  
 Mrs G Goodliff - Trustee      Date

S Barber      22/6/23  
 Rev S Barber - Chairperson      Date

S Rand      22/6/23  
 Mr S Rand - Treasurer      Date

**Orchard Baptist Church**  
**Notes to the Accounts**  
**Year Ended 31 December 2022**

	Y/E 31/12/22	Y/E 31/12/21
	Total	Total
	£	£
<b><u>1. Incoming Resources Analysis</u></b>		
Collections Received	585	111
Donations:-		
Gift Aided Donations	45,645	48,294
Gift Aid Recovered	11,035	12,878
Non Gift Aid Donations	49,978	52,157
Graven Hill – Gift Aid Donations	-	5,100
Graven Hill – Non Gift Aid Donations	-	915
	<u>106,658</u>	<u>119,344</u>
Miscellaneous Income:-		
Youth	-	-
Café 103	178	-
Hardship Donation	500	7,100
Amazon	25	-
Tearfund Appeal	2,349	-
Thursday Fellowship	44	-
Grapevine	-	17
Christmas Appeal	907	479
	<u>4,003</u>	<u>7,596</u>
Youth and Mission Income:-		
Youth Activities	2,867	3,700
Grants/Subsidies:-		
Bicester Town Council	-	999
Home Mission Funding	15,000	15,000
	<u>15,000</u>	<u>15,999</u>

**Orchard Baptist Church**  
**Notes to the Accounts**  
**Year Ended 31 December 2022**

---

	Y/E 31/12/22	Y/E 31/12/21
	Total	Total
	£	£
<b><u>Incoming Resources Analysis Cont'd/....</u></b>		
Interest Received	884	57
Hope In Action Investment Income	400	400
	1,284	457
	<b>£ 130,397</b>	<b>£ 147,207</b>

**2. Freehold Property**

	Graven Hill House £
<b>Cost</b>	
Cost B/Fwd as at 01/01/2022	452,385
Additions	-
Disposals	-
<b>Cost C/Fwd as at 31/12/2022</b>	<b>£ 452,385</b>

**There will be no depreciation charged on the Freehold property**

**3. Investment**

To date the Charity has put £4,644 of its reserves towards the costs of a house purchase in Bicester for a refugee family in partnership with Hope Into Action UK. The house was purchased in January 2018 and will be sold in 2023 whereby the Charity will receive a return of its share of the property. The investment also receives an annual 4% interest payment.

**Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2022**

<b><u>4. Fixed Assets</u></b>	<b>Church Equip £</b>	<b>Office Equip £</b>	<b>F &amp; F £</b>	<b>Total £</b>
<b>Cost</b>				
Cost B/Fwd as at 01/01/2022	6,080	9,659	189	15,928
Additions	-	1,640	-	1,640
Disposals	-	-	-	-
<b>Cost C/Fwd as at 31/12/2022</b>	<b><u>£ 6,080</u></b>	<b><u>£ 11,299</u></b>	<b><u>£ 189</u></b>	<b><u>£ 17,568</u></b>
<b>Depreciation</b>				
Depreciation B/Fwd as at 01/01/2022	4,953	5,705	187	10,845
Charge for year	282	1,397	2	1,681
Disposals	-	-	-	-
<b>Depreciation C/Fwd as at 31/12/2022</b>	<b><u>£ 5,235</u></b>	<b><u>£ 7,102</u></b>	<b><u>£ 189</u></b>	<b><u>£ 12,526</u></b>
<b>Net Book Value</b>				
As At 31/12/2022	<b><u>£ 845</u></b>	<b><u>£ 4,197</u></b>	<b><u>£ -</u></b>	<b><u>£ 5,042</u></b>
As At 01/01/2022	<b><u>£ 1,127</u></b>	<b><u>£ 3,954</u></b>	<b><u>£ 2</u></b>	<b><u>£ 5,083</u></b>

\*Depreciation is charged at 25% reducing balance with a full year's depreciation charged in the year of purchase.

**5. Statement of Movement in Funds**

	<b>At 01/01/22 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>At 31/12/22 £</b>
<b>Unrestricted Funds</b>	288,221	130,397	129,704	288,914
<b>Restricted Funds</b>	2,300	-	-	2,300
<b>Total Funds</b>	<b><u>£ 290,521</u></b>	<b><u>£ 130,397</u></b>	<b><u>£ 129,704</u></b>	<b><u>£ 291,214</u></b>

At the end of the year, of the original £5,000 Charlton-on-Otmoor Fund received in 2020, £2,300 was still held and is to be used solely on the Graven Hill Manse.

**ORCHARD BAPTIST CHURCH**

England & Wales - Charity number 1155012

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# Accounts

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**ORCHARD BAPTIST CHURCH**

**CHARITY NUMBER: 1155012**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2021**

**Orchard Baptist Church**  
**Charity Information**  
**Year Ended 31 December 2021**

---

Charity Name: Orchard Baptist Church

Charity Number: 1155012

Chairperson: Rev. S Barber

Secretary: Mr S Rand

Treasurer: Mrs A Merrill

Trustees:  
Mr C Curtis  
Mrs G Mitchell  
Mr M Oke  
Rev. H Baker  
Mr S Rand  
Mrs A Merrill

Address: 27 Derwent Road  
Bicester  
Oxon  
OX26 2JA

Accountant: VT Accountancy  
Chartered Certified Accountants  
Unit E5  
Telford Road  
Bicester  
Oxon  
OX26 4LD

Bank: HSBC  
1 Sheep Street  
Bicester  
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OX26 6JA

**Orchard Baptist Church  
Contents  
Year Ended 31 December 2021**

---

	<b>Page</b>
Trustees Report	1 - 3
Independent Examiners Report	4
Statement of Income & Expenditure	5
Balance Sheet	6
Notes to the Financial Statements	7-9

**Orchard Baptist Church  
Trustees' Report  
Year Ended 31 December 2021**

---

The Trustees present their report and the financial statements for the year to 31 December 2021.

**About the Charity**

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- baptism, as defined in the Baptist Union's Declaration of Principle;
- the communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
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- supporting and encouraging social action in the United Kingdom and abroad;
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Notwithstanding the appointment of persons to accept responsibility for any of the activities all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' meeting.

**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2021**

---

**Review of Financial Position and Achievement**

The encouraging feature of 2021 was the extent to which income was higher than expected and expenditure lower than expected, with the result that the Church's reserves increased slightly rather than the budgeted reduction.

The Charity's funds in 2021 were spent largely on the work of the Church with and for its congregation and in the local community, and also on the various mission partners chosen by the Church membership. The majority of the funds were spent on the employment of two full-time ministers, until September, when one minister began a one-year part-time (50%) appointment as a Regional Minister with the Southern Counties Baptist Association. The charity also employs an administrative assistant on a part-time basis.

As a result of the ongoing Covid pandemic, savings continued to be made in our regular expenditure as for some of the year we were unable to hire Cooper School, though other venues were hired and additional expenditure was made on equipment to allow services to continue online. We supported church mission partners in South East Asia and Africa as well as mission partners within the UK.

As the lockdowns eased the manse on Graven Hill began to be used as a resource for the local community as part of the ministry of the community minister. Several opportunities to connect with and care for the wider community occurred this year as well as opportunities to care for a dispersed church. Costs involved in these activities were met from within the Budget allowance or from grants and other outside sources. Any net funds carried forward into 2022 will support the continuing work of the Church in meeting its stated objectives.

**Plans for the Future**

The ministry on Graven Hill will continue to develop, including the opening of Café 103, initially for one day a week, and offering a prayer-filled place where 'it is OK not to be OK'. From its commencement in 2018, the church committed to fund Graven Hill ministry for at least 5 years, recognising that the property could be sold, if necessary, to repay the unsecured loans (some of the loans to the church are for 5 years, others are indefinite, and the BU loan is to be repaid over 20 years).

The Trustees, with the help of the finance committee, will continue to carefully monitor the ongoing levels of income and expenditure alongside the predicted cash reserves as the church's cash reserves are being used to fund any shortfall in income over expenditure. The Trustees will recommend appropriate actions to the church as necessary to manage income and expenditure to ensure the effectiveness of ministry alongside financial stability.

**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2021**

---

Our intention for 2022 is to continue to fund the day to day running costs of the Church including the payment of salaries and associated costs for our ministers and part-time administrator. The Charity also aims to continue to support our mission partners. The Church is currently affiliated to the Baptist Union of Great Britain and the Evangelical Alliance, both charities, and also financially supports various other charities including the Southern Counties Baptist Association, Open Doors, BMS World Mission, Field Partners International and Bicester Christian Action in support of the Foodbank.

**Financial Position**

The statement of financial activities shows, in respect of general funds, a net surplus of £14,020 (2020 surplus £41,009).

The total expenditure for this period was £133,187 (2020 £137,674). Net worth (Reserves) at the year end were £290,521 (2020 £276,501).

This report was approved by the Trustees and signed on their behalf:



31 May 2022

-----  
Mr S Rand – Secretary

-----  
Date



17/6/22

-----  
Rev S Barber - Chairperson

-----  
Date



17/6/22

-----  
Mrs A Merrill - Treasurer

-----  
Date

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2021**

---

I report on the accounts of the Charity for the year ended 31 December 2021, which are set out on pages 5 to 6.

**Respective responsibilities of the Trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed:-

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- to state when particular matters have come to our attention

**Basis of independent examiner's report**

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


**Independent examiner's statement**


In connection with my examination, no matter has come to my attention:

which gives us reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the 2011 Act; and  
to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
\_\_\_\_\_  
Mrs V J Thomas  
Independent Examiner

  
\_\_\_\_\_  
Date

Orchard Baptist Church  
Statement of Income and Expenditure  
Year Ended 31 December 2021

	Notes	Y/E 31/12/21 Total £	Y/E 31/12/20 Total £
<b>Incoming Resources</b>			
Collections Received		111	346
Donations	1	119,344	137,315
Miscellaneous Income		11,296	8,201
Grants and subsidies		15,999	32,416
Interest		457	405
<b>Total Incoming Resources</b>		<b>147,207</b>	<b>178,683</b>
<b>Resources Expended</b>			
<u>Charitable Activities</u>			
Missions		19,762	23,451
Youth		4,801	1,452
Grapevine		-	198
Outreach		855	526
		<b>25,418</b>	<b>25,627</b>
<u>Governing Activities</u>			
OBC Direct Costs		4,622	3,584
Wages and Salaries		56,837	63,035
Rent and Rates		32,557	32,079
Heat, Light and Power		827	718
Travelling and Hospitality		1,119	1,150
Printing, Stationery & Telephone		1,925	2,014
Professional Fees		-	257
Loan Interest		6,661	6,175
Accountancy		801	720
Depreciation		1,745	1,507
Disposal of assets		152	-
Subscriptions and Miscellaneous		523	808
<b>Total Resources Expended</b>		<b>133,187</b>	<b>137,674</b>
<b>Net Movement in Funds</b>	<b>5</b>	<b>£ 14,020</b>	<b>£ 41,009</b>
<b>Total Funds B/Forward at 01/01/2021</b>		<b>276,501</b>	<b>235,492</b>
<b>Net Movements in Funds</b>		<b>14,020</b>	<b>41,009</b>
<b>Total Funds C/Forward at 31/12/2021</b>		<b>£ 290,521</b>	<b>£ 276,501</b>

Orchard Baptist Church  
Balance Sheet  
Year Ended 31 December 2021

	Notes	Y/E 31/12/21 Total £	Y/E 31/12/20 Total £
<b>Fixed Assets</b>	<b>4</b>	<b>5,083</b>	<b>4,515</b>
<b>Freehold Property</b>	<b>2</b>	<b>452,385</b>	<b>452,385</b>
<b>Investments</b>	<b>3</b>	<b>4,644</b>	<b>4,644</b>
<b>Current Assets</b>			
Other Debtors		3,906	-
Rent Deposit		-	1,307
Prepayments		909	980
Gift Aid Recovered		3,266	6,966
Bank Accounts		90,496	96,802
<b>Total Assets</b>		<b>560,689</b>	<b>567,599</b>
<b>Current Liabilities</b>			
Creditors - Short Term		-	180
Accruals		720	720
PAYE		831	833
Mortgage		203,617	219,367
Other Loans		65,000	70,000
		<b>270,168</b>	<b>291,098</b>
<b>Total Assets Less Total Liabilities</b>		<b>£ 290,521</b>	<b>£ 276,501</b>
<b>Capital and Reserves</b>			
Reserves	5	276,501	235,492
Profit and Loss Account		14,020	41,009
		<b>£ 290,521</b>	<b>£ 276,501</b>

The balance sheet was approved by the Trustees and signed on their behalf:

Stephen Rand 17/6/22

Mr S Rand - Secretary Date

S Barber 17/6/22

Rev S Barber - Chairperson Date

A Merrill

Mrs A Merrill - Treasurer Date

17-6-22

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2021

	Y/E 31/12/21 Total £	Y/E 31/12/20 Total £
<b><u>1. Incoming Resources Analysis</u></b>		
Collections Received	111	346
Donations:-		
Gift Aided Donations	48,294	46,381
Gift Aid Recovered	12,878	14,172
Non Gift Aid Donations	52,157	70,378
Graven Hill – Gift Aid Donations	5,100	4,634
Graven Hill – Non Gift Aid Donations	915	1,750
	119,344	137,315
Miscellaneous Income:-		
Youth	3,700	77
Gift Aided Gifts	-	700
Christine Jones – Home Set Up Gift	-	50
Bea Foster – Sale of Equipment	-	60
Hardship Donation	7,100	500
COVID Tearfund	-	1,292
COVID Nsansa	-	1,283
Grapevine	17	35
Interest Assumed for S Barber Loan	-	1,104
Graven Hill – Easter Egg Donation	-	50
Christmas Appeal	479	3,050
	11,296	8,201

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2021

	Y/E 31/12/21 Total £	Y/E 31/12/20 Total £
<b><u>Incoming Resources Analysis Cont'd/....</u></b>		
<b>Grants/Subsidies</b>		
Baptist Insurance	-	10,000
Bicester Town Council	999	-
Home Mission Funding	15,000	15,000
Charlton On Otmoor	-	5,000
Cherwell District Council	-	1,316
Allchurches Grant	-	1,100
	<u>15,999</u>	<u>32,416</u>
Interest Received	57	5
Hope In Action Investment Income	400	400
	<u>457</u>	<u>405</u>
	<b><u>£ 147,207</u></b>	<b><u>£ 178,683</u></b>

**2. Freehold Property**

	<b>Graven Hill House £</b>
<b>Cost</b>	
Cost B/Fwd as at 01/01/2021	452,385
Additions	-
Disposals	-
<b>Cost C/Fwd as at 31/12/2021</b>	<b><u>£ 452,385</u></b>

There will be no depreciation charged on the Freehold property

**3. Investment**

To date the Charity has put £4,644 of its reserves towards the purchase of a house for a refugee partnership with Hope in Action. The house was purchased in January 2018 and will be sold in 2023 whereby the Charity will receive a return of its share of the property. The investment also receives an annual 4% interest payment (equating to £200) which is made every 6 months.

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2021

<b>4. Fixed Assets</b>	<b>Church Equip £</b>	<b>Office Equip £</b>	<b>F &amp; F £</b>	<b>Total £</b>
<b>Cost</b>				
Cost B/Fwd as at 01/01/2021	5,801	8,233	189	14,223
Additions	279	2,186	-	2,465
Disposals	-	760	-	760
<b>Cost C/Fwd as at 31/12/2021</b>	<b><u>£ 6,080</u></b>	<b><u>£ 9,659</u></b>	<b><u>£ 189</u></b>	<b><u>£ 15,928</u></b>
<b>Depreciation</b>				
Depreciation B/Fwd as at 01/01/2021	4,577	4,946	185	9,708
Charge for year	376	1,367	2	1,745
Disposals	-	608	-	608
<b>Depreciation C/Fwd as at 31/12/2021</b>	<b><u>£ 4,953</u></b>	<b><u>£ 5,705</u></b>	<b><u>£ 187</u></b>	<b><u>£ 10,845</u></b>
<b>Net Book Value</b>				
<b>As At 31/12/2021</b>	<b><u>£ 1,127</u></b>	<b><u>£ 3,954</u></b>	<b><u>£ 2</u></b>	<b><u>£ 5,083</u></b>
<b>As At 01/01/2021</b>	<b><u>£ 1,224</u></b>	<b><u>£ 3,287</u></b>	<b><u>£ 4</u></b>	<b><u>£ 4,515</u></b>

\*Depreciation is charged at 25% reducing balance with a full year's depreciation charged in the year of purchase.

**5. Statement of Movement in Funds**

	<b>At 01/01/21 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>At 31/12/21 £</b>
<b>Unrestricted Funds</b>	274,201	146,208	132,188	288,221
<b>Restricted Funds</b>	2,300	999	999	2,300
<b>Total Funds</b>	<b><u>£ 276,501</u></b>	<b><u>£ 147,207</u></b>	<b><u>£ 133,187</u></b>	<b><u>£ 290,521</u></b>

Restricted funds relate to grants received from Bicester Town Council (£999) which was expended on music equipment. At the end of the year, of the original £5,000 Charlton-on-Otmoor Fund received in 2020, £2,700 was still held and is to be used solely on the Graven Hill Manse.

**ORCHARD BAPTIST CHURCH**

England & Wales - Charity number 1155012

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# Accounts

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**ORCHARD BAPTIST CHURCH**

**CHARITY NUMBER: 1155012**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2020**

**Orchard Baptist Church  
Charity Information  
Year Ended 31 December 2020**

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Charity Name: Orchard Baptist Church

Charity Number: 1155012

Chairperson: Rev. S Barber

Secretary: Mr S Baker Resigned 01/09/20  
Mr S Rand Appointed 01/09/20

Treasurer: Mrs A Merrill Appointed 01/09/20  
Mr C Curtis Appointed 23/1/19 & Resigned 01/09/20  
Mr P Ciechan Resigned 23/01/19

Trustees: Mr N Koster Resigned 03/06/20  
Mrs K Durow Resigned 18/03/20  
Mr C Curtis  
Mr C McKenzie Resigned 03/06/20  
Mrs G Mitchell Appointed 18/03/20  
Mr M Oke  
Rev. H Baker  
Mr S Rand Appointed 18/03/20  
Mrs A Merrill Appointed 01/09/20

Address: 27 Derwent Road  
Bicester  
Oxon  
OX26 2JA

Accountant: VT Accountancy  
Chartered Certified Accountants  
Unit E5  
Telford Road  
Bicester  
Oxon  
OX26 4LD

Bank: HSBC  
1 Sheep Street  
Bicester  
Oxon  
OX26 6JA

**Orchard Baptist Church**  
**Contents**  
**Year Ended 31 December 2020**

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	<b>Page</b>
Trustees Report	1 - 3
Independent Examiners Report	4
Statement of Income & Expenditure	5
Balance Sheet	6
Notes to the Financial Statements	7-9

**Orchard Baptist Church  
Trustees' Report  
Year Ended 31 December 2020**

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The Trustees present their report and the financial statements for the year to 31 December 2020.

**About the Charity**

The Orchard Baptist Church was registered with the Charities Commission in the United Kingdom under Charity Reg. No. 1155012 as a Charitable Incorporated Organisation on 15 December 2013 and commenced its activities on 1 April 2014.

The Church is a member of the Baptist Union of Great Britain and the Southern Counties Baptist Association.

**Objectives**

The main objectives of the Charity are to advance the Christian faith in accordance with the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

**Activities**

In fulfilling the objectives of the Church, the organisation will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded or closed, as appropriate.

The activities may include, but are not restricted to:-

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- the teaching, encouragement, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care
- supporting and encouraging social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians

Notwithstanding the appointment of persons to accept responsibility for any of the activities all individuals, groups and committees operating within the life of the Church, and their leaders, shall be accountable to the Charity Trustees and also through any specific direction of the Church Members' meeting.

**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2020**

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**Review of Financial Position and Achievement**

The Charity's funds in 2020 were spent largely on the work of the Church with and for its congregation and in the local community, and also on the various mission partners chosen by the Church membership. The majority of the funds were spent on the employment of two full-time ministers. The charity also employs an administrative assistant on a part-time basis.

As a result of the Covid pandemic, savings were made in our regular expenditure as we were unable to hire Cooper School, though other venues were hired and additional expenditure was made on equipment to allow services to continue online. We supported church mission partners in South East Asia and Africa as well as mission partners within the UK.

Any net funds carried forward into 2021 will support the continuing work of the Church in meeting its stated objectives. Several opportunities to connect with and care for the wider community occurred this year as well as opportunities to care for a dispersed church. Costs involved in these activities were met from within the Budget allowance or from grants and other outside sources.

**Plans for the Future**

Through the church's raising of funds through gifts, grants, unsecured loans and a loan from the Baptist Union the manse on Graven Hill was completed and occupied in 2020 by our Community Minister. From its commencement in 2018, the church committed to fund this ministry for at least 5 years, recognising that the property could be sold, if necessary, to repay the unsecured loans (some of the loans to the church are for 5 years, others are indefinite, and the BU loan is to be repaid over 20 years).

Recognising the challenge to increase expenditure in coming years to meet the ongoing costs of the ministry of the church, we will continue to encourage generous giving from the members and the wider congregation of the church, and seek grant funding where possible. The church's reserves will be used to fund any shortfall in income over expenditure during this time. In a revised reserves policy, the trustees have set a minimum reserves level of £50,000. The Trustees will carefully monitor the level of reserves and recommend appropriate actions to the church as necessary to manage income and expenditure to ensure the effectiveness of ministry alongside financial stability.

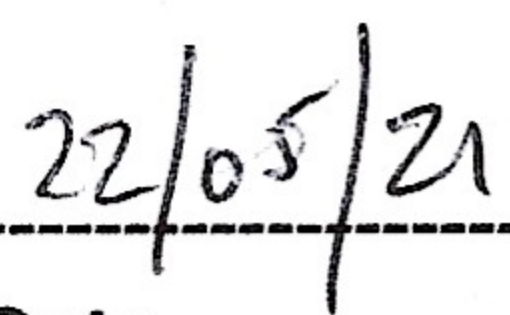
**Orchard Baptist Church  
Trustees' Report Cont'd/....  
Year Ended 31 December 2020**


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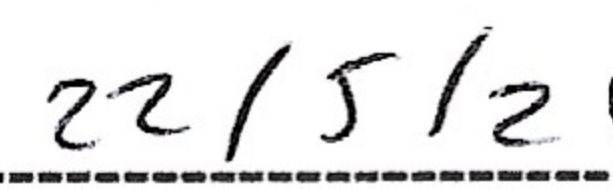
Our intention for 2021 is to continue to fund the day to day running costs of the Church including the payment of salaries and associated costs for our full-time ministers and part-time administrator. The Charity also aims to continue to support our mission partners. The Church is currently affiliated to the Baptist Union of Great Britain and the Evangelical Alliance, both charities, and also financially supports various other charities including the Southern Counties Baptist Association, Open Doors, BMS World Mission, the Kalji Trust and Bicester Christian Action in support of the Foodbank.

This report was approved by the Trustees and signed on their behalf:

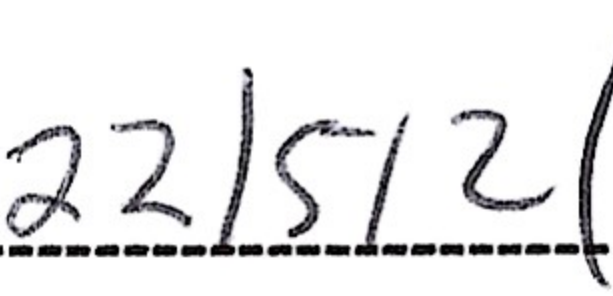
  
-----  
**Mr S Rand – Secretary**

  
-----  
**Date**

  
-----  
**Rev S Barber - Chairperson**

  
-----  
**Date**

  
-----  
**Mrs A Merrill - Treasurer**

  
-----  
**Date**

**Orchard Baptist Church  
Independent Examiners Report  
Year Ended 31 December 2020**

---

I report on the accounts of the Charity for the year ended 31 December 2020, which are set out on pages 5 to 6.

**Respective responsibilities of the Trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed:-

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- to state when particular matters have come to our attention

**Basis of independent examiner's report**

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

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

which gives us reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the 2011 Act; and  
to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
-----

**Mrs V J Thomas  
Independent Examiner**

22/5/21

**Date**

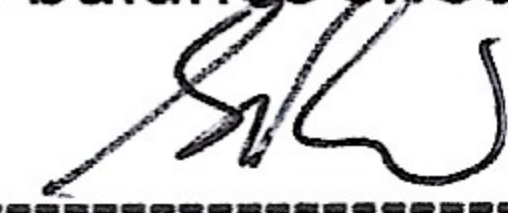
**Orchard Baptist Church**  
**Statement of Income and Expenditure**  
**Year Ended 31 December 2020**


	Notes	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
<b>Incoming Resources</b>			
Collections Received		346	1,852
Donations	1	137,314	181,105
Miscellaneous Income		8,602	3,721
Grants and subsidies		32,416	25,350
Interest		5	667
<b>Total Incoming Resources</b>		<b>178,683</b>	<b>212,695</b>
<b>Resources Expended</b>			
<u>Charitable Activities</u>			
Missions		23,451	21,177
Youth		1,452	2,617
Grapevine		198	702
Outreach		526	2,959
		<b>25,627</b>	<b>27,455</b>
<u>Governing Activities</u>			
OBC Direct Costs		3,584	2,834
Wages and Salaries		63,035	59,082
Rent and Rates		32,079	56,403
Heat, Light and Power		718	763
Travelling and Hospitality		1,150	2,572
Printing, Stationery & Telephone		2,014	1,369
Professional Fees		6,432	7,246
Accountancy		720	756
Depreciation		1,507	561
Subscriptions and Miscellaneous		808	340
<b>Total Resources Expended</b>		<b>112,047</b>	<b>131,926</b>
<b>Net Incoming Resources</b>		<b>41,009</b>	<b>53,314</b>
<b>Net Movement in Funds</b>	<b>5</b>	<b><u>£ 41,009</u></b>	<b><u>£ 53,314</u></b>
<b>Total Funds B/Forward at 01/01/2020</b>		<b>235,492</b>	<b>182,178</b>
<b>Net Movements in Funds</b>		<b>41,009</b>	<b>53,314</b>
<b>Total Funds C/Forward at 31/12/2020</b>		<b><u>£ 276,501</u></b>	<b><u>£ 235,492</u></b>


Orchard Baptist Church  
 Balance Sheet  
 Year Ended 31 December 2020

	Notes	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
<b>Fixed Assets</b>	<b>4</b>	<b>4,515</b>	<b>1,683</b>
Freehold Property	2	452,385	386,091
Investments	3	4,644	4,644
<b>Current Assets</b>			
10 Yr Loan		-	1,600
Rent Deposit		1,307	1,307
Prepayments		980	1,027
Gift Aid Recovered		6,966	2,062
Bank Accounts		96,802	140,496
<b>Total Assets</b>		<b>567,599</b>	<b>538,910</b>
<b>Current Liabilities</b>			
Creditors - Short Term		180	1,574
Accruals		720	720
PAYE		833	1,124
Mortgage		219,367	230,000
Other Loans		70,000	70,000
		<u>291,098</u>	<u>303,418</u>
<b>Total Assets less Total Liabilities</b>		<b><u>£ 276,501</u></b>	<b><u>£ 235,492</u></b>
<b>Capital and Reserves</b>			
Reserves	5	235,492	182,178
Profit and Loss Account		41,009	53,314
		<u>£ 276,501</u>	<u>£ 235,492</u>

The balance sheet was approved by the Trustees and signed on their behalf:


 \_\_\_\_\_ Date 22/05/21  
 Mr S Rand - Secretary


 \_\_\_\_\_ Date 22/5/21  
 Rev S Barber - Chairperson


 \_\_\_\_\_ Date 22/5/21  
 Mrs A Merrill - Treasurer

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2020

	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
<b><u>1. Incoming Resources Analysis</u></b>		
Collections Received	346	1,852
Donations:-		
Gift Aided Donations	46,381	55,000
Gift Aid Recovered	14,172	16,206
Non Gift Aid Donations	70,378	39,367
Graven Hill – Gift Aid Recovered	-	2,341
Graven Hill – Gift Aid Donations	4,633	5,400
Graven Hill – Non Gift Aid Donations	1,750	62,791
	137,314	181,105
Miscellaneous Income:-		
Youth	77	1,125
Gift for D How	-	1,000
Gift Aided Gifts	700	380
Cherwell District Council	-	960
Bicester Christian Action	400	(1,125)
Money from Tenebrae Service	-	86
Christine Jones – Home Set Up Gift	50	-
Bea Foster – Sale of Equipment	60	-
Hardship Donation	500	-
Bicester Council	-	300
Home Mission Funding	-	-
Collections Received – Other Offerings	-	25
COVID Tearfund	1,292	-
COVID Nsansa	1,283	-
Bangladesh Gift Aid	-	200
Grapevine	36	196
Monies from BBQ Donations	-	140
Funday Ice Cream	-	64
Interest Assumed for S Barber Loan	1,104	-
Christmas Offerings	-	370
Graven Hill – Easter Egg Donation	50	-
Christmas Appeal	3,050	-
	8,602	3,721

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2020

	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
<b><u>Incoming Resources Analysis Cont'd/....</u></b>		
Grants/Subsidies		
Baptist Insurance	10,000	-
Bicester Town Council	-	350
Home Mission Funding	15,000	15,000
Charlton On Otmoor	5,000	10,000
Cherwell District Council	1,316	-
Allchurches Grant	1,100	-
	32,416	25,350
Interest Received	5	667
	<b>£ 178,683</b>	<b>£ 212,695</b>

**2. Freehold Property**

	Graven Hill House £
<b>Cost</b>	
Cost B/Fwd as at 01/01/2020	386,091
Additions	66,294
Disposals	-
<b>Cost C/Fwd as at 31/12/2020</b>	<b>£ 452,385</b>

**There will be no depreciation charged on the Freehold property**

**3. Investment**

To date the Charity has put £4,644 of it's reserves towards the purchase of a house for a refugee partnership with Hope in Action. The house was purchased in January 2018 and will be sold in 2023 whereby the Charity will receive a return of it's share of the property. The investment also receives an annual 4% interest payment which is made every 6 months.

Orchard Baptist Church  
Notes to the Accounts  
Year Ended 31 December 2020

<b>4. Fixed Assets</b>	<b>Church Equip £</b>	<b>Office Equip £</b>	<b>F &amp; F £</b>	<b>Total £</b>
<b>Cost</b>				
Cost B/Fwd as at 01/01/2020	4,365	5,332	189	9,886
Additions	1,436	2,901	-	4,337
Disposals	-	-	-	-
<b>Cost C/Fwd as at 31/12/2020</b>	<b><u>£ 5,801</u></b>	<b><u>£ 8,233</u></b>	<b><u>£ 189</u></b>	<b><u>£ 14,223</u></b>
<b>Depreciation</b>				
Depreciation B/Fwd as at 01/01/2020	4,169	3,851	183	8,203
Charge for year	408	1,095	2	1,505
Disposals	-	-	-	-
<b>Depreciation C/Fwd as at 31/12/2020</b>	<b><u>£ 4,577</u></b>	<b><u>£ 4,946</u></b>	<b><u>£ 185</u></b>	<b><u>£ 9,708</u></b>
<b>Net Book Value</b>				
<b>As At 31/12/2020</b>	<b><u>£ 1,224</u></b>	<b><u>£ 3,287</u></b>	<b><u>£ 4</u></b>	<b><u>£ 4,515</u></b>
<b>As At 01/01/2020</b>	<b><u>£ 196</u></b>	<b><u>£ 1,481</u></b>	<b><u>£ 6</u></b>	<b><u>£ 1,683</u></b>

\*Depreciation is charged at 25% reducing balance with a full year's depreciation charged in the year of purchase.

**5. Statement of Movement in Funds**

	<b>At 01/01/20 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>At 31/12/20 £</b>
<b>Unrestricted Funds</b>	230,492	140,642	99,633	271,501
<b>Restricted Funds</b>	5,000	38,041	38,041	5,000
<b>Total Funds</b>	<b><u>£ 235,492</u></b>	<b><u>£ 178,683</u></b>	<b><u>£ 137,674</u></b>	<b><u>£ 276,501</u></b>

Restricted funds relate to grants received from Baptist Insurance (£10,000), Charlton on Othmoor Fund (£5,000), Cherwell District Council (£1,316), Home Mission (£15,000), All Churches Grant (£1,100), COVID Tearfund Income (£1,292), COVID Nsana (£1,283), Christmas Appeal (£3,050). At the end of the year the grant monies for Charlton-on-Othmoor Fund (£5,000) were still held are to be used solely on the Graven Hill Manse.