

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
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Year Ended 31 December 2024

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

The Trustees present their report and the financial statements for the year to 31 December 2024.

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.

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:



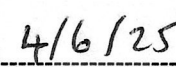
Mrs G Goodliff - Secretary



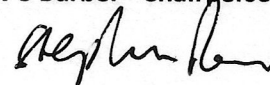
Date



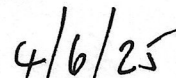
Rev S Barber - Chairperson



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.

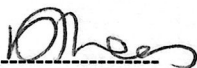
Independent examiner's statement

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

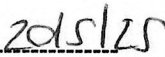
which gives us reasonable cause to believe that in any material respect the requirements:

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 £
Incoming Resources			
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
Total Incoming Resources		176,803	144,723
Resources Expended			
<u>Charitable Activities</u>			
Missions		19,098	25,514
Youth		767	9,905
Outreach		2,960	1,832
		22,825	37,251
<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
Total Resources Expended		111,677	139,727
Net Movement in Funds	5	<u>£ 42,301</u>	<u>£ 5,637</u>
Total Funds B/Forward at 01/01/2024		296,213	291,212
Net Movements in Funds		42,301	5,001
Total Funds C/Forward at 31/12/2024		<u>£ 338,514</u>	<u>£ 296,213</u>

Orchard Baptist Church
Balance Sheet
Year Ended 31 December 2024

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

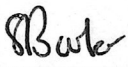
The balance sheet was approved by the Trustees and signed on their behalf:



Mrs G Goodliff - Secretary

4/6/25

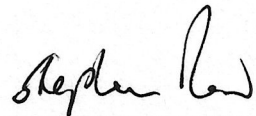
Date



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 £
<u>1. Incoming Resources Analysis</u>		
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
	<hr/> 129,463	<hr/> 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
	<hr/> 3,022	<hr/> 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	-
	<hr/> 22,950	<hr/> 15,000
Rental Income:-		
Finders Keepers – Read Place	10,204	-
S Chaplin	6,200	-
	<hr/> 16,404	<hr/> -

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

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

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

*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
Total Funds	<u>£ 296,213</u>	<u>£ 176,803</u>	<u>£ (134,502)</u>	<u>£ 338,514</u>

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.