

ORCHARD BAPTIST CHURCH

CHARITY NUMBER: 1155012

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

Orchard Baptist Church
Charity Information
Year Ended 31 December 2020

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
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Unit E5
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Orchard Baptist Church
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Year Ended 31 December 2020

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Orchard Baptist Church
Trustees' Report
Year Ended 31 December 2020

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

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

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

22/05/21

Date



Rev S Barber - Chairperson

22/5/21

Date



Mrs A Merrill - Treasurer

22/5/21

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

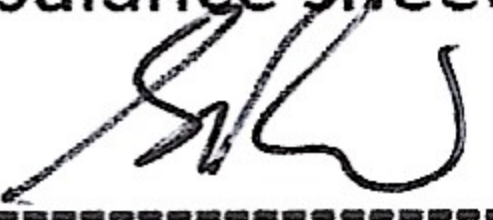


Orchard Baptist Church
Statement of Income and Expenditure
Year Ended 31 December 2020

	Notes	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
Incoming Resources			
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
Total Incoming Resources		178,683	212,695
Resources Expended			
<u>Charitable Activities</u>			
Missions		23,451	21,177
Youth		1,452	2,617
Grapevine		198	702
Outreach		526	2,959
		25,627	27,455
<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
Total Resources Expended		112,047	131,926
Net Incoming Resources		41,009	53,314
Net Movement in Funds	5	<u>£ 41,009</u>	<u>£ 53,314</u>
Total Funds B/Forward at 01/01/2020		235,492	182,178
Net Movements in Funds		41,009	53,314
Total Funds C/Forward at 31/12/2020		<u>£ 276,501</u>	<u>£ 235,492</u>

Orchard Baptist Church
Balance Sheet
Year Ended 31 December 2020

		Y/E 31/12/20	Y/E 31/12/19
	Notes	Total £	Total £
Fixed Assets	4	4,515	1,683
Freehold Property	2	452,385	386,091
Investments	3	4,644	4,644
Current Assets			
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
Total Assets		567,599	538,910
Current Liabilities			
Creditors - Short Term		180	1,574
Accruals		720	720
PAYE		833	1,124
Mortgage		219,367	230,000
Other Loans		70,000	70,000
		291,098	303,418
Total Assets less Total Liabilities		<u>£ 276,501</u>	<u>£ 235,492</u>
Capital and Reserves			
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:

	<u>22/05/21</u>		
Mr S Rand - Secretary	Date		
	<u>22/5/21</u>		<u>22/5/21</u>
Rev S Barber - Chairperson	Date	Mrs A Merrill - Treasurer	Date

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

	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
<u>1. Incoming Resources Analysis</u>		
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
	<u>137,314</u>	<u>181,105</u>
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	-
	<u>8,602</u>	<u>3,721</u>

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

	Y/E 31/12/20 Total £	Y/E 31/12/19 Total £
<u>Incoming Resources Analysis Cont'd/....</u>		
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	-
	<u>32,416</u>	<u>25,350</u>
Interest Received	5	667
	<u>£ 178,683</u>	<u>£ 212,695</u>

2. Freehold Property

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

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

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

*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

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

Restricted funds relate to grants received from Baptist Insurance (£10,000), Charlton on Otmoor 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-Otmoor Fund (£5,000) were still held are to be used solely on the Graven Hill Manse.