

ORCHARD BAPTIST CHURCH

CHARITY NUMBER: 1155012

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

Orchard Baptist Church
Charity Information
Year Ended 31 December 2025

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 th 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
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Year Ended 31 December 2025

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Orchard Baptist Church
Trustees' Report
Year Ended 31 December 2025

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.

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

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

**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**

19/5/26

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



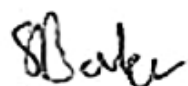
Orchard Baptist Church
Statement of Income and Expenditure
Year Ended 31 December 2025

	Notes	Y/E 31/12/25 Total £	Y/E 31/12/24 Total £
Incoming Resources			
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
Total Incoming Resources		157,035	176,803
Resources Expended			
<u>Charitable Activities</u>			
Missions		21,045	19,098
Youth		917	767
Outreach		4,658	2,960
		26,620	22,825
<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
Total Resources Expended		139,671	111,677
Net Movement in Funds	5	<u>£ (9,256)</u>	<u>£ 42,301</u>
Total Funds B/Forward at 01/01/2025		338,514	296,213
Net Movements in Funds		(9,256)	42,301
Total Funds C/Forward at 31/12/2025		<u>£ 329,258</u>	<u>£ 338,514</u>

Orchard Baptist Church
Balance Sheet
Year Ended 31 December 2025

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

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

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

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

	Y/E 31/12/25	Y/E 31/12/24
	Total	Total
	£	£
<u>1. Incoming Resources Analysis</u>		
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

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

2. Freehold Property

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

There will be no depreciation charged on the Freehold property

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

3. Fixed Assets

	Church & Office Equip £	Total £
Cost		
Cost B/Fwd as at 01/01/2025	20,273	20,273
Additions	1,114	1,114
Disposals	-	-
Cost C/Fwd as at 31/12/2025	<u>£ 21,387</u>	<u>£ 21,387</u>
Depreciation		
Depreciation B/Fwd as at 01/01/2025	14,889	14,889
Charge for year	1,346	1,346
Disposals	-	-
Depreciation C/Fwd as at 31/12/2025	<u>£ 16,235</u>	<u>£ 16,235</u>
Net Book Value		
As At 31/12/2025	<u>£ 5,152</u>	<u>£ 5,152</u>
As At 01/01/2025	<u>£ 5,384</u>	<u>£ 5,384</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 01/01/25 £	Income £	Expenditure £	At 31/12/25 £
Unrestricted Funds	328,514	129,586	(128,842)	329,258
Restricted Funds	10,000	27,449	(37,449)	-
Total Funds	<u>£ 338,514</u>	<u>£ 157,035</u>	<u>£(166,291)</u>	<u>£ 329,258</u>