



Annual Reports and Financial Statements
for the year ended 31st March 2025

Faithful

Dream Big
Go for it.

PEACE

Light in
the
Tunnel

God's time

It's never
too late.

True Love

EMPATHY

Contents

Legal and Administrative Information	3
Trustees' Report	4
Trustee Declaration	17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Financial Statements	20
Independent Examiner's Report	30

Legal And Administrative Information

CHARITY NUMBER	1179459
DATE OF REGISTRATION	6th August 2018
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025
TRUSTEES	Mrs Catriona Townley (Chair) Ms Alison Grieve Miss Olukemi Caroline Bamgbose (Appointed 16th July 2024) Mrs Naomi Partridge (resigned 16th September 2024) Mr Phil Hopgood (resigned 16th September 2024) Mrs Vanessa Morse (Appointed 21st January 2025)
KEY MANAGEMENT PERSONNEL	Mrs Emma Goulds Ms Jenny Walker
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO - Association Registered 6th August 2018
OBJECTS	The relief of women who have experienced sexual exploitation and who are in need by reason of their age, ill health, disability, financial hardship, or other disadvantage. In particular, by the provision of housing, counselling and ancillary support in partnership with local Churches.
STRUCTURE, GOVERNANCE AND MANAGEMENT	<p>Orchards currently has 5 unpaid Trustees who are responsible for the charity's strategic direction and policies. Trustees meet as a Board between 5-6 times a year. Trustees meet on an individual basis as required. Every Trustee is appointed for a minimum term of 2 years by a resolution passed at a properly convened meeting of the charity trustees. A charity Trustee who has served for three consecutive terms may not be reappointed for a fourth consecutive term but may be reappointed after an interval of at least one year.</p> <p>Responsibility for the day-to-day operation of the charity has been delegated to a senior management team led by Emma Goulds and Jenny Walker.</p>
CORRESPONDENCE ADDRESS	Orchards PO Box 78761 London SW2 9QE
PRIMARY BANKERS	Co-Operative Bank PO Box 150 Delf House Skelmersdale WN8 6GG
INDEPENDENT EXAMINERS	Lisa Darby, FCA, member of ICAEW, Stewardship

Trustees' Report

For the Year Ended 31st March 2025

Thank you for taking the time to read this annual report. It remains a joy to sit on the board at Orchards to bear witness to a team that gives their whole heart in the pursuit of breakthrough and restoration, and to hear the voices and stories of the incredible and courageous women that we have the privilege of serving.

Reflecting on the past year, we are deeply moved by the transformative work that has taken place. Through your generosity, the dedication of our team, the invaluable input of our survivor-led women's board (Orchards Voices), and the belief in our mission that binds us all together, we have seen significant outcomes. The issue of sexual exploitation remains a persistent crisis in the UK and beyond, but with every small moment of victorious healing, we see the heart of God moving powerfully in this space.

Seven years ago, Orchards was launched with one woman and one flat. As that number has scaled over the years, we have never taken our eyes off of it being all for the one. We continue to see the deep and beautiful value in each individual, holding their names in prayer, partnering and journeying with them, and steadfastly believing in upholding dignity and pursuing freedom.

Over this last year, we have continued our model of offering holistic and relational care through transitional independent safe housing and resettlement, specialist trauma counselling sessions, tailored support work sessions, community-based art and wellbeing sessions, and providing the optional offer of exploring faith for every woman. Additionally, we have continued to train and equip local churches to walk alongside survivors, recognising the long-lasting impact of authentic community.

But we have also made remarkable progress - we now have established three hubs in East London, South London and East Sussex, and are embedded in a number of local churches from different denominations, with online counselling continuing to reach women right across the UK. We have grown our team, strengthened our systems, and have built upon our financial stability to be able to replicate our model further, reaching more women.

We want to thank our incredible staff, volunteers, and partners who work tirelessly, to make this mission a reality. You are an integral part of this work, and your support makes all the difference. It is through your prayers, donations, wisdom, networks, and advocacy, that we continue to shine the light of Christ into the darkness.

We also thank every woman who has trusted us, embarking courageously on the next step in their journeys. Your path to healing and empowerment is a powerful testament to the human spirit's ability to persevere. We are honoured to know you.

We ask for your continued prayers and support as we move forward. May we be faithful stewards of the resources and opportunities entrusted to us, and may God continue to guide us as we move toward the day when our work is gloriously obsolete - when all can live in the fullness of the freedom that Christ came to bring.

Yours Faithfully,

Catrina Townley

Catrina Townley
(Chair of Trustees, Orchards)

2024-25 Impact Report

Background to our work

Orchards is a Christian charity (CIO: 1179459) with safe housing in South London and East Sussex and a nationwide counselling service, working in partnership with local churches to see women free from sexual exploitation and empowered for flourishing, independent lives. We build trusting relationships with each woman, enabling her to access support for lasting recovery through our main areas:

- 1) transitional safe housing;
- 2) specialist trauma counselling;
- 3) tailored support work;
- 4) the offer of connecting with a local church for community, care, and the opportunity to explore faith for herself, if she chooses.



OUR HOUSING PATHWAY

CORE SUPPORT



SAFE HOUSING

9-12 months in a one-bedroom or studio flat



SUPPORT WORK

Weekly meetings focussed on your individual goals



ALONGSIDE

Meet with a volunteer from our Alongside team



COUNSELLING

Short and longer-term therapy

OPTIONAL SUPPORT



NURTURE PROGRAMME

Monthly therapeutic wellbeing activities



ORCHARDS VOICES

Empowering you to know your voice matters



OUR COUNSELLING PATHWAY

CORE SUPPORT



COUNSELLING

Short and longer-term therapy

OPTIONAL SUPPORT



ALONGSIDE

Meet with a volunteer from our Alongside team



NURTURE PROGRAMME

Monthly therapeutic wellbeing activities



ORCHARDS VOICES

Empowering you to know your voice matters



SUPPORT WORK

Weekly meetings focussed on your individual goals

We launched in 2018 with one woman and one flat. Since then, we have had the privilege of setting up three safe properties embedded in a network of churches in South London and have launched a national counselling service (face to face and online) for women overcoming the multiple barriers to sustained exit from sexual exploitation.

We opened a new counselling hub in East London in June 2023 and a new housing hub in East Sussex in April 2024 through local church partners from different denominations in those areas.

Every one of the women who has completed residency in our housing is now in independent accommodation and no longer in a sexually exploitative situation.

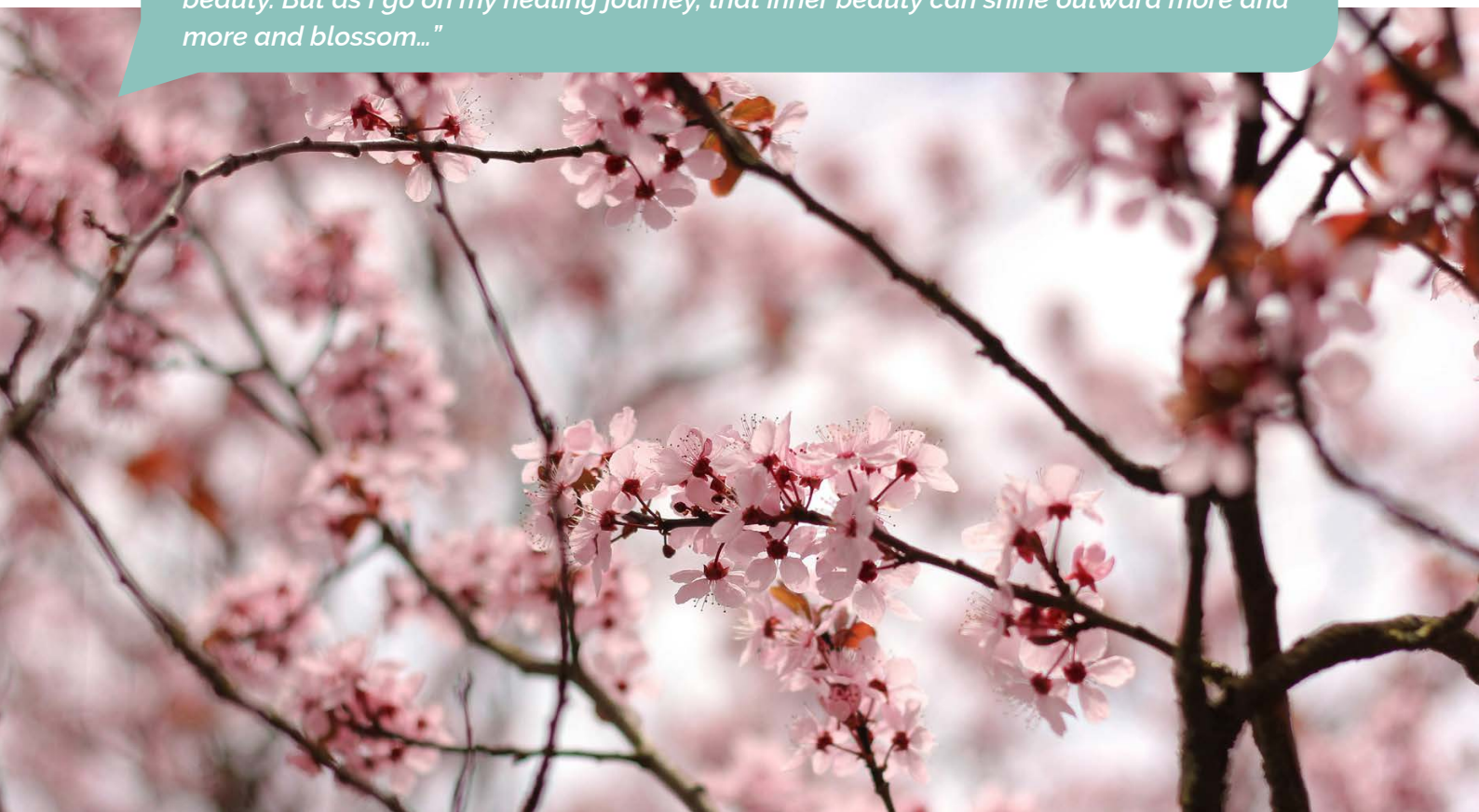
This time last year we had only just launched our East London hub and were preparing to open our East Sussex Hub. As a result of your support, we have now established three hubs in East London, South London and East Sussex, embedded in local churches from different denominations, with online counselling continuing to reach survivors right across the UK.

We would like to share the story of one of our incredible clients *Mary. She is a survivor of sexual exploitation who has received counselling and support work at Orchards and has been instrumental in shaping our survivor-led women's board. She wanted to share how counselling has helped her reclaim her worth and we want to take this opportunity to thank you for being a part of her story.

"I couldn't afford any kind of counselling. I always thought counselling was out of reach, and so to hear that counselling was on offer to me was an unbelievable gift."

It teaches you to nourish yourself and that you are worth it...I never would have been able to do that without the sort of reflection of another person and a counsellor and a safe person to reflect back...Even when counselling ends, you continue the journey to empower and heal yourself"

To remind myself of my beauty and that's not just external, but just being a reflection of the deep inner beauty... even when I was in the messiest place I still had that innermost beauty. But as I go on my healing journey, that inner beauty can shine outward more and more and blossom..."



Our story this year:

Empowering survivors

Over the past year we have had the privilege of walking alongside 31 women across these three hubs through our intensive counselling and safe housing support as they overcame the multiple barriers to sustained exit from sexual exploitation.

"It has helped to reaffirm myself, helped me in my faith, and helped me as a mother... I'm working on regaining my body back after everything that happened. My counsellor is patient with me, and with time, I'm seeing changes... I'm regaining my self-confidence, and I'm more calm now." *Croft Counselling client

Every one of the women who has completed residency in our safe housing to date (since 2018) is now in independent accommodation and no longer in a sexually exploitative situation, which is the longer-term outcome we are working towards for each woman.

"The sessions have impacted me a lot by bringing security and peace, I breathe easier, I feel more free within myself." Counselling client

"Orchards is helping me with everything, even with my mental health, you encourage me. I feel happier and I feel stronger. I know you can't help with my physical health, but mentally you always encourage me. I now know I deserve to live and do something for this world. Before I'm thinking "why I'm living?". Now I feel like I'm worth it, I have something to give.

Any person coming to Orchards, she will go happier and stronger from this place. We have to work together, it's not you doing things for me - we're both doing it, both working." (*Sabrina, Orchards resident)

Specific outputs over this period have included delivering:

322 counselling sessions offered to 23 women

3 counselling clients with English as an Additional Language able to access counselling via an interpreting service

260 individual Support work sessions to 7 women

3 women housed in Orchards safe housing; 3 supported in resettlement

10 Nurture sessions; community-based art and wellbeing sessions hosted in a local church building.

1 new safe property opened in East Sussex

Specific medium-term outcomes for women in this period encompassed:



100%
engagement
with training/
education



66%
improvement
in financial
situations



50%
improvement in
mental health



66%
growing in faith.

We continue to reach women who have experienced sexual exploitation in a range of different contexts:

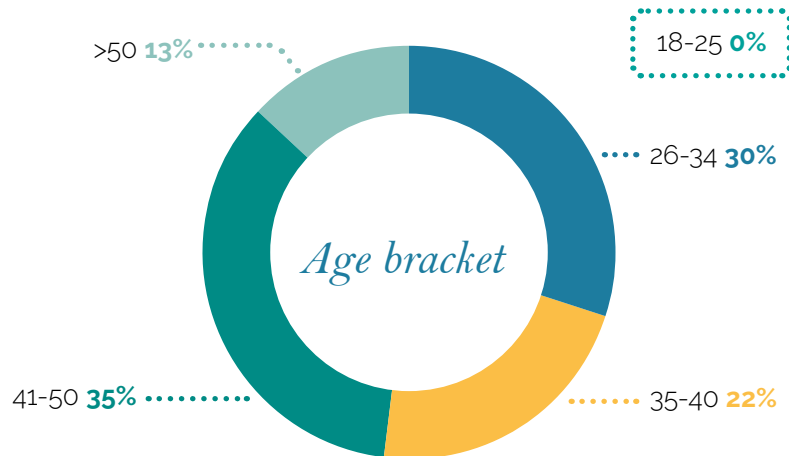
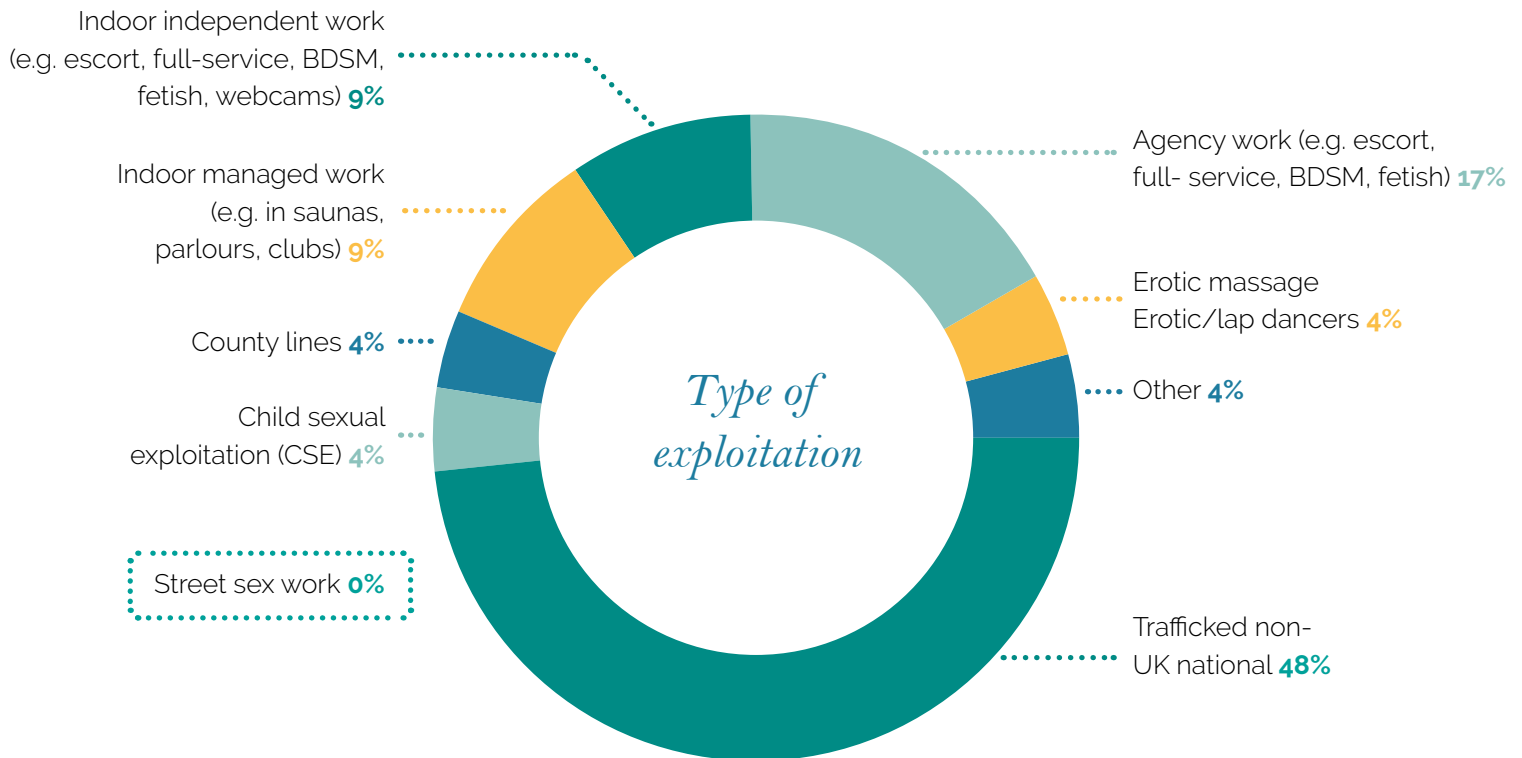


Image of one of Orchards' safe properties



Achievements

Direct support for women

Breakthrough for our residents

We are ending the year celebrating the courage and resilience of our residents as they overcome so many hurdles in their journey out of sexual exploitation and move from disconnection to re-connection in their relationships.

We have seen women who had previously struggled to leave their rooms or engage because of fear and distrust, take steps towards engagement from closed windows to opening them to let air in and declaring they can breathe again, or even being able to travel to the safe creative space of nurture sessions.

We are celebrating seeing women longer staying awake in fear of who might be outside their house at night to get a restful night's sleep and those saying they have found their voices again.

We are also ending the year celebrating the ways in which women have accessed opportunities provided by some of our amazing partners. For instance:

- celebrating the graduation of a resident from the floristry programme at Strength & Stem and seeing her continue to pursue her passion by starting a horticulture programme
- a resident being able to explore her interests and develop her skills through new partnerships in Brighton, including Bramber Bakehouse barista training and Rock Farm
- women benefiting from tailored exercise sessions provided by theMovement

We are inspired by the courage it takes to step into the new, the perseverance needed to keep going on the hard days, as well as the joy, confidence and creativity that springs from trying out new things.

"The way I speak to you, I am not ashamed to speak out. You helped me believe in myself. Thank you for building me and thank you for standing for me. Your encouragement is a big thing, you counselled me like a professional." (Counselling client, shared with permission)

New East Sussex Hub

We are delighted to report we opened a new safe property in East Sussex in April 2024 and this is now running as supported housing for women who have experienced sexual exploitation. The property was purchased by a local church for Orchards' use and we have developed strong partnerships with a group of local churches from different denominations. We have had an offer accepted on a second property in the area which we are preparing to open in Spring 2025. We are also recruiting for a local Counsellor to enable us to provide in-person counselling sessions locally.

South London and East London Hubs

After opening our East London counselling hub last year, we continue to provide in person and online counselling. In South London, we support women in our two properties and Brixton-based counselling centre. We are focusing on building new relationships with local churches a range of church partners, strengthening bridges for women to connect into a supportive church community if they choose.

Nurture

Our monthly therapeutic wellbeing events, hosted in a local church, are now embedded in our South London hub, giving women accessing our housing and counselling pathways the opportunity to gain new skills, and build healthy relationships on a regular basis. We are now preparing to roll these out in East London and East Sussex to create relational community spaces for the women we are connecting to.

Orchards Voices

Our Survivor-led women's board meets bi-monthly to help co-design our services, feed into strategic decision-making and shape creative media and newsletter resources to encourage, inspire and empower other survivors.

"My voice matters, you are always asking what I think... You give the message to women you matter, your feelings matter" Orchards Voices Board member and current resident

Equipping churches to come alongside survivors

Through 'Alongside' - we are increasingly seeing a core part of our mission develop as we continue to train and equip local churches to walk alongside survivors

"We feel extremely positive and proud to partner with Orchards. Our Church is passionate about working with marginalised and vulnerable people and we do this through a variety of projects. However, there are some vulnerabilities that need genuine experience and expertise and on our own we simply couldn't reach or support these people in ways that would make a real difference. Orchards bring this excellence and we've been so encouraged by the professional but highly relational approach that all the team bring to everything they do. Our role in the partnership is a simple one but we are very appreciative of the collaboration, we believe that this way of working is essential to seeing the lives of these vulnerable women transformed and we hope it carries on for many more years." (Dave, Church Pastor)

We now have five Alongside Volunteers (befrienders) from local churches across our three sites meeting fortnightly with women accessing our services, with regular debriefing sessions and ongoing training programme being rolled out. We are excited to have seen some of the women explore a relationship with Jesus for themselves through these supportive relationships.

"The Alongside volunteer makes you feel less lonely, it helps you settle in" Former resident who met with an Alongside Volunteer

Strengthening our operations; preparing for growth

Cinnamon

As a 2023 Cinnamon Incubator finalist, we are now in the second year of the Incubator hub programme, receiving coaching and training as we work towards our longer-term vision of creating multiple safe housing and counselling hubs embedded in local churches across the UK. We have since developed resources and processes to enable us to replicate more widely.

Team

As we have grown from one site to three over the last year, strengthening our team has been vital. During this period, we welcomed a new Communications and Fundraising Officer to increase our sustainability. We have invested time in support and training for team to ensure we continue to offer a high level of care to women. This has included a regular team retreat, revised team and line management meeting rhythms, individual retreat days and offering external supervision for each staff member.

Financial sustainability

Our income increased by 63% since the last financial year. Over the last few years, we have focused our fundraising efforts on; maintaining fundraising to protect services; on building operational capacity to prepare for upcoming growth and on diversifying our income streams to increase our sustainability. Our current income strategy builds on this foundation and emphasises:

- continuing to apply to grants and trusts
- improving our stewardship of regular and major donors (we have engaged a Consultant to support with this)
- reviewing our digital communications
- annual digital campaigns (We recently raised £37,000 in our Big Give campaign, exceeding our target of £25,000)
- community fundraising (marathon places); and
- introducing legacy giving (in progress)

We have spent time strengthening our Finance systems this year, with the introduction of a new finance system, Expense Plus. We invested in an external consultant to support with set-up, who is now providing ongoing external book keeping support. This has brought increased rigour to our reporting and financial management and freed up some organisational capacity.





Next Steps 2025-26:

Reaching More Women Across Three Hubs

Launching a new housing hub in a new area this year reminded us of our early beginnings where Orchards first started with one safe property and supporting one resident in our housing. Despite our growth since 2018, we hold onto the important reminder that whatever we do, whether in times of challenge or celebration, it is worth it for 'the one' woman. The depth of care and support for each individual remains at the core of our offering and we continue to learn so much from their courage and resilience in the face of change and adversity. The pace of change for each woman is unique; our role is to sit alongside them when change feels slow, and to celebrate with them no matter how big or small the breakthrough. Our heart is to continue to expand our reach in the coming year, as we increase our counselling capacity and Nurture sessions in different hubs. As we grow, we remain committed to 'the one' and offering the highest level of support and care to each individual.

Our vision, mission and values remain unchanged, and we continue to focus on providing safe housing and counselling in partnership with local churches to women who have experienced sexual exploitation.

We are coming to the end of year 1 of our current 3-year strategy (April 2024 to March 2027) which is focused on establishing our three hubs, whilst continuing to grow our online (UK-wide) support. We are testing the replicability of our model whilst preparing for further growth and long-term sustainability, focusing on the following three strategic priorities:

- 1. Deepen the quality of support for each individual woman as we grow**
- 2. Develop and test the replicability of our church hub model**
- 3. Build our core organisational capabilities**

After the first year, we have noted most progress in priority areas 1 and 2. The third priority (strengthen our core capabilities) is an ongoing challenge and a key area of focus within our fundraising, budget and planning for us at present, so that we can grow sustainably.

From April 2025-March 2026, with your support we will deliver:

- **1 new one-bedroom safe properties** opened in East Sussex (taking the overall total to 4 properties)
- **7 women housed**
- **4 women supported in resettlement**
- **280 support work sessions** delivered
- **540 free counselling sessions** to 30 women (6 women accessing sessions with an interpreter): online or in-person with our BACP registered therapists
- **Awareness-raising training** provided for 5 churches in East London, South London and East Sussex from different denominations
- **5 churches engaged with our work**, from different denominations (engaged in at least one aspect of our 'menu of options' for churches)
- **8 women receiving support** from an Alongside Volunteer Befriender from a network of local churches, for relational support and an opportunity to explore a relationship with Jesus for themselves
- **6 bi-monthly training sessions** with Alongside Volunteers from local churches
- **20 Nurture therapeutic wellbeing events** held in 3 locations, an opportunity for women to invest in their own wellbeing and build positive relationships
- **6 women's board meetings** held; 6 consultations held per year with each housing client providing opportunities for women to grow in knowing their voices and opinions matter

"I don't have that fear anymore of speaking up. I feel more freedom to speak to people. I am referring to the people I see on a day-to-day basis. I don't feel like I have to hold back anymore.

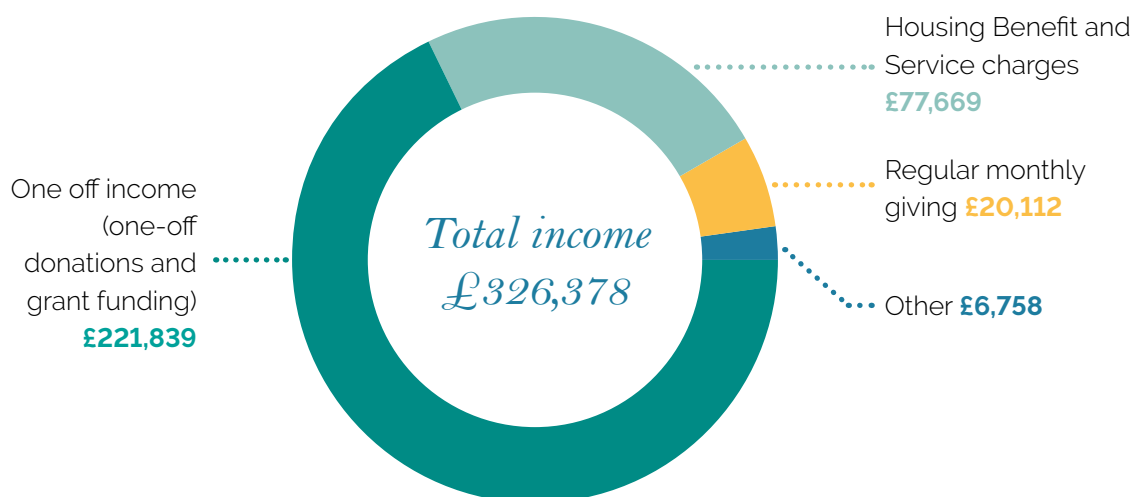
With people that are more distant, I am not as comfortable, but people I see on a day-to-day basis, I feel more comfortable conversing with them. The sessions have boosted my confidence." (Counselling client)



Financial Review

Income

The overall income for this financial period was £326,378 (2024 £200,372). This includes regular monthly giving, one-off donations and grant funding, as well as Housing Benefit payments.



Income increased by 63% from the previous year with growth coming in all income streams.

Expenditure

Total expenditure for this financial year was £243,391. This is an increase from the previous financial period of 50% (2024 £162,762).

At the end of the year reserves stood at £183,141 (2024 £100,154) of which £113,931 was restricted (2024 £57,664).

The growth in expenditure mirrors the overall growth in the organisation and its impact and is primarily driven by the following:

i) Staffing

Orchards continues to employ two Co-Directors, alongside two Counsellors, two Support Workers, a Fundraising and Communications Officer, a Women's Voice Lead and a Facilities and Office Manager.

ii) Property Costs

Orchards opened a third property in East Sussex at the start of the financial year. Housing Benefit payments for all flats cover some of the ongoing rental and utilities bills, although Orchards covers the remaining bills and maintenance costs through unrestricted funds. Set-up costs for the new property were covered by grant funding. At the end of the year a further property in East Sussex was purchased via our housing partner Green Pastures, with set-up and a new resident expected in the first months of next year.

iii) Operational Costs

This includes fundraising costs, membership fees and admin costs.

The cost of overheads remains very low because of the exceptional support Orchards get from a wide range of volunteers and from Beacon Church who generously allow use of their premises. The Trustees would like to record their gratitude for this support which cannot be quantified and therefore is not included in these accounts.

Reserves Policy

The Trustees review the Reserves Policy annually. In recognition of the nature of our work and our size, it is the policy of Orchards to hold reserves to cover three months' operational costs, based on the annual budget. This is to ensure that women we are supporting are not left homeless in the event of a funding deficit and that we would have sufficient time to support them into alternative accommodation should the need arise. The Trustees aim to ensure that Orchards will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily. The analysis of free reserves of £69,210 (2024 £42,490) is shown in Note 11 to the accounts. All unrestricted funds are currently free reserves and are represented by net current assets. The calculation of the maximum level of 3 months operational costs (including costs currently funded by restricted funds) is £60,848 (2024 £40,209) so is covered by the available reserves.

Public Benefit

Orchards acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how Orchards has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities Orchards should undertake.



Our Alongside volunteers provide relational support to residents and women every 2 weeks, often over a hot drink and cake



Trustee Declaration

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

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

C. Townley

CATRIONA TOWNLEY

Date: 26/06/2025

Statement of Financial Activities for the year ended 31st March 2025

INCOMING RESOURCES	Note	Unrestricted Funds 2024/25	Restricted Funds 2024/25	Total 2024/25	Unrestricted Funds 2023/24	Restricted Funds 2023/24	Total 2023/24
		£	£	£	£	£	£
Incoming Resources from Generated Funds							
Donations, Grants & Legacies	2	133,231	111,576	244,807	59,256	94,726	153,982
Charitable Activities	2b	3,902	77,669	81,571	-	46,390	46,390
TOTAL INCOMING RESOURCES		137,133	189,245	326,378	59,256	141,116	200,372
RESOURCES EXPENDED							
Costs of Generating Funds							
Cost of Charitable Activities	3	96,237	128,402	224,639	43,315	117,622	160,937
Activities for Generating Funds	3b	11,763	4,589	16,352	625	-	625
Governance Costs	3c	2,400	-	2,400	1,200	-	1,200
TOTAL RESOURCES EXPENDED		110,400	132,991	243,391	45,140	117,622	162,762
NET INCOMING (OUTGOING) RESOURCES		26,733	56,254	82,987	14,116	23,494	37,610
Funds Brought Forward		42,490	57,664	100,154	28,346	34,198	62,544
Transfer between funds		(13)	13	-	28	(28)	-
TOTAL FUNDS CARRIED FORWARD		69,210	113,931	183,141	42,490	57,664	100,154

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing. The notes on pages 19 to 27 form part of these financial statements.

Balance Sheet - As at 31st March 2025

	Note	Unrestricted Funds	Restricted Funds	Total 31-Mar-25	Total 31-Mar-24
		£	£	£	£
FIXED ASSETS					
Tangible Assets	1	-	-	-	-
Investments	5	-	-	-	-
Total Fixed Assets		-	-	-	-
Current Assets					
Debtors & Prepayments	7	3,773	-	3,773	583
Cash at Bank and in Hand	6	73,266	117,985	191,251	104,201
Total Current Assets		77,039	117,985	195,024	104,784
Creditors: Amounts due	8	7,829	4,054	11,883	4,630
NET CURRENT ASSETS		69,210	113,931	183,141	100,154
TOTAL ASSETS less current liabilities		69,210	113,931	183,141	100,154
Creditors: Amounts falling due in more than one year	8a	-	-	-	-
NET ASSETS		69,210	113,931	183,141	100,154
FUNDS OF THE CHARITY					
General Funds		69,210	-	69,210	42,490
Restricted Funds	4	-	113,931	113,931	57,664
Total Funds		69,210	113,931	183,141	100,154

Approved by the Trustees on

26/06/25

Signed on their behalf by Trustee

C. Townley

Printed Name:

CATRIONA TOWNLEY

Notes to the financial statements for the year ended 31st March 2025

Accounting Policies

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

These financial statements are prepared on a going concern basis, under the historical cost convention (as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities).

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the UK and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The Charities (Accounts and Reports) Regulations 2008 (the '2008 Regulations') requires charities to prepare their accounts in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005' but this accounting standard has since been withdrawn and has been replaced by the Charities SORP mentioned in the preceding paragraph. The charity has prepared these financial statements in accordance with the new Charities SORP; this departure from the 2008 Regulations is believed to be necessary for these financial statements to give a 'true and fair view', the principles adopted in the preparation of the financial statements are set out below.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Taxation

The charity has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years)

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustee's report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Fixtures, Fittings and Equipment 25% - Straight Line Basis

1. Tangible fixed assets

The CIO held no tangible fixed assets during this or the previous financial period.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025: None

31st March 2024: None

2. Incoming Resource

a) Donations, Grants & Legacies	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
Donations and Gifts	129,376	110,241	239,617	150,028
Gift Aid Tax	3,855	1,335	5,190	3,954
	133,231	111,576	244,807	153,982

b) Charitable Activities				
Income from events	3,902	-	3,902	-
Housing Income	-	77,669	77,669	46,390
	3,902	77,669	81,571	46,390

c) Investment Income				
Interest	-	-	-	-
	-	-	-	-

3. Resources Expended

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
a) Cost of Charitable Activities				
Advertising & Publicity	1,836	195	2,031	1,060
Client Costs	384	2,326	2,710	2,754
Consultancy Fees	3,920	672	4,592	6,311
Events	280	811	1,091	-
Flat Costs	-	53,748	53,748	37,048
Insurance Costs	-	-	-	1,274
Licenses & Subscriptions	965	1,273	2,238	7,922
Office Costs	1,778	2,396	4,174	2,143
Salary Costs	83,207	62,711	145,918	98,363
Staff Expenses including supervision and training	3,765	4,147	7,912	4,062
Sundry Costs	102	123	225	-
	96,237	128,402	224,639	160,937

b) Activities for Generating Funds				
Consultancy and other external costs	3,612	261	3,873	625
Salary Costs allocated	8,151	4,328	12,479	-
3	11,763	4,589	16,352	625

c) Governance Costs				
Independent Examiners Fees 8	2,400	-	2,400	1,200
	2,400	-	2,400	1,200

Orchards receives free office space provided by two of our partner churches. Our principal office base has been provided since 2018 and the second counselling space has been provided since June 2023. The value of these donated spaces cannot currently be reasonably quantified so no value is included in these accounts.

4 Restricted Funds

CURRENT FINANCIAL PERIOD

The following shows our restricted funds by funder and fund restrictions:	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Acts 345	-	200	200		-
Awards for All (counselling & Nurture)	-	20,000	4,063		15,937
Benefact Trust	-	10,433	10,433		-
Bishop Radford (Support Work)	-	2,000	2,000		-
Big Give Campaign Fund – Counselling and running costs	17,144	37,178	26,102		28,220
Church Welfare Association – counselling	307	3,000	832		2,475
Fifty-Four Two – void housing spaces	9,273	-	-		9,273
Garfield Weston (core Costs)	-	20,000	20,013	13	-
GEMS (Support Work)	-	7,000	7,000		-
Housing Fund – housing costs Brighton and Croydon	22,357	77,669	55,654		44,372
Jerusalem Trust (Alongside)	-	10,000	2,059		7,941
Laing – housing set up and staff laptops	4,583	-	592		3,991
Newham – Hub	-	1,150	-		1,150
Pebbles – hub set-up costs	4,000	-	3,427		573
St Martins in the Fields Charity	-	615	615		-
	57,664	189,245	132,991	13	113,931

PREVIOUS FINANCIAL PERIOD

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Boulton Cottages – counselling and support work	-	4,000	4,000		-
Benefact Trust – core costs	-	10,433	10,433		-
Big Give Campaign Fund – hub running costs	5,850	24,293	12,999		17,144
Church Welfare Association – support work	2,386	3,000	5,079		307
Fifty-Four Two – void housing spaces	10,000	-	727		9,273
Good News Evangelical Mission- core costs	-	7,000	7,000		-
Gift Aid	28	-	-	(28)	-
Housing Fund – housing costs	10,463	46,390	34,496		22,357
Joseph Rank Foundation – core costs*	5,371	-	5,371		-
Laing – housing set up and staff laptops	-	5,000	417		4,583
MOPAC – housing and support costs	-	30,000	30,000		-
Norman Whitely – counselling costs	-	2,000	2,000		-
Pebbles – hub set-up costs	-	4,000			4,000
Souter – Support Work	-	5,000	5,000		-
Staff Wellbeing Fund – staff wellbeing	100	-	100		-
	34,198	141,116	117,622	(28)	57,664

The restricted funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

5. Investments

The CIO held no fixed asset investments during this or the previous financial period.

6. Cash at Bank and in Hand

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Cash at Bank & in Hand	73,266	117,985	191,251	104,201
	73,266	117,985	191,251	104,201

7. Debtors and Prepayments

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Prepayments	1,531	-	1,531	-
Sundry Debtors	2,242	-	2,242	583
	3,773	-	3,773	583

8. Creditors: Amounts Falling Due Within One Year

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Sundry Creditors	525	2,342	2,867	-
Independent Examiners Fees	2,400	-	2,400	1,200
PAYE & N.I	4,160	1,330	5,490	3,430
Pension Contributions	744	382	1,126	-
	7,829	4,054	11,883	4,630

9. Creditors: Amounts Falling Due in More Than One Year

The CIO held no long-term liabilities during this or the previous financial period.

10. Net Assets Between Funds

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-25 £	Total 31-Mar-24 £
Fixed Asset Investments	-	-	-	-
Net Current Assets	69,210	113,931	183,141	100,154
Long Term Liabilities	-	-	-	-
	69,210	113,931	183,141	100,154

Prior year figures				
Net Current Assets	42,490	57,664	100,154	62,544

11. Operating Lease Commitments

Orchards currently has three operating leases for safe properties. The minimum amount payable (until the next break clause and ignoring the potential impact of future rent reviews) in respect of this lease is as follows:

Payments falling due:	2025 £	2024 £
Within one year	37,800	22,800
	-	-
Between one and five years	81,600	67,200
	-	-
After five years	-	-

During the year the charity was charged £37,735 (2024 £22,800) for its operating leases.

12. Staff Costs and Numbers

	TOTAL 2024/25 £	TOTAL 2023/24 £
Gross Wages, Salaries & Fees	145,009	94,695
Employer's National Insurance Costs	5,853	828
Pension Contributions	7,535	2,841
	158,397	98,364

The Full time equivalent of these staff is 4.23 (2024 4.16)

The total amount paid to key management personnel for their services to the charity during the period was £79,066 (2024 £58,672).

The Charity operates a PAYE scheme to pay all members of employed staff and no employees received emoluments in excess of £60,000 (2024 None). During the year employer's pension contributions totaling £7,535 (2024 £2,841) were payable to defined contribution personal pension schemes. Pension contributions owing at the balance sheet date were £3,526 (2024 £NIL).

13. Transactions With Related Parties

During the year the charity:

- a) received donations totalling £675 (2024 £193) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) paid expenses totalling £0 (2024 £0) to trustees.

There have been no other transactions with related parties during the year.

14. Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

15. Events since the year end

Orchards entered into a new lease for an additional safe property in May 2025, committing to £1,250pcm for 6 years.



Independent Examiner's Report to the Trustees of Orchards ('the charity')

I report to the trustees on my examination of the accounts of the Charity for the year ended 31 March 2025 on pages 17 to 27, which have been prepared on the basis of the accounting policies set out on pages 19 to 21.

Responsibilities and basis of report

As the charity's trustees of the Charitable Incorporated Organisation you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Lisa Darby

Lisa Darby FCA, member of ICAEW

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 5th of August 2025.