

# ORCHARD BAPTIST CHURCH, COLCHESTER

England & Wales · Charity number 1196891

## Details

---

**Status** Registered

**Legal form** CIO

**Registered** 2021-12-02

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** Orchard Baptist Church  
23 Blackheath  
Mersea Road  
Colchester  
CO2 0AE

**Phone** 01206621057

**Email** [office.orch@gmail.com](mailto:office.orch@gmail.com)

**Website** <https://www.orchardbaptist.co.uk/>

## Activities

---

**Objects:** THE PRINCIPAL PURPOSES OF THE CHURCH ARE:- 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. 3.1.2 THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD. 3.2 [NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CHURCH FOR PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 OR SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.]

**Activities:** The advancement of the Christian faith according to the principles of the Baptist denomination; The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world;

## Classification

---

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

---

- Essex

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£67,606	£67,474	-	-
2023-12-31	£65,079	£80,948	-	-
2022-12-31	£38,601	£31,340	-	-

## Trustees

---

Name	Role	Appointed
<b>Paul Bocking</b>	Chair	2026-03-25
Annette Golish		2025-06-25
Linda Jane Reeve		2025-03-26
Paul Ashley Reeve		2025-03-26
Richard Giles Martin Bolam		2021-12-02
Ruth Helen Thomas		2025-03-26

**ORCHARD BAPTIST CHURCH, COLCHESTER**

England & Wales - Charity number 1196891

---

# Accounts

---



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

From                                      Period 01-1-24 To                                      Period end date 31-12-24

Charity name: Orchard Baptist Church, Colchester  
Address: 23 Blackheath, Mersea Road, Colchester, Essex, CO2 0AE  
A Charitable Incorporated Organisation  
Charity registration number: 1196891

### **Our Governance**

We have referred to a constitution which falls within the permitted variations of the approved governing document for Baptist Churches. Briefly stated:

Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated acceptance of the Beliefs, a willingness to participate in the activities, have indicated their agreement to become a member and acceptance of the duty of members. Each member shall have one vote which they may use at a Church Members' Meeting after hearing about the issues and any comments or questions raised by other members in advance of the vote. For matters requiring a formal decision or resolution a vote shall be taken and the outcome of the vote recorded as the resolution of the Members. The Church Members' Meeting shall appoint Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent) to be responsible for the governance of the Church and where there is a Minister that person is also a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of this constitution the Charity Trustees shall take responsibility for the control management and administration of the Church save that the Charity Trustees are required not to do anything that would cause them to be in breach of this constitution or any trustee duty placed upon them as a result of this role.

### **Objectives and Activities**

The principal purposes of the church are:-

- 3.1.1 The advancement of the Christian faith according to the principles of the Baptist denomination.
- 3.1.2 The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle.

In fulfilling the Purpose the Church 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:

1. Regular public worship, prayer, Bible study, preaching and teaching;
2. Baptism, as defined in the Baptist Union's Declaration of Principle;
3. The Communion of the Lord's Supper which shall normally be observed at least once a month;
4. Evangelism and mission, locally, regionally, nationally and internationally;
5. The teaching, encouragement, welcome and inclusion of young people;
6. Nurture and growth of Christian disciples;
7. Education and training for Christian and community service;
8. Giving and encouraging pastoral care;
9. Supporting and encouraging charitable social action in the United Kingdom and abroad;
10. Encouraging relationships with and supporting Baptists and other Christians.

## **Public Benefit**

All Charity Trustees have established due regard to the guidance issued by the Charity Commission on public benefit. We believe that hospitality is at the heart of all that we do to fulfil our charitable aims for those in our community. Together we advance religion by offering:

### **Regular public worship, (including prayer, Bible study, preaching and teaching);**

We have offered weekly Sunday Services throughout the year which usually includes a monthly celebration of the Lord's Supper and the promotion of baptism as a personal commitment to Christ. Our services and our events have been designed to share biblical insights, illustrations from life, the heart of the meaning in the Bible in a modern way and to discern the heart of God for the church.

These are offered to those attending in person and those listening to our sermons online. Services have continued to offer prayer, contemplation, testimony, and communion, and all normal Christian festivals have been marked. More specifically, we have focused on the themes of Questions Jesus asked, the prophet Elijah, and Heroes of faith. Our preaching team framework recognises that we need to be very sensitive to people with different needs and views in our congregation. This pays attention to the Equality Act, and recognises the importance of loving our neighbours whilst preaching the Bible.

### **Prayer Meetings**

Monthly Prayer meetings continue in support of all those within the church, for our activities and for local community needs and this attracts good attendance. Ecumenical prayer continues weekly online for local needs and outside agencies/ issues/ people who come to our attention.

### **Weekly Homegroups**

These meetings aim to deepen our Christian faith, grow discipleship and encourage fellowship and approximately half our membership attends them. As well as spending time studying passages of the Bible and praying for each other and our community, time has been given to consider 'Project Violet', a Baptist Union initiative considering the place and value of women in Ministry.

### **Sunday School /All Age Worship**

We are currently offer two groups for those aged 3-11yrs, who are our 'Followers', and those aged between 12 – 16yrs which is our 'CY' group, although the numbers of children and young people are not large. This teaching, encouragement, welcome and inclusion of young people is offered each week, supplemented by our All-age worship (including Café Church, drama, puppets and craft-based worship) together once a month.

### **Outreach**

At Leadership and at our Outreach meeting we have agreed that we want:

- To serve all ages
- To discern activity together, not individually
- To use the wide range of talents in our church
- To acknowledge the context of people's lives
- To work within the budget set
- To work strategically across the year

Our *Little Pips* Toddler group meets in our church building and creates pastoral and missional opportunities with young families. This has served approximately 40-60 different families each week during term time over the past year. Here, Christian Festivals continue to be marked through crafts and storytelling and prayer is often a feature.

We continue to hold regular Film events and have held 2 themed craft events at Christmas and Easter. We represented the Christian community in our area at several local events to raise our profile and meet our charitable aims in Colchester.

We continued making links with our local community by holding a weekly Table Tennis Club, and a Needlework, Knitting and Crochet Craft Group. A 'Cake and Cuppa' group arose in response to members of the local community requesting a safe place to feel welcome and to chat, particularly for those who feel more isolated in the community or who have experienced grief or trauma. (These all have reached around 12 people.) In a new initiative we have begun an occasional series called 'Hymns we love' which seeks to engage particularly with older members of the community with familiar hymns; the first session was focussed on a well-known Christmas Carol.

We joined with another local church at Christmas time in an outdoor carol singing evening in the local community.

We put in a bid and were provided with a grant of approximately £2,500 from Essex County Council to deliver a course on nutrition and food education, aiming to increase our links with the local community and provide a practical help to them. This was delivered early in 2024 reaching 24 households and a total of 49 individuals from the community. People enjoyed coming along and making friends. They particularly enjoyed eating together and learning food saving and stretching ideas. They liked participating in sharing information and pictures of the food they had cooked. They loved seeing people from different generations - babies were particularly welcome as were stories from previous generations who had needed to save money and budget during the war. There were a number of people with special needs who came. We were delighted to be able to welcome and enable participation in our project alongside them because our volunteers had skills from their personal or work experience. Two people brought along carers who participated well. Serving food before the demonstration worked well and encouraged people to mix.

#### **Officiation at funerals / memorial services**

These are offered for those who know our church through our outreach activity as well as past and present congregations. We have a Minister, moving on in Feb 2025, as well as two retired Ministers and a Minister in training in the congregation who are able to take on the organisation of these events as required.

#### **Administration**

To help fulfil our requirements and needs as a church we appointed a paid part-time Administrator in September. They have improved our efficiency and ability to serve the Church and the community, particularly in facilitating meetings, keeping records of meetings and producing other documents, and assisting in the registration of the Toddler Group.

#### **Volunteering**

Aside from its four employees (Our Minister, Minister in training, part-time Administrator and a cleaner), the charity relies on volunteers to further its aims.

#### **Funding**

The accounts are attached with this report.

The organisation is mainly funded through voluntary giving, and reclaim of taxpayer's money through gift aid. The reserves policy of Orchard Baptist Church Colchester is to hold six months of all expenditure to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £34203, compared to £45424 in free cash reserves held at the year-end. The trustees have budgeted to run a small deficit in the coming year which may reduce the free cash but still meet the policy. This policy will be reviewed again later in the year as circumstances change. In the longer term, building up larger reserves would be helpful in preparing to pay a full time minister in the future.

#### **Social Investment Policy**

Our policy/pattern is a 'ladder' approach. First, we will ask members for loans and gifts, then the Baptist family before looking outside and lastly considering Social investment funds or commercial loans only as necessary.

### Tithes /Grant-making

Local, national and international missionary / home mission support complete our outreach and education activity. We currently make grants to linked missionaries in BMS, HMF, Wycliffe Bible Translators, New Growth Ministries, and Christian Youth Outreach in Colchester, all of which advance the Christian faith. Our current policy is to give 12% of our giving, tax reclaim and other income to external agencies in sympathy with our aims in the form of grants. The amount of these grants is subject to annual scrutiny and review by church members.

### Our Buildings

The local church building has regular lettings to the following groups:

- Age-Well East Dementia Club
- Singing for the Brain
- Different Strokes Group
- Presbyterian Church of Ghana

and has continued to let premises to private individuals, local residents' association meetings and for use as a polling station in elections.

Hall bookings are reviewed annually regarding local price equivalence and for their impact on our own activities. We have a pricing structure with differentiated rates charged for Charities, Business and Private hire to ensure affordability within our wider community and financial prudence.

Our on-going premises review continues to monitor the safety and cleanliness of the premises, and a further review of the use of the premises is planned in 2025.

The ongoing repairs to our fabric are managed largely 'in house' by professional caretakers, builders and decorators within the congregation and other volunteers.

### Use of Technology

Christian educational materials are delivered using electronic resources via our services, our church website, Facebook, emails, etc., carefully signposting our members to other Christian materials, leaflets and books with a view to individual and local context which align with our overall aims. These come from partner organisations such as Baptists Together, EBA, or Churches Together in England, LICC, BMS etc. We have worked on the development of a Social Media Policy to enable individuals and the church as a whole to be wiser and safer online.

### Our Policies and Procedures

We have policies regarding GDPR, Data Retention, Safeguarding, Hall Hire, Food Hygiene, Health and Safety, and Social Media. 'Baptist's Together' guidance and information are circulated with due regard for the legal implications and is adapted where possible, according to local context across the calendar year, and the Baptist Union guidelines, found on their website, are consulted for guidance on many matters.

**Table 1. The Purpose of our Activities**

	Regular public worship, prayer, Bible study, preaching and teaching	Baptism	Lords Supper	Evangelism and mission	teaching, encouragement, welcome and inclusion of young	Nurture and growth of Christian disciples	Education and training for Christian and community service	pastoral care	charitable social action	Encouraging relationships
Sunday Services	√□		√□	√□	√□	√□	√□	√□		√□
Weekly Refreshments & Fellowship					√□	√□		√□		√□



## Reference and Administrative details

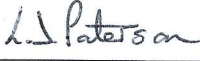

Charity name	Orchard Baptist Church, Colchester
Other name the charity uses	None
Registered charity number	1196891
Charity's principal address	23 Blackheath, Mersea Road, Colchester, Essex. CO2 0AE

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kathryn Rose Young	Minister	1.12.2021 to present	Church Members
2	Linda Joy Paterson	Church Secretary	1.12.2021 to present	Church Members
3	Brian Derek Paterson	Treasurer	1.12.2021 to present	Church Members
4	Hilary Sonia Hannan		1.12.2021 to present	Church Members
5	Adrian John Cuthbert		1.12.2021 to 4.9.24	Church Members
6	Richard Giles Martin Bolam		1.12.2021 to present	Church Members
9	Paul Bocking		30.3.2022-present	Church Members
12	Shonaidh Marsh		30.3.24 to 30.06.24	Church Members
13	Shonaidh Marsh	Assistant Minister	1.7.24 to present	Church Members
14				
15				

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	LINDA JOY PATERSON	BRIAN DEREK PATERSON
Position (eg Secretary, Chair, etc)	SECRETARY	TREASURER
Date	25/6/25	

# Orchard Baptist Church Colchester 2024 Account signed

## Orchard Baptist Church Colchester CIO Registered Charity 1196891

Financial Statement for the year ending 31 December 2024

notes **General Fund Receipts & Payment Account** **2024** **2023**

<b>Receipts</b>	Note		
Offering		45709	44508
Gift Aid		8271	7836
Interest on bank accounts		973	1079
FIT from Solar Panels		986	977
Rent of premises		9516	8584
Family event donations		2	0
Other Income		186	66
<b>Total Receipts</b>		<b>65643</b>	<b>63051</b>

		<b><u>2024</u></b>	<b><u>2023</u></b>
<b>Payments</b>			
2 Total Personnel & Ministry Costs	2	39730	36152
3 Total Local Mission	3	919	1640
4 Wider Mission Giving to Others	4	7313	6813
5 Running Costs for premises	5	14697	8924
6 Administration	6	4432	1151
<b>Total (Payments/budget)</b>		<b>67091</b>	<b>54679</b>

Surplus / (- Deficit)		-1448	8371
Transfer from General Fund		0	23430
Balances brought forward 1 Jan		44415	59473
Balances to be carried forward 31 Dec		42967	44415

### Giving to Other Causes via the General bank account

7 Receipts			
7 Total Receipts	7	1883	491
<b>Payments</b>			
8 Total Payments this year	8	383	491
9 Payments from previous gifts	9	0	446
<b>Total payments</b>		<b>383</b>	<b>937</b>

Surplus / (- Deficit)		1500	-446
-----------------------	--	------	------

10 Total of Balances brought forward 1 Jan	10	0	446
18 Balances to be carried forward 31 Dec	18	1500	0

### Building Fund Receipts & Payment Account

<b>Receipts</b>		<b><u>2024</u></b>	<b><u>2023</u></b>
Offerings		45	657
Income Tax recovered on gifts		32	875
Interest on bank accounts		3	5
<b>Total Receipts</b>		<b>80</b>	<b>1537</b>

<b>Payments</b>			
Loan Interest		0	524
Loan repayments		0	24807
<b>Total payments</b>		<b>0</b>	<b>25332</b>

Surplus / (- Deficit)		80	-23795
-----------------------	--	----	--------

Transfers to Building Fund		0	23430
Balances brought forward 1 Jan		152	517
Balances to be carried forward 31 Dec		232	152

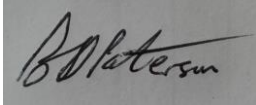
# Orchard Baptist Church Colchester 2024 Account signed

## STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC 2024

<u>ASSETS</u>		<u>2024</u>	<u>2023</u>
11 <b>General Fund Receipts &amp; Payment Account</b>	11		
Cash		0	130
CIO Coop bank account		1115	2111
CIO Coop Deposit account		13336	21348
Baptist Union Deposit account		30741	25065
12 <b>Building Fund Account Assets</b>	12		
Cash		0	5
CIO Coop bank account		0	0
CIO Coop Deposit account		232	147
13 <b>Assets held for the Church's own use</b>	13	1699183	1677524
<b>Total Assets</b>		<b>1744607</b>	<b>1726330</b>
<u>LIABILITIES</u>			
14 Current Liabilities	14	235	1316
15 Long Term Loans	15	0	0
16 Baptist Pension Scheme Liability	16	0	0
17 Funds held in bank account for groups	17	705	2923
18 Balances to be carried forward 31 Dec	18	1500	0
<b>Total Liabilities</b>		<b>2440</b>	<b>4239</b>

The accounts and statement of assets and liabilities set out on pages 1 to 5 relating to the year ending 31st December 2024 are as approved by the Leaders

Signed



# Orchard Baptist Church Colchester 2024 Account signed

Notes to the accounts

## 1 Basis of accounts:-

These accounts have been prepared on a 'receipts and payments' basis and accord with Sections 145 & 152 of Part 8 of the Charities Act 2011. These figures are rounded off to the nearest £.

## 2 Personnel & Ministry Costs

	<u>2024</u>	<u>2023</u>
Minister's stipend	26812	26500
Employer's Pension Contributions	3405	3375
Employer's National Insurance	0	0
Minister's Expenses	922	1103
Minister's NAM & CMD training	630	941
Visiting Speakers expenses etc	170	340
Manse Council Tax	2060	2248
Manse Water	318	654
Manse Insurance	641	631
Pastoral Care Fund	72	321
Asst Minister / Other Ministry	4056	40
Asst Minister Expenses	643	0
<b>Total Personnel &amp; Ministry Costs</b>	<b>39730</b>	<b>36152</b>

## 3 Local Mission

Evangelistic Events	186	107
Sunday School	0	593
Training & Study	56	246
Worship & Technology	495	597
Catering	182	97
<b>Total Local Mission</b>	<b>919</b>	<b>1640</b>

## 4 Wider Mission Giving to Others

Baptist Missionary Society	1303	1202
R W Owen & S J Owen	1880	2004
B.U.G.B. Home Mission	1303	1202
Christian Youth Outreach	2030	1603
New Growth Ministries	796	801
<b>Total Wider Mission Giving to Others</b>	<b>7313</b>	<b>6813</b>

## 5 Running Costs for premises

Electricity	1382	740
Gas	6100	2335
Water	764	645
Cleaners' Wages	2223	2016
Cleaning Materials & Bin hire	791	754
Insurance	1384	1335
Repairs & Maintenance Church	1492	489
Repairs & Maintenance Manse	421	380
Other Fabric Projects	141	230
<b>Total Running Costs for premises</b>	<b>14697</b>	<b>8924</b>

## 6 Administration

Comms Admin & printing	777	528
Publicity	141	442
Subscriptions (BU, EBA, ICO)	239	180
Administrator	3276	0
<b>Total Administration</b>	<b>4432</b>	<b>1151</b>

# Orchard Baptist Church Colchester 2024 Account signed

## 7 Giving to Other Causes via the General Fund bank account

<b>Receipts</b>	<b>2024</b>	<b>2023</b>
Tear Fund	268	34
Colchester Food Bank	115	230
Disasters Emergency Committee	0	227
Worship Group Sound equipment	1500	0
<b>Total Receipts</b>	<b>1883</b>	<b>491</b>

## 8 Giving to Other Causes via the General Fund bank account

<b>Payments</b>		
Tear Fund	268	34
Colchester Food Bank	115	230
Disasters Emergency Committee	0	227
<b>Total Payments this year</b>	<b>383</b>	<b>491</b>

## 9 Giving to Other Causes via the General Fund bank account

### **Payments From Previous Extra Gifts**

Colchester Food Bank	0	11
Family Events	0	317
Ukrainian Refugee support	0	98
Missions Reserve	0	19
<b>Payments from previous gifts</b>	<b>0</b>	<b>446</b>

## 10 Balances of Previous Gifts Received (brought forward)

Colchester Food Bank	0	11
Family Events	0	317
Ukrainian Refugee support	0	98
Missions Reserve	0	19
<b>Total of Balances brought forward 1 Jan</b>	<b>10</b>	<b>0</b>

11 General Fund has three accounts for funds.

12 Building Fund has two accounts but is not being actively used at present.

## 13 Assets held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited. They are stated at insured values.

Freehold church premises at 23 Blackheath, Mersea Road	1251807	1211817
The church also owns contents with an insured value of	72177	71462
100% of Freehold church manse at 6 Adelaide Drive, Colchester	375199	394245
<b>Total</b>	<b>1699183</b>	<b>1677524</b>

## 14 Current Liabilities

Cheques written but not cashed	20	1316
Other Current Liabilities (S Marsh re Pension contributions)	215	0
<b>Total Current Liabilities</b>	<b>235</b>	<b>1316</b>

# Orchard Baptist Church Colchester 2024 Account signed

15 **LIABILITIES (long term)** **2024** **2023**

**Building Fund Loans outstanding**

Baptist Union Loan Fund	0	0
Total Long- term Liabilities 31 Dec	0	0

16 Baptist Pension Scheme Liability 0 0

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022. The Baptist Pension Scheme have now said that "we are delighted to report that we estimate the Scheme's DB Plan has a surplus. As a result, your £1 per month contributions to the DB Plan will cease after the October 2024 contribution and your organisation no longer has any further responsibility towards the DB Plan. We are very pleased that this has been possible to achieve much earlier, and at a much lower cost, than we had anticipated."

17 **Funds/Float held in bank account for groups** **2024** **2023**

Little Pips/Toddlers	386	283
ECC Taste & See course	78	2400
Orchard Café Float for equipment	241	241
Total Funds held	705	2923

18 Gifts not yet forwarded to another charity or used by the Church will be sent early in 2025 or used during events in 2025

**Independent Examiner's Report to the Trustees of Orchard Baptist Church Colchester, CIO  
Registered Charity 1196891**

On the accounts for the twelve months ended December 31, 2024.

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this twelve month period under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

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 church 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 the 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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.

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

Signed by the Examiner



Date 2/3/25

Name: Robert Colin Brady

Relevant Professional Qualifications: BA Honours (Economics); Fellow, Chartered Institute of Management Accountants

Address: 5, Langenhoe Park, Langenhoe, Colchester, Essex, CO5 7JF

**ORCHARD BAPTIST CHURCH, COLCHESTER**

England & Wales - Charity number 1196891

---

# Accounts

---



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## **Trustees' Annual Report for the period**

From Period 02-12-22 To Period end date 02-12-23

Charity name: Orchard Baptist Church, Colchester  
Address: 23 Blackheath, Mersea Road, Colchester, Essex, CO2 0AE  
A Charitable Incorporated Organisation.  
Charity registration number: 1196891

### **Our Governance**

We have referred to a constitution which falls within the permitted variations of the approved governing document for Baptist Churches. Briefly stated:

Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated acceptance of the Beliefs, a willingness to participate in the activities, have indicated their agreement to become a member and acceptance of the duty of members. Each member shall have one vote which they may use at a Church Members' Meeting after hearing about the issues and any comments or questions raised by other members in advance of the vote. For matters requiring a formal decision or resolution a vote shall be taken and the outcome of the vote recorded as the resolution of the Members. The Church Members' Meeting shall appoint Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent) to be responsible for the governance of the Church and where there is a Minister that person is also a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of this constitution the Charity Trustees shall take responsibility for the control management and administration of the Church save that the Charity Trustees are not required to do anything that would cause them to be in breach of this constitution or any trustee duty placed upon them as a result of this role.

### **Objectives and Activities**

The principal purposes of the church are:-

- 3.1.1 The advancement of the Christian faith according to the principles of the Baptist denomination.
- 3.1.2 The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle.

In fulfilling the Purpose the Church 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:

1. Regular public worship, prayer, Bible study, preaching and teaching;
2. Baptism, as defined in the Baptist Union's Declaration of Principle;
3. The Communion of the Lord's Supper which shall normally be observed at least once a month;
4. Evangelism and mission, locally, regionally, nationally and internationally;
5. The teaching, encouragement, welcome and inclusion of young people;
6. Nurture and growth of Christian disciples;
7. Education and training for Christian and community service;
8. Giving and encouraging pastoral care;
9. Supporting and encouraging charitable social action in the United Kingdom and abroad;
10. Encouraging relationships with and supporting Baptists and other Christians.

## **Public Benefit**

All Charity Trustees have established due regard to the guidance issued by the Charity Commission on public benefit. We believe that hospitality is at the heart of all that we do to fulfil our charitable aims for those in our community. Together we advance religion by offering:

### **Regular public worship, (including prayer, Bible study, preaching and teaching);**

We have offered weekly Sunday Services throughout the year which usually includes a monthly celebration of the Lord's Supper and the promotion of baptism as a personal commitment to Christ. Our services and our events have been designed to share biblical insights, illustrations from life, the heart of the meaning in the Bible in a modern way and to discern the heart of God for the church.

These are offered to those attending in person and those listening to our sermons online. Services have continued to offer prayer, contemplation, testimony, and communion, and all normal Christian festivals have been marked. More specifically, we have focused on the themes of Issues Facing Christians and the World Today, the Prophet Jonah and the names of God. We have extended the preaching team and developed a preaching team framework which recognises that we need to be very sensitive to people with different needs and views in our congregation. This pays attention to the Equality Act, and recognises the importance of loving our neighbours whilst preaching the Bible. This has now been adopted formally by the Church Members and will act as a guide for our fellowship going forward. We have entitled it 'Building Fellowship at Orchard Baptist Church Colchester'.

### **Prayer Meetings**

Monthly Prayer meetings continue in support of all those within the church, for our activities and for local community needs and this attracts good attendance. Ecumenical prayer continues weekly online for local needs and outside agencies/ issues/ people who come to our attention.

### **Weekly Homegroups**

These meetings aim to deepen our Christian faith, grow discipleship and encourage fellowship and approximately half our membership attends them. Our Tuesday Discoverers' Group has studied Prayer and Listening, Joel and Amos. Our Tuesday and Wednesday Homegroups have studied Philippians, Colossians, and Zechariah's prophecies of a Messiah. Each Home Group has also devoted time to study the Bible together to enable our church members to discern and respond to the national call from Baptist's Together regarding the Ministerial Rules Consultation on Human Sexuality and Marriage.

### **Sunday School /All Age Worship**

We are currently offering two groups for those aged 3-11yrs, who are our 'Followers', and those aged between 12 – 16yrs which is our 'CY' group. This teaching, encouragement, welcome and inclusion of young people is offered 3 or 4 Sundays each month, supplemented by our All-age worship (including Café Church, drama, puppets and craft-based worship) together at once or twice a month.

### **Outreach**

At Leadership and at our Outreach meeting we have agreed that we want:

- To serve all ages
- To discern activity together, not individually
- To use the wide range of talents in our church
- To acknowledge the context of people's lives
- To work within the budget set
- To work strategically across the year

*Our Little Pips Toddler group* meets in our church building and creates pastoral and missional opportunities with young families. This has served approximately 40-60 different families each week during term time over the past year. Here, Christian Festivals continue to be marked through crafts and story telling and prayer is often a feature.

We held bi-monthly *Film events* and held 2 themed *craft events* around the Christian and School Calendar on Christmas, and Valentine's Day. We represented the Christian community in our area at *several local events* to raise our profile and meet our charitable aims in Colchester. We encouraged the older children who are associated with our church to create and help at these events as a means of discipleship.

We continued making links with our local community by holding a weekly *Table Tennis Club* and a *Needlework, Knitting and Crochet Craft Group* (these each reached 12 people).

We joined with another local church at Christmas time in an outdoor carol singing evening in the local community.

We put in a bid and were provided with a grant of approximately £2,500 from Essex County Council to deliver a course on nutrition and food education, aiming to increase our links with the local community and provide a practical help to them. This will be delivered early in 2024.

Our work with schools provides Christian input for their curriculum. Classes from a local school have visited the church with opportunities for the children to explore what goes on in the building and to understand more the traditions of the Christian religion.

#### **Officiation at funerals / memorial services**

These are offered for those who know our church through our outreach activity as well as past and present congregations. The appointment of a minister has made this easier.

#### **Volunteering**

Aside from its two employees (Our Minister and a person who cleans the church), the charity relies on volunteers to further its aims.

#### **Funding**

The accounts are attached with this report.

The organisation is mainly funded through voluntary giving, and reclaim of taxpayer's money through gift aid. The reserves policy of Orchard Baptist Church Colchester is to hold six months of all expenditure including manse repayments to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £35082, compared to £44577 - in free cash reserves held at the year-end. The trustees have budgeted to run a deficit in the coming year to which may reduce the free cash but still meet the policy. This policy will be reviewed annually. The church has finished paying for the mortgage on the manse, using money from the reserves.

#### **Social Investment Policy**

Our policy/pattern is a 'ladder' approach. First, we will ask members for loans and gifts, then the Baptist family before looking outside and lastly considering Social investment funds or commercial loans only as necessary.

#### **Tithes /Grant-making**

Local, national and international missionary / home mission support complete our outreach and education activity. We currently make grants to linked missionaries in BMS, HMF, Wycliffe Bible Translators, New Growth Ministries, and Christian Youth Outreach in Colchester, all of which advance the Christian faith. Our current policy is to give 12% of our giving, tax reclaim and other income to external agencies in sympathy with our aims in the form of grants. The amount of these grants is subject to annual scrutiny and review by church members.

#### **Our Buildings**

The local church building has regular lettings to the following groups:

- Age-Well Colchester Dementia Club
- Singing for the Brain
- Harmonic Voices

- Different Strokes Group
- Presbyterian Church of Ghana
- Colchester Speaker's Club

and has continued to let premises to private individuals.

Hall bookings have also been reviewed regarding local price equivalence. We now have a pricing structure with differentiated rates charged for Charities, Business and Private hire to ensure affordability within our wider community and financial prudence.

Our on-going premises review has further stream-lined our storage, and also the installation of a door-bell and security lights at the front of the premises has made it safer for users of the premises.

The ongoing repairs to our fabric are managed largely 'in house' by professional builders and decorators within the congregation and other volunteers.

### Use of Technology

Christian educational materials are delivered using *electronic resources* via our services, our new church website offering greater functionality, Facebook, emails, etc., carefully signposting our members to other Christian materials, leaflets and books with a view to individual and local context which align with our overall aims. These come from partner organisations such as Baptists Together, EBA, or Churches Together in England, LICC, BMS etc. Our educational work in and local activity has been supported with the relocation and development of our church website and our ongoing review of the technology available within the church.

### Our Policies and Procedures

We have policies regarding GDPR, Data Retention, Safeguarding, Hall Hire, Food Hygiene. We have adopted the BU 'Help I'm a Charity Trustee' BUGB Charity Trustee Handbook, Treasurers, Church Secretary and Resource Guidelines. 'Baptist's Together' guidance and information are circulated and timetabled for ongoing review with due regard for the legal implications and is adapted where possible, according to local context across the calendar year.

**Table 1. The Purpose of our Activities**

	Regular public worship, prayer, Bible study, preaching and teaching	Baptism	LORDS SUPPER	Evangelism and mission	teaching, encouragement, welcome and inclusion of young	Nurture and growth of Christian disciples	Education and training for Christian and community service	pastoral care	charitable association	Encouraging relationships
Weekly Sunday Services	√		√	√	√	√	√	√		√
Weekly Refreshments & Fellowship					√	√		√		√
Baptismal education with inquirers and in small groups		√								
Sunday School 'Followers' and	√				√	√	√	√		√

'CY' groups										
Weekly Term-Time Homegroups	√			√		√	√	√		√
Funeral and Memorial Services	√			√		√		√		√
Grant-making to local, national and international mission				√	√	√	√	√	√	√
Weekly Online Ecumenical Prayer	√			√		√		√		√
Family Fun Days with Local Groups				√	√		√		√	√
Little Pips Toddlers Group				√	√			√	√	√
Film Evenings				√	√	√		√	√	√
Weekly Table Tennis, Crochet Groups				√		√		√		√
Local Schools Work				√	√	√	√			√
Development of Church Website, Use of Social Media and Technology	√			√		√	√			√
Review of church building usage/ Ongoing repairs/ Regular Lettings	√		√	√	√	√	√	√	√	√

Reference and Administrative details

Charity name	Orchard Baptist Church, Colchester
Other name the charity uses	None
Registered charity number	1196891
Charity's principal address	23 Blackheath, Mersea Road, Colchester, Essex. CO2 0AE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kathryn Rose Young	Minister	1.12.2021 to present	Church Members
2	Linda Joy Paterson	Church Secretary	1.12.2021 to present	Church Members
3	Brian Derek Paterson	Treasurer	1.12.2021 to present	Church Members
4	Hilary Sonia Hannan		1.12.2021 to present	Church Members
5	Adrian John Cuthbert		1.12.2021 to present	Church Members
6	Richard Giles Martin Bolam		1.12.2021 to present	Church Members
8	Julie Elisabeth Bolam		30.3.2022-29.11.23	Church Members
9	Paul Bocking		30.3.2022-present	Church Members
10	David Andrew Ball		30.3.2022- present	Church Members
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

	Signature(s)	<i>Kate Young</i>	<i>L.J. Paterson</i>
	Full name(s)	KATHRYN ROSE YOUNG	LINDA JOY PATERSON
	Position (eg Secretary, Chair, etc)	Chair	SECRETARY
	Date	15/10/24	

# Orchard Baptist Church Colchester 2023 Account

## Orchard Baptist Church Colchester CIO Registered Charity 1196891

### Financial Statement for the year ending 31 December 2023

notes	<b>General Fund Receipts &amp; Payment Account</b>	<b><u>2023</u></b>	<b><u>2022</u></b>
	<b>Receipts</b>		
	Offering	44508	43232
	Income Tax recovered on gifts	7836	7747
	Interest on bank accounts	1079	710
	FIT from Solar Panels	977	960
	Rent of premises	8584	5793
	Family event donations	0	0
	Other Income	66	437
	<b>Total Receipts</b>	<b>63051</b>	<b>58879</b>
		<b><u>2023</u></b>	<b><u>2022</u></b>
	<b>Payments</b>		
	2 Total Personnel & Ministry Costs	36152	35009
	3 Total Local Mission	1640	506
	4 Wider Mission Giving to Others	6813	5491
	5 Running Costs for premises	8924	9016
	6 Administration	1151	3327
	<b>Total (Payments/budget)</b>	<b>54679</b>	<b>53349</b>
	Surplus / (- Deficit)	8371	5530
	Transfer from General Fund	23430	3887
	Balances brought forward 1 Jan	59473	57830
	Balances to be carried forward 31 Dec	44415	59473
	<b>Giving to Other Causes via the General bank account</b>		
	<b>7 Receipts</b>		
	Total Receipts	491	499
	<b>Payments</b>		
	8 Total Payments this year	491	401
	9 Payments from previous gifts	446	193
	<b>Total payments</b>	<b>937</b>	<b>595</b>
	Surplus / (- Deficit)	-446	-95
	10 Total of Balances brought forward 1 Jan	446	541
	18 Balances to be carried forward 31 Dec	0	446
	<b>Building Fund Receipts &amp; Payment Account</b>	<b><u>2023</u></b>	<b><u>2022</u></b>
	<b>Receipts</b>		
	Offerings	657	3388
	Income Tax recovered on gifts	875	271
	Interest on bank accounts	5	1
	<b>Total Receipts</b>	<b>1537</b>	<b>3660</b>
	<b>Payments</b>		
	Loan Interest	524	1274
	Loan repayments	24807	6345
	<b>Total payments</b>	<b>25332</b>	<b>7619</b>
	Surplus / (- Deficit)	-23795	-3959
	Transfers to Building Fund	23430	3887
	Balances brought forward 1 Jan	517	589
	Balances to be carried forward 31 Dec	152	517

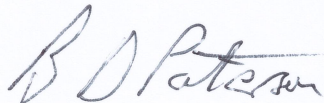
## Orchard Baptist Church Colchester 2023 Account

### STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC 2023

<u>ASSETS</u>	<u>2023</u>	<u>2022</u>
<b>11 General Fund Receipts &amp; Payment Account</b>		
Cash	130	0
Co-op c/a	0	0
Co-op deposit	0	0
CIO Coop bank account	2111	3882
CIO Coop Deposit account	21348	11100
Baptist Union Deposit account	25065	46134
<b>12 Building Fund Account Assets</b>		
Cash	5	
Barclays bank account	0	0
Barclays BPA/Instant access account	0	0
CIO Coop bank account	0	0
CIO Coop Deposit account	147	517
<b>13 Assets held for the Church's own use</b>	<b>1677524</b>	<b>1542088</b>
<b>Total Assets</b>	<b>1726330</b>	<b>1603722</b>
 <u>LIABILITIES</u>		
<b>14 Current Liabilities</b>	<b>1316</b>	<b>852</b>
<b>15 Long Term Loans</b>	<b>0</b>	<b>24807</b>
<b>16 Baptist Pension Scheme Liability</b>	<b>0</b>	<b>0</b>
<b>17 Funds held in bank account for groups</b>	<b>2923</b>	<b>347</b>
<b>18 Balances to be carried forward 31 Dec</b>	<b>0</b>	<b>446</b>
<b>Total Liabilities</b>	<b>4239</b>	<b>26452</b>

The accounts and statement of assets and liabilities set out on pages 1 to 5 relating to the year ending 31st December 2023 are as approved by the Leaders

Signed



# Orchard Baptist Church Colchester 2023 Account

Notes to the accounts

## 1 Basis of accounts:-

These accounts have been prepared on a 'receipts and payments' basis and accord with Sections 145 & 152 of Part 8 of the Charities Act 2011. These figures are rounded off to the nearest £. The CIO was registered with the Charities Commission on 1st December 2021 but did not begin to operate separately until after 30th June 2022 when the Unincorporated organisation was closed and the assets and liabilities transferred to the CIO on 1st July 2022. The period reported for here is for the CIO from 1/1/23 to 31/12/23. The figures for the previous year are from the Unincorporated organisation and the CIO combined for 2022 and are for comparison purposes and for the purposes of clarity of balances carried forwards.

<b>2 <u>Personnel &amp; Ministry Costs</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>
Minister's stipend	26500	24988
Employer's Pension Contributions	3375	5405
Employer's National Insurance	0	0
Minister's Expenses	1103	854
Minister's NAM & CMD training	941	120
Visiting Speakers expenses etc	340	588
Manse Council Tax	2248	2071
Manse Water	654	413
Manse Insurance	631	535
Pastoral Care Fund	321	35
Other Ministry	40	0
<b>Total Personnel &amp; Ministry Costs</b>	<b>36152</b>	<b>35009</b>
<b>3 <u>Local Mission</u></b>		
Evangelistic Events	107	8
Sunday School	593	20
Training & Study	246	0
Worship & Technology	597	322
Catering	97	156
<b>Total Local Mission</b>	<b>1640</b>	<b>506</b>
<b>4 <u>Wider Mission Giving to Others</u></b>		
B.U.G.B. Home Mission	1202	969
Baptist Missionary Society	1202	969
Christian Youth Outreach	1603	1292
R W Owen & S J Owen	2004	1615
New Growth Ministries	801	646
<b>Total Wider Mission Giving to Others</b>	<b>6813</b>	<b>5491</b>
<b>5 <u>Running Costs for premises</u></b>		
Electricity	740	550
Gas	2335	1469
Water	645	546
Cleaners' Wages	2016	2153
Cleaning Materials & Bin hire	754	554
Insurance	1335	1255
Repairs & Maintenance Church	489	2393
Repairs & Maintenance Manse	380	96
Other Fabric Projects	230	0
<b>Total Running Costs for premises</b>	<b>8924</b>	<b>9016</b>
<b>6 <u>Administration</u></b>		
Comms Admin & printing	528	1008
CIO costs	0	2106
Publicity	442	22
Subscriptions (BU, EBA)	180	191
Other Administration	0	0
<b>Total Administration</b>	<b>1151</b>	<b>3327</b>

## Orchard Baptist Church Colchester 2023 Account

### 7 Giving to Other Causes via the General Fund bank account

<b>Receipts</b>	<b>2023</b>	<b>2022</b>
BMS Nepal COVID appeal	0	30
Tear Fund	34	150
Colchester Food Bank	230	59
Disasters Emergency Committee	227	60
Ukrainian Refugee support	0	200
<b>Total Receipts</b>	<b>491</b>	<b>499</b>

### 8 Giving to Other Causes via the General Fund bank account

<b>Payments</b>		
BMS Nepal COVID appeal	0	30
Tear Fund	34	150
Colchester Food Bank	230	59
Disasters Emergency Committee	227	60
Ukrainian Refugee support	0	102
<b>Total Payments this year</b>	<b>491</b>	<b>401</b>

### 9 Giving to Other Causes via the General Fund bank account

<b>Payments From Previous Extra Gifts</b>		
Colchester Food Bank	11	0
Family Events	317	193
Ukrainian Refugee support	98	0
Missions Reserve	19	0
<b>Payments from previous gifts</b>	<b>446</b>	<b>193</b>

### 10 Balances of Previous Gifts Received (brought forward)

Colchester Food Bank	11	11
Family Events	317	511
Ukrainian Refugee support	98	0
Missions Reserve	19	19
<b>Total of Balances brought forward 1 Jan</b>	<b>446</b>	<b>541</b>

At 1/1/22 the Unincorporated Church had accounts with the Cooperative Bank which were subsequently closed during 11 the year after the CIO was up and running.

At 1/1/22 the Unincorporated Church had accounts with Barclays Bank which were subsequently closed during the year 12 after the CIO was up and running.

### 13 Assets held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited. They are stated at insured values.

Freehold church premises at 23 Blackheath, Mersea Road	1211817	1141071
The church also owns contents with an insured value of	71462	66912
100% of Freehold church manse at 6 Adelaide Drive, Colchester	394245	334105
<b>Total</b>	<b>1677524</b>	<b>1542088</b>

### 14 Current Liabilities

Cheques written but not cashed	1316	852
Other Current Liabilities	0	0
<b>Total Current Liabilities</b>	<b>1316</b>	<b>852</b>

## Orchard Baptist Church Colchester 2023 Account

15 <b>LIABILITIES (long term loans)</b>	<b>2023</b>	<b>2022</b>
<b>Building Fund Loans outstanding</b>		
Baptist Union Loan Fund	0	24807
<b>Total Long- term Liabilities 31 Dec</b>	<b>0</b>	<b>24807</b>
<hr/>		
16 Baptist Pension Scheme Liability	0	0

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022. On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

17 <b>Funds/Float held in bank account for groups</b>	<b>2023</b>	<b>2022</b>
Little Pips/Toddlers	283	106
ECC Taste & See course	2400	0
Orchard Café Float for equipment	241	241
<b>Total Funds held</b>	<b>2923</b>	<b>347</b>

Gifts not yet forwarded to another charity or used by the Church will be sent early in 18 2024 or used during events in 2024

## **Independent Examiner's Report to the Trustees of Orchard Baptist Church Colchester, CIO Registered Charity 1196891**

On the accounts for the twelve months ended December 31, 2023.

### **Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this twelve month period under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

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 church 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 the 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.

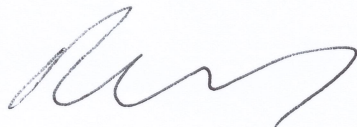
### **Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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.

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

Signed by the Examiner



Date

17/3/24

Name: Robert Colin Brady

Relevant Professional Qualifications: BA Honours (Economics); Fellow, Chartered Institute of Management Accountants

Address: 5, Langenhoe Park, Langenhoe, Colchester, Essex, CO5 7JF

**Independent Examiner's Report to the Trustees of Orchard Baptist Church Colchester, CIO  
Registered Charity 1196891**

On the accounts for the twelve months ended December 31, 2023.

**Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this twelve month period under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

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 church 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 the 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.

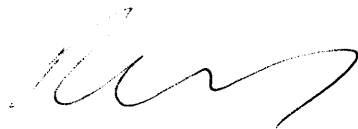
**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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.

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

Signed by the Examiner



Date

17/3/24

Name: Robert Colin Brady

Relevant Professional Qualifications: BA Honours (Economics); Fellow, Chartered Institute of Management Accountants

Address: 5, Langenhoe Park, Langenhoe, Colchester, Essex, CO5 7JF

**ORCHARD BAPTIST CHURCH, COLCHESTER**

England & Wales - Charity number 1196891

---

# Accounts

---



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## **Trustees' Annual Report for the period**

From                                      Period 02-12-21    To                                      Period end date 02-12-22

Charity name: Orchard Baptist Church, Colchester  
Address: 23 Blackheath, Mersea Road, Colchester, Essex. CO2 0AE  
A Charitable Incorporated Organisation.  
Charity registration number: 1196891

### **Our Governance**

We have adopted a constitution which falls within the permitted variations of the approved governing document for Baptist Churches. Briefly stated:

Membership of the Church is open to those who have professed faith in Jesus Christ and wish to become members, and who, by applying for membership have indicated acceptance of the Beliefs, a willingness to participate in the activities, have indicated their agreement to become a member and acceptance of the duty of members. Each member shall have one vote which they may use at a Church Members' Meeting after hearing about the issues and any comments or questions raised by other members in advance of the vote. For matters requiring a formal decision or resolution a vote shall be taken and the outcome of the vote recorded as the resolution of the Members. The Church Members' Meeting shall appoint Charity Trustees, including a Church Secretary (or equivalent) and a Church Treasurer (or equivalent) to be responsible for the governance of the Church and where there is a Minister that person is also a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of this constitution the Charity Trustees shall take responsibility for the control management and administration of the Church save that the Charity Trustees are not required to do anything that would cause them to be in breach of this constitution or any trustee duty placed upon them as a result of this role.

### **Objectives and Activities**

The principal purposes of the church are:-

- 3.1.1 The advancement of the Christian faith according to the principles of the Baptist denomination.
- 3.1.2 The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

As a member of the Baptist Union the Church subscribes to the Baptist Union's Declaration of Principle.

In fulfilling the Purpose the Church 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:

1. Regular public worship, prayer, Bible study, preaching and teaching;
2. Baptism, as defined in the Baptist Union's Declaration of Principle;
3. The Communion of the Lord's Supper which shall normally be observed at least once a month;
4. Evangelism and mission, locally, regionally, nationally and internationally;
5. The teaching, encouragement, welcome and inclusion of young people;
6. Nurture and growth of Christian disciples;
7. Education and training for Christian and community service;
8. Giving and encouraging pastoral care;
9. Supporting and encouraging charitable social action in the United Kingdom and abroad;
10. Encouraging relationships with and supporting Baptists and other Christians.

## **Public Benefit**

All Charity Trustees have established due regard to the guidance issued by the Charity Commission on public benefit. We believe that hospitality is at the heart of all that we do to fulfil our charitable aims for those in our community. Together we advance religion by offering:

### **Regular public worship, (including prayer, Bible study, preaching and teaching);**

We have offered weekly Sunday Services throughout the year which include a monthly celebration of the Lord's Supper and the promotion of baptism as a personal commitment to Christ. This year our overall theme has been 'Love'. Our services and our events have been designed to bring this theme to our own faith community and those who seek to know more about God as revealed in the Bible. These are offered to those attending in person and those listening to our sermons online. Services have continued to offer prayer, contemplation, testimony, and communion, and all normal Christian festivals have been marked. More specifically, we have focused on the themes of 'And Jesus Met...'; 'David's Life'; 'Church'; 'The Prophet Daniel' and 'Bible Heroes'.

### **Prayer Meetings**

Monthly Prayer meetings continue in support of all those within the church, for our activities and for local community needs and this attracts good attendance. Ecumenical prayer continues weekly online for local needs and outside agencies/ issues/ people who come to our attention.

### **Weekly Homegroups**

These meetings aim to deepen our Christian faith, grow discipleship and encourage fellowship and approximately half our membership attends them. Our Tuesday Discoverers' Group has studied 'Prayer', 'Psalms'; and 'James'. Wednesday Homegroups have studied together following Sunday Service themes, Esther, EBA Lent course, and 'The Tabernacle'.

### **Sunday School /All Age Worship**

We are currently offering two groups for those aged 5-11yrs, who are our 'Followers', and those aged between 12 – 16yrs which is our 'CY' group. This teaching, encouragement, welcome and inclusion of young people is offered 3 or 4 Sundays each month, supplemented by our All-age worship (including Café Church and craft based worship) together at once or twice a month.

### **Outreach**

At Leadership and at our Outreach meeting we have agreed that we want:

- To serve all ages
- To discern activity together, not individually
- To use the wide range of talents in our church
- To acknowledge the context of people's lives
- To work within the budget set
- To work strategically across the year

*Our Little Pips Toddler group* meets in our church building and creates pastoral and missional opportunities with young families. This has served approximately 40-60 different families each week during term time over the past year, and we have seen a real improvement in the social skills of children born during the pandemic and their families.

We have held bi-monthly *Film events* and *Family Fun Mornings*, and held 4 themed *craft events* around the Christian and School Calendar on Christmas, the Love of God, the Light of Christ and the Presence of the Son of God. We represent the Christian community in our area at *several local events* to raise our profile and meet our charitable aims in Colchester. We encourage the older children who are associated with our church to create and help at these events as a means of discipleship.

We have extended links with our local community by holding weekly *Table Tennis Club* and *Needlework, Knitting and Crochet Group* (these each reached 12 people).

The occasional use of community greenspace venues has helped us to provide better visibility to increase our links within our local community as a mean to share the Christian faith.

We have also run a *Christians Against Poverty 'Lifeskills' course* which was attended by 10 people. This looks at practical day to day management of finances, household organisation and relationships, according to Biblical principles.

Our work within schools provides Christian input for their curriculum in Assemblies and in distribution of child-friendly Advent and Christmas resources.

### **Officiation at funerals / memorial services**

These are offered for those who know our church through our outreach activity as well as past and present congregation. The appointment of a minister has made this easier.

### **Volunteering**

Aside from its two employees (Our Minister and a person who cleans the church), the charity relies on volunteers to further its aims.

### **Funding**

A financial report is attached with this report.

The organisation is mainly funded through voluntary giving, and reclaim of taxpayer's money through gift aid. The reserves policy of Orchard Baptist Church Colchester is to hold six months of all expenditure including manse repayments to allow the church to adapt to any changes in the income or expenditure of the church. The trustees currently believe this amount to be £33243, compared to £59473 in free cash reserves held at the year-end. The trustees have budgeted to run a deficit in the coming year to which may reduce the free cash but still meet the policy. This policy will be reviewed annually.

### **Social Investment Policy**

Our policy/pattern is a 'ladder' approach. First, we will ask members for loans and gifts, then the Baptist family before looking outside and lastly considering Social investment funds or commercial loans only as necessary.

### **Tithes /Grant-making**

Local, national and international missionary / home mission support complete our outreach and education activity. We currently make grants to linked missionaries in BMS, HMF, Wycliffe Bible Translators, New Growth Ministries, and Christian Youth Outreach in Colchester, all of which advance the Christian faith. Our current policy is to give 12% of our giving, tax reclaim and other income to external agencies in sympathy with our aims in the form of grants. The amount of these grants is subject to annual scrutiny and review by church members.

### **Our Buildings**

The local church building has regular lettings to the following groups:

- Age-Well Colchester Dementia Club
- Singing for the Brain
- Harmonic Voices
- Different Strokes Group
- Presbyterian Church of Ghana
- Colchester Speaker's Club

and has continued to let premises to private individuals.

Hall bookings have also been reviewed regarding local price equivalence. We now have a pricing structure with differentiated rates charged for Charities, Business and Private hire to ensure affordability within our wider community and financial prudence.

Our premises review has included a review of all equipment stored within the building. This has permitted relocation of our older 'CY' Sunday School group to the rear classroom, and refurbishment of our front room to ensure premises are multi-functional and are capable of being used by more than one group at the same time. This has allowed our smaller church groups to run alongside our hall lettings and increased outreach capability.

The ongoing repairs to our fabric are managed largely 'in house' by professional builders and decorators within the congregation.

### Use of Technology

Christian educational materials are delivered using *electronic resources* via our services, our newly redesigned church website, Facebook, emails, etc., carefully signposting our members to other Christian materials, leaflets and books with a view to individual and local context which align with our overall aims. These come from partner organisations such as Baptists Together, EBA, or Churches Together in England, LICC, BMS etc. Our educational work in and local activity has been supported with the relocation and development of our church website and our ongoing review of the technology available within the church.

### Our Policies and Procedures

We have policies regarding GDPR, Data Retention, Safeguarding, Hall Hire, Food Hygiene. We have adopted the BU 'Help I'm a Charity Trustee' BUGB Charity Trustee Handbook, Treasurers, Church Secretary and Resource Guidelines. 'Baptist's Together' guidance and information is circulated and timetabled for ongoing review with due regard for the legal implications and is adapted where possible, according to local context across the calendar year.

**Table 1. The Purpose of our Activities**

	Regular public worship, prayer, Bible study, preaching and teaching	Baptism	Lords Supper	Evangelism and mission	teaching, encouragement, welcome and inclusion of young	Nurture and growth of Christian disciples	Education and training for Christian and community service	pastoral care	charitable social action	Encouraging relationships
Weekly Sunday Services	√		√	√	√	√	√		√	
Weekly Refreshments & Fellowship					√	√	√		√	
Baptismal education with inquirers and in small groups		√								
Sunday School 'Followers' and 'CY' groups	√				√	√	√		√	
Weekly Term-Time Homegroups	√			√		√	√		√	
Funeral and Memorial Services	√			√		√	√		√	
Grant-making to local, national and international mission				√	√	√	√	√	√	
Weekly Online Ecumenical Prayer	√			√		√	√		√	
Family Fun Days				√	√		√	√	√	

with Local Groups										
Family Fun Days at Church				√	√		√		√	√
Little Pips Toddlers Group				√	√			√	√	√
Film Evenings				√	√	√		√	√	√
Weekly Table Tennis, Crochet Groups				√		√		√		√
Christians Against Poverty Lifeskills Course				√		√		√	√	√
Local Schools Work				√	√	√	√			√
Development of Church Website, Use of Social Media and Technology	√			√		√	√			√
Review of church building usage/ Ongoing repairs/ Regular Lettings	√		√	√	√	√	√	√	√	√

Reference and Administrative details

Charity name	Orchard Baptist Church, Colchester
Other name the charity uses	None
Registered charity number	1196891
Charity's principal address	23 Blackheath, Mersea Road, Colchester, Essex. CO2 0AE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kathryn Rose Young	Minister	1.12.2021 to present	Church Members
2	Linda Joy Paterson	Church Secretary	1.12.2021 to present	Church Members
3	Brian Derek Paterson	Treasurer	1.12.2021 to present	Church Members
4	Hilary Sonia Hannan		1.12.2021 to present	Church Members
5	Adrian John Cuthbert		1.12.2021 to present	Church Members
6	Richard Giles Martin Bolam		1.12.2021 to present	Church Members
7	Janice Kaye Cross		1.12.21-30.3.2022	Church Members
8	Julie Elisabeth Bolam		30.3.2022-present	Church Members
9	Paul Bocking		30.3.2022-present	Church Members
10	David Andrew Ball		30.3.2022-present	Church Members
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Kate Young</i>	
Full name(s)	Kathryn Rose Young	
Position (eg Secretary, Chair, etc)	Chair	

Date 21-04-2023

# Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

## Orchard Baptist Church Colchester CIO Registered Charity 1196891

notes

1 Financial Statement for the period 1/12/21 to 31/12/22

previous period

CIO

UIO

Jul-Dec  
2022

Jan - Jun  
2022

### General Fund Receipts & Payment Account

#### Receipts

Offering	22620	20612
Income Tax recovered on gifts	7747	0
Interest on bank accounts	528	182
FIT from Solar Panels	508	452
Rent of premises	3632	2161
Family event donations	0	0
Other Income	0	437
<b>Total Receipts</b>	<b>35035</b>	<b>23844</b>

Jul-Dec

Jan - Jun

#### Payments

Total Personnel & Ministry Costs	16615	18394
Total Local Mission	153	353
Wider Mission Giving to Others	2745	2745
Running Costs for premises	5158	3858
Administration	1424	1903
<b>Total (Payments/budget)</b>	<b>26094</b>	<b>27254</b>

Surplus / (- Deficit)	8941	-3410
Transfer from General Fund	1710	2177
Balances brought forward 1 July	52242	57830
Balances to be carried forward 31 Dec	59473	52242

### Giving to Other Causes via the General bank account

#### Receipts

Total Receipts	439	60
----------------	-----	----

#### Payments

Total Payments this year	341	60
Payments from previous gifts	87	106
<b>Total payments</b>	<b>429</b>	<b>166</b>

Surplus / (- Deficit)	11	-106
Total of Balances brought forward 1 July	435	541
Balances to be carried forward 31 Dec	446	435

## Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

Building Fund Receipts & Payment Account	<u>2022</u>	<u>2022</u>
	<u>Jul-Dec</u>	<u>Jan - Jun</u>
<b>Receipts</b>		
Offerings	2855	533
Income Tax recovered on gifts	271	0
Interest on bank accounts	1	0
<b>Total Receipts</b>	<b>3127</b>	<b>533</b>
<b>Payments</b>		
Loan Interest	722	552
Loan repayments	4095	2250
<b>Total payments</b>	<b>4817</b>	<b>2802</b>
Surplus / (- Deficit)	-1690	-2269
Transfers to Building Fund	1710	2177
Balances brought forward 1 July	497	589
Balances to be carried forward 31 Dec	517	497

### STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC 2022

<u>ASSETS</u>	<u>31/12/2022</u>	<u>30/06/2022</u>
<b>General Fund Receipts &amp; Payment Account</b>		
Petty Cash	0	0
Co-op c/a	0	2294
Co-op deposit	0	6485
CIO Coop bank account	3882	0
CIO Coop Deposit account	11100	0
Baptist Union Deposit account	46134	45611
<b>Building Fund Account Assets</b>		
Barclays bank account	0	0
Barclays BPA/Instant access account	0	497
CIO Coop bank account	0	0
CIO Coop Deposit account	517	0
<b>Assets held for the Church's own use</b>	<b>1542088</b>	<b>1402351</b>
<b>Total Assets</b>	<b>1603722</b>	<b>1457238</b>
<b>Liabilities</b>		
Current Liabilities	852	1495
Long Term Loans	24807	28902
Baptist Pension Scheme Liability	0	9800
Funds held in bank account for groups	347	218
Balances to be carried forward 31 Dec	446	435
<b>Total Liabilities</b>	<b>26452</b>	<b>40850</b>

The accounts and statement of assets and liabilities set out on pages 1 to 4 relating to the six months ending 31st December 2022 are as approved by the Leaders

Signed



# Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

Notes to the accounts

## 1 Basis of accounts:-

These accounts have been prepared on a 'receipts and payments' basis and accord with Sections 145 & 152 of Part 8 of the Charities Act 2011. These figures are rounded off to the nearest £. The CIO was registered with the Charities Commission on 1st December 2021 but did not begin to operate separately until after 30th June 2022 when the Unincorporated organisation was closed and the assets and liabilities transferred to the CIO on 1st July 2022. The period reported for here is for the CIO from 1/12/21 to 31/12/22. The figures for Jan - Jun are for comparison purposes but are from the Unincorporated organisation and are for the purposes of clarity of balances carried forwards.

	<u>Jul-Dec</u>	<u>Jan - Jun</u>
<b>2 Personnel &amp; Ministry Costs</b>		
Minister's stipend	12613	12375
Employer's Pension Contributions	1969	3436
Employer's National Insurance	0	0
Minister's Expenses	449	405
Minister's NAM & CMD training	0	120
Visiting Speakers expenses etc	253	335
Manse Council Tax	1147	924
Manse Water	185	228
Manse Insurance	0	535
Pastoral Care Fund	0	35
Other Ministry	0	0
<b>Total Personnel &amp; Ministry Costs</b>	<b>16615</b>	<b>18394</b>
<b>3 Local Mission</b>		
Evangelistic Events	0	8
Friends International	0	0
Sunday School	0	20
Training & Study	0	0
Worship & Technology	77	245
Catering	75	81
Mission Conferences	0	0
Other Local Mission	0	0
<b>Total Local Mission</b>	<b>153</b>	<b>353</b>
<b>4 Wider Mission Giving to Others</b>		
B.U.G.B. Home Mission	485	485
Baptist Missionary Society	485	485
Christian Youth Outreach	646	646
R W Owen & S J Owen	807	807
New Growth Ministries	323	323
M & D Spencer	0	0
Christmas Gifts	0	0
Reserve	0	0
<b>Total Wider Mission Giving to Others</b>	<b>2745</b>	<b>2745</b>
<b>5 Running Costs for premises</b>		
Electricity	269	282
Gas	325	1145
Water	315	231
Cleaners' Wages	1008	1145
Cleaning Materials & Bin hire	105	449
Insurance	1255	0
Repairs & Maintenance Church	1882	512
Repairs & Maintenance Manse	0	96
Other Fabric	0	0
<b>Total Running Costs for premises</b>	<b>5158</b>	<b>3858</b>

## Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

6 Administration		
Comms Admin & printing	758	250
CIO costs	570	1536
Publicity	0	22
Subscriptions (BU, EBA)	96	96
Other Administration	0	0
<b>Total Administration</b>	<b>1424</b>	<b>1903</b>

### 7 Giving to Other Causes via the General Fund bank account

<b>Receipts</b>	<b>Jul-Dec</b>	<b>Jan - Jun</b>
BMS Nepal COVID appeal	30	0
Tear Fund	150	0
Christians Against Poverty	0	0
Colchester Food Bank	59	0
Disasters Emergency Committee	0	60
Ukrainian Refugee support	200	0
British Heart Foundation	0	0
<b>Total Receipts</b>	<b>439</b>	<b>60</b>

### 8 Giving to Other Causes via the General Fund bank account

<b>Payments</b>		
BMS Nepal COVID appeal	30	0
Tear Fund	150	0
Christians Against Poverty	0	0
Colchester Food Bank	59	0
Disasters Emergency Committee	0	60
Ukrainian Refugee support	102	0
British Heart Foundation	0	0
<b>Total Payments this year</b>	<b>341</b>	<b>60</b>

### 9 Giving to Other Causes via the General Fund bank account

<b>Payments From Previous Extra Gifts</b>		
Colchester Food Bank	0	0
Family Events	87	106
Missions Reserve	0	0
<b>Payments from previous gifts</b>	<b>87</b>	<b>106</b>

### 10 Balances of Previous Gifts Received (brought forward)

Colchester Food Bank	11	11
Family Events	405	511
Missions Reserve	19	19
<b>Total of Balances brought forward 1 July</b>	<b>435</b>	<b>541</b>

11 At 1/1/22 the Unincorporated Church had accounts with the Cooperative Bank which were subsequently closed during the year after the CIO was up and running.

12 At 1/1/22 the Unincorporated Church had accounts with Barclays Bank which were subsequently closed during the year after the CIO was up and running.

## Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

### 13 Assets held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited. They are stated at insured values.

Freehold church premises at 23 Blackheath, Mersea Road	1141071	1014285
The church also owns contents with an insured value of	66912	53961
100% of Freehold church manse at 6 Adelaide Drive, Colchester	334105	334105
<b>Total</b>	<b>1542088</b>	<b>1402351</b>

### 14 Current Liabilities

Cheques written but not cashed	852	1495
Other Current Liabilities	0	0
<b>Total Current Liabilities</b>	<b>852</b>	<b>1495</b>

### 15 LIABILITIES (long term loans)

31/12/2022

30/06/2022

#### **Building Fund Loans outstanding**

Baptist Union Loan Fund	24807	28902
<b>Total Long-term Liabilities 31 Dec</b>	<b>24807</b>	<b>28902</b>

### 16 Baptist Pension Scheme Liability

0

9800

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

### 17 Funds/Float held in bank account for groups

31/12/2022

30/06/2022

Little Pips/Toddlers	106	-23
Thursday Fellowship	0	0
Orchard Café Float for equipment	241	241
<b>Total Funds held</b>	<b>347</b>	<b>218</b>

18 Gifts not yet forwarded to another charity or used by the Church will be sent early in 2023 or used during events in 2023

## **Independent Examiner's Report to the Trustees of Orchard Baptist Church Colchester, CIO Registered Charity 1196891**

On the accounts for the six months ended December 31, 2022.

### **Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this six month period under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

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 church 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 the 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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.

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

Signed by the Examiner



Date

22/3/2023

Name: Robert Colin Brady

Relevant Professional Qualifications: BA Honours (Economics); Fellow, Chartered Institute of Management Accountants

Address: 5, Langenhoe Park, Langenhoe, Colchester, Essex, CO5 7JF

# Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

## Orchard Baptist Church Colchester CIO Registered Charity 1196891

notes

1 Financial Statement for the period 1/12/21 to 31/12/22

previous period

CIO

UIO

Jul-Dec

Jan - Jun

2022

2022

### General Fund Receipts & Payment Account

#### Receipts

Offering	22620	20612
Income Tax recovered on gifts	7747	0
Interest on bank accounts	528	182
FIT from Solar Panels	508	452
Rent of premises	3632	2161
Family event donations	0	0
Other Income	0	437
<b>Total Receipts</b>	<b>35035</b>	<b>23844</b>

Jul-Dec

Jan - Jun

#### Payments

Total Personnel & Ministry Costs	16615	18394
Total Local Mission	153	353
Wider Mission Giving to Others	2745	2745
Running Costs for premises	5158	3858
Administration	1424	1903
<b>Total (Payments/budget)</b>	<b>26094</b>	<b>27254</b>

Surplus / (- Deficit)	8941	-3410
Transfer from General Fund	1710	2177
Balances brought forward 1 July	52242	57830
Balances to be carried forward 31 Dec	59473	52242

### Giving to Other Causes via the General bank account

#### Receipts

Total Receipts	439	60
----------------	-----	----

#### Payments

Total Payments this year	341	60
Payments from previous gifts	87	106
<b>Total payments</b>	<b>429</b>	<b>166</b>

Surplus / (- Deficit)	11	-106
Total of Balances brought forward 1 July	435	541
Balances to be carried forward 31 Dec	446	435

## Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

Building Fund Receipts & Payment Account	2022	2022
	Jul-Dec	Jan - Jun
<b>Receipts</b>		
Offerings	2855	533
Income Tax recovered on gifts	271	0
Interest on bank accounts	1	0
<b>Total Receipts</b>	<b>3127</b>	<b>533</b>
<b>Payments</b>		
Loan Interest	722	552
Loan repayments	4095	2250
<b>Total payments</b>	<b>4817</b>	<b>2802</b>
Surplus / (- Deficit)	-1690	-2269
Transfers to Building Fund	1710	2177
Balances brought forward 1 July	497	589
Balances to be carried forward 31 Dec	517	497

### STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC 2022

<b>ASSETS</b>	31/12/2022	30/06/2022
<b>General Fund Receipts &amp; Payment Account</b>		
Petty Cash	0	0
Co-op c/a	0	2294
Co-op deposit	0	6485
CIO Coop bank account	3882	0
CIO Coop Deposit account	11100	0
Baptist Union Deposit account	46134	45611
<b>Building Fund Account Assets</b>		
Barclays bank account	0	0
Barclays BPA/Instant access account	0	497
CIO Coop bank account	0	0
CIO Coop Deposit account	517	0
<b>Assets held for the Church's own use</b>	<b>1542088</b>	<b>1402351</b>
<b>Total Assets</b>	<b>1603722</b>	<b>1457238</b>
<b>Liabilities</b>		
Current Liabilities	852	1495
Long Term Loans	24807	28902
Baptist Pension Scheme Liability	0	9800
Funds held in bank account for groups	347	218
Balances to be carried forward 31 Dec	446	435
<b>Total Liabilities</b>	<b>26452</b>	<b>40850</b>

The accounts and statement of assets and liabilities set out on pages 1 to 4 relating to the six months ending 31st December 2022 are as approved by the Leaders

Signed



# Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

Notes to the accounts

## 1 Basis of accounts:-

These accounts have been prepared on a 'receipts and payments' basis and accord with Sections 145 & 152 of Part 8 of the Charities Act 2011. These figures are rounded off to the nearest £. The CIO was registered with the Charities Commission on 1st December 2021 but did not begin to operate separately until after 30th June 2022 when the Unincorporated organisation was closed and the assets and liabilities transferred to the CIO on 1st July 2022. The period reported for here is for the CIO from 1/12/21 to 31/12/22. The figures for Jan - Jun are for comparison purposes but are from the Unincorporated organisation and are for the purposes of clarity of balances carried forwards.

	<u>Jul-Dec</u>	<u>Jan - Jun</u>
<b>2 Personnel &amp; Ministry Costs</b>		
Minister's stipend	12613	12375
Employer's Pension Contributions	1969	3436
Employer's National Insurance	0	0
Minister's Expenses	449	405
Minister's NAM & CMD training	0	120
Visiting Speakers expenses etc	253	335
Manse Council Tax	1147	924
Manse Water	185	228
Manse Insurance	0	535
Pastoral Care Fund	0	35
Other Ministry	0	0
<b>Total Personnel &amp; Ministry Costs</b>	<b>16615</b>	<b>18394</b>
<b>3 Local Mission</b>		
Evangelistic Events	0	8
Friends International	0	0
Sunday School	0	20
Training & Study	0	0
Worship & Technology	77	245
Catering	75	81
Mission Conferences	0	0
Other Local Mission	0	0
<b>Total Local Mission</b>	<b>153</b>	<b>353</b>
<b>4 Wider Mission Giving to Others</b>		
B.U.G.B. Home Mission	485	485
Baptist Missionary Society	485	485
Christian Youth Outreach	646	646
R W Owen & S J Owen	807	807
New Growth Ministries	323	323
M & D Spencer	0	0
Christmas Gifts	0	0
Reserve	0	0
<b>Total Wider Mission Giving to Others</b>	<b>2745</b>	<b>2745</b>
<b>5 Running Costs for premises</b>		
Electricity	269	282
Gas	325	1145
Water	315	231
Cleaners' Wages	1008	1145
Cleaning Materials & Bin hire	105	449
Insurance	1255	0
Repairs & Maintenance Church	1882	512
Repairs & Maintenance Manse	0	96
Other Fabric	0	0
<b>Total Running Costs for premises</b>	<b>5158</b>	<b>3858</b>

## Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

6 Administration		
Comms Admin & printing	758	250
CIO costs	570	1536
Publicity	0	22
Subscriptions (BU, EBA)	96	96
Other Administration	0	0
<b>Total Administration</b>	<b>1424</b>	<b>1903</b>

### 7 Giving to Other Causes via the General Fund bank account

<b>Receipts</b>	<b>Jul-Dec</b>	<b>Jan - Jun</b>
BMS Nepal COVID appeal	30	0
Tear Fund	150	0
Christians Against Poverty	0	0
Colchester Food Bank	59	0
Disasters Emergency Committee	0	60
Ukrainian Refugee support	200	0
British Heart Foundation	0	0
<b>Total Receipts</b>	<b>439</b>	<b>60</b>

### 8 Giving to Other Causes via the General Fund bank account

<b>Payments</b>		
BMS Nepal COVID appeal	30	0
Tear Fund	150	0
Christians Against Poverty	0	0
Colchester Food Bank	59	0
Disasters Emergency Committee	0	60
Ukrainian Refugee support	102	0
British Heart Foundation	0	0
<b>Total Payments this year</b>	<b>341</b>	<b>60</b>

### 9 Giving to Other Causes via the General Fund bank account

<b>Payments From Previous Extra Gifts</b>		
Colchester Food Bank	0	0
Family Events	87	106
Missions Reserve	0	0
<b>Payments from previous gifts</b>	<b>87</b>	<b>106</b>

### 10 Balances of Previous Gifts Received (brought forward)

Colchester Food Bank	11	11
Family Events	405	511
Missions Reserve	19	19
<b>Total of Balances brought forward 1 July</b>	<b>435</b>	<b>541</b>

11 At 1/1/22 the Unincorporated Church had accounts with the Cooperative Bank which were subsequently closed during the year after the CIO was up and running.

12 At 1/1/22 the Unincorporated Church had accounts with Barclays Bank which were subsequently closed during the year after the CIO was up and running.

## Orchard Baptist Church Colchester CIO Accounts 1/12/2021 to 31/12/2022

### 13 Assets held for the Church's own use

The Church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, the Baptist Union Corporation Limited. They are stated at insured values.

Freehold church premises at 23 Blackheath, Mersea Road	1141071	1014285
The church also owns contents with an insured value of	66912	53961
100% of Freehold church manse at 6 Adelaide Drive, Colchester	334105	334105
<b>Total</b>	<b>1542088</b>	<b>1402351</b>

### 14 Current Liabilities

Cheques written but not cashed	852	1495
Other Current Liabilities	0	0
<b>Total Current Liabilities</b>	<b>852</b>	<b>1495</b>

### 15 LIABILITIES (long term loans)

31/12/2022

30/06/2022

#### **Building Fund Loans outstanding**

Baptist Union Loan Fund	24807	28902
<b>Total Long-term Liabilities 31 Dec</b>	<b>24807</b>	<b>28902</b>

### 16 Baptist Pension Scheme Liability

0

9800

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan. A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

### 17 Funds/Float held in bank account for groups

31/12/2022

30/06/2022

Little Pips/Toddlers	106	-23
Thursday Fellowship	0	0
Orchard Café Float for equipment	241	241
<b>Total Funds held</b>	<b>347</b>	<b>218</b>

18 Gifts not yet forwarded to another charity or used by the Church will be sent early in 2023 or used during events in 2023

## **Independent Examiner's Report to the Trustees of Orchard Baptist Church Colchester, CIO Registered Charity 1196891**

On the accounts for the six months ended December 31, 2022.

### **Respective responsibilities of Trustees and Examiner**

The Church's Trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this six month period under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5) (b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

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 church 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 the 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records
- 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.

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

Signed by the Examiner



Date

22/3/2023

Name: Robert Colin Brady

Relevant Professional Qualifications: BA Honours (Economics); Fellow, Chartered Institute of Management Accountants

Address: 5, Langenhoe Park, Langenhoe, Colchester, Essex, CO5 7JF