



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

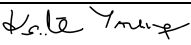
Names of the charity trustees who manage the charity

	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)		
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
<u>Jul-Dec</u>	<u>Jan - Jun</u>
<u>2022</u>	<u>2022</u>

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
Total Receipts	35035	23844

<u>Jul-Dec</u>	<u>Jan - Jun</u>
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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
Total (Payments/budget)	26094	27254

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
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Payments

Total Payments this year	341	60
Payments from previous gifts	87	106
Total payments	429	166

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
	<u>Jul-Dec</u>	<u>Jan - Jun</u>
Receipts		
Offerings	2855	533
Income Tax recovered on gifts	271	0
Interest on bank accounts	1	0
Total Receipts	3127	533
Payments		
Loan Interest	722	552
Loan repayments	4095	2250
Total payments	4817	2802
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

ASSETS	31/12/2022	30/06/2022
General Fund Receipts & Payment Account		
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
Building Fund Account Assets		
Barclays bank account	0	0
Barclays BPA/Instant access account	0	497
CIO Coop bank account	0	0
CIO Coop Deposit account	517	0
Assets held for the Church's own use	1542088	1402351
Total Assets	1603722	1457238
Liabilities		
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
Total Liabilities	26452	40850

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.

2 Personnel & Ministry Costs	<u>Jul-Dec</u>	<u>Jan - Jun</u>
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
Total Personnel & Ministry Costs	16615	18394
3 Local Mission		
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
Total Local Mission	153	353
4 Wider Mission Giving to Others		
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
Total Wider Mission Giving to Others	2745	2745
5 Running Costs for premises		
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
Total Running Costs for premises	5158	3858

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
Total Administration	1424	1903

7 Giving to Other Causes via the General Fund bank account

Receipts	<u>Jul-Dec</u>	<u>Jan - Jun</u>
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
Total Receipts	439	60

8 Giving to Other Causes via the General Fund bank account

Payments		
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
Total Payments this year	341	60

9 Giving to Other Causes via the General Fund bank account

Payments From Previous Extra Gifts

Colchester Food Bank	0	0
Family Events	87	106
Missions Reserve	0	0
Payments from previous gifts	87	106

10 Balances of Previous Gifts Received (brought forward)

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

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
Total	1542088	1402351

14 Current Liabilities

Cheques written but not cashed	852	1495
Other Current Liabilities	0	0
Total Current Liabilities	852	1495

15 LIABILITIES (long term loans)

31/12/2022

30/06/2022

Building Fund Loans outstanding

Baptist Union Loan Fund	24807	28902
Total Long- term Liabilities 31 Dec	24807	28902

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
Total Funds held	347	218

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

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Total (Payments/budget)	26094	27254

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Balances brought forward 1 July	52242	57830
Balances to be carried forward 31 Dec	59473	52242

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STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC 2022

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Co-op deposit	0	6485
CIO Coop bank account	3882	0
CIO Coop Deposit account	11100	0
Baptist Union Deposit account	46134	45611
Building Fund Account Assets		
Barclays bank account	0	0
Barclays BPA/Instant access account	0	497
CIO Coop bank account	0	0
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Assets held for the Church's own use	1542088	1402351
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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.

2 Personnel & Ministry Costs	<u>Jul-Dec</u>	<u>Jan - Jun</u>
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
Total Personnel & Ministry Costs	16615	18394
3 Local Mission		
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
Total Local Mission	153	353
4 Wider Mission Giving to Others		
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
Total Wider Mission Giving to Others	2745	2745
5 Running Costs for premises		
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
Total Running Costs for premises	5158	3858

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
Total Administration	1424	1903

7 Giving to Other Causes via the General Fund bank account

Receipts	<u>Jul-Dec</u>	<u>Jan - Jun</u>
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
Total Receipts	439	60

8 Giving to Other Causes via the General Fund bank account

Payments		
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
Total Payments this year	341	60

9 Giving to Other Causes via the General Fund bank account

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

10 Balances of Previous Gifts Received (brought forward)

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

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
Total	1542088	1402351

14 Current Liabilities

Cheques written but not cashed	852	1495
Other Current Liabilities	0	0
Total Current Liabilities	852	1495

15 LIABILITIES (long term loans)

31/12/2022

30/06/2022

Building Fund Loans outstanding

Baptist Union Loan Fund	24807	28902
Total Long- term Liabilities 31 Dec	24807	28902

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
Total Funds held	347	218

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