

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
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Orchard Baptist Church
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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

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 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



Mrs A Merrill - Treasurer

Date

17/6/22

**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 £
Incoming Resources			
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
Total Incoming Resources		147,207	178,683
Resources Expended			
<u>Charitable Activities</u>			
Missions		19,762	23,451
Youth		4,801	1,452
Grapevine		-	198
Outreach		855	526
		25,418	25,627
<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
Total Resources Expended		133,187	137,674
Net Movement in Funds	5	<u>£ 14,020</u>	<u>£ 41,009</u>
Total Funds B/Forward at 01/01/2021		276,501	235,492
Net Movements in Funds		14,020	41,009
Total Funds C/Forward at 31/12/2021		<u>£ 290,521</u>	<u>£ 276,501</u>

Orchard Baptist Church
Balance Sheet
Year Ended 31 December 2021

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

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

17-6-22

Date

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

	Y/E 31/12/21 Total £	Y/E 31/12/20 Total £
<u>1. Incoming Resources Analysis</u>		
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
	<u>119,344</u>	<u>137,315</u>
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
	<u>11,296</u>	<u>8,201</u>

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

	Y/E 31/12/21 Total £	Y/E 31/12/20 Total £
<u>Incoming Resources Analysis Cont'd/....</u>		
Grants/Subsidies		
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>
	<u>£ 147,207</u>	<u>£ 178,683</u>

2. Freehold Property

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

4. Fixed Assets	Church Equip £	Office Equip £	F & F £	Total £
Cost				
Cost B/Fwd as at 01/01/2021	5,801	8,233	189	14,223
Additions	279	2,186	-	2,465
Disposals	-	760	-	760
Cost C/Fwd as at 31/12/2021	<u>£ 6,080</u>	<u>£ 9,659</u>	<u>£ 189</u>	<u>£ 15,928</u>
Depreciation				
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
Depreciation C/Fwd as at 31/12/2021	<u>£ 4,953</u>	<u>£ 5,705</u>	<u>£ 187</u>	<u>£ 10,845</u>
Net Book Value				
As At 31/12/2021	<u>£ 1,127</u>	<u>£ 3,954</u>	<u>£ 2</u>	<u>£ 5,083</u>
As At 01/01/2021	<u>£ 1,224</u>	<u>£ 3,287</u>	<u>£ 4</u>	<u>£ 4,515</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 01/01/21 £	Income £	Expenditure £	At 31/12/21 £
Unrestricted Funds	274,201	146,208	132,188	288,221
Restricted Funds	2,300	999	999	2,300
Total Funds	<u>£ 276,501</u>	<u>£ 147,207</u>	<u>£ 133,187</u>	<u>£ 290,521</u>

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.