



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

| | Regula r public worshi p, prayer, Bible study, preach ing and teachi ng | B a p t i s m | L o r d s S u p p e r | E v a n g e l i s m a n d m i s s i o n | teaching, encourag ement, welcome and inclusion of young | Nurtur e and growth of Christi an discipl es | Education and training for Christian and community service | p a s t o r a l c a r e | c h a r i t a b l e s o c i a l a c t i o n | En co ura gin g rel ati on shi ps |
|--|---|---------------------------------|---|--|--|--|---|--|--|--|
| 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) | <div>Kate Young</div> | <div>L.J. Paterson</div> |
| | Full name(s) | <div>KATHRYN ROSE YOUNG</div> | <div>LINDA JOY PATERSON</div> |
| | Position (eg Secretary, Chair, etc) | <div>Chair</div> | <div>SECRETARY</div> |
| | Date | <div>15/10/24</div> | |

Orchard Baptist Church Colchester 2023 Account

Orchard Baptist Church Colchester CIO Registered Charity 1196891

Financial Statement for the year ending 31 December 2023

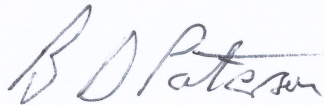
| notes | General Fund Receipts & Payment Account | 2023 | 2022 |
|--|---|--------------|--------------|
| Receipts | | | |
| | Offering | 44508 | 43232 |
| | Income Tax recovered on gifts | 7836 | 7747 |
| | Interest on bank accounts | 1079 | 710 |
| | FIT from Solar Panels | 977 | 960 |
| | Rent of premises | 8584 | 5793 |
| | Family event donations | 0 | 0 |
| | Other Income | 66 | 437 |
| | Total Receipts | 63051 | 58879 |
| Payments | | | |
| | 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 |
| | Total (Payments/budget) | 54679 | 53349 |
| | 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 |
| Giving to Other Causes via the General bank account | | | |
| 7 | Receipts | | |
| | Total Receipts | 491 | 499 |
| | Payments | | |
| 8 | Total Payments this year | 491 | 401 |
| 9 | Payments from previous gifts | 446 | 193 |
| | Total payments | 937 | 595 |
| | Surplus / (- Deficit) | -446 | -95 |
| 10 | Total of Balances brought forward 1 Jan | 446 | 541 |
| 18 | Balances to be carried forward 31 Dec | 0 | 446 |
| Building Fund Receipts & Payment Account | | | |
| | Receipts | | |
| | Offerings | 657 | 3388 |
| | Income Tax recovered on gifts | 875 | 271 |
| | Interest on bank accounts | 5 | 1 |
| | Total Receipts | 1537 | 3660 |
| | Payments | | |
| | Loan Interest | 524 | 1274 |
| | Loan repayments | 24807 | 6345 |
| | Total payments | 25332 | 7619 |
| | 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> |
|---|----------------|----------------|
| 11 General Fund Receipts & Payment Account | | |
| 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 |
| 12 Building Fund Account Assets | | |
| 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 |
| 13 Assets held for the Church's own use | 1677524 | 1542088 |
| Total Assets | 1726330 | 1603722 |
| <u>LIABILITIES</u> | | |
| 14 Current Liabilities | 1316 | 852 |
| 15 Long Term Loans | 0 | 24807 |
| 16 Baptist Pension Scheme Liability | 0 | 0 |
| 17 Funds held in bank account for groups | 2923 | 347 |
| 18 Balances to be carried forward 31 Dec | 0 | 446 |
| Total Liabilities | 4239 | 26452 |

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.

| | | |
|--|--------------------|--------------------|
| 2 <u>Personnel & Ministry Costs</u> | <u>2023</u> | <u>2022</u> |
| 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 |
| Total Personnel & Ministry Costs | 36152 | 35009 |
| 3 <u>Local Mission</u> | | |
| Evangelistic Events | 107 | 8 |
| Sunday School | 593 | 20 |
| Training & Study | 246 | 0 |
| Worship & Technology | 597 | 322 |
| Catering | 97 | 156 |
| Total Local Mission | 1640 | 506 |
| 4 <u>Wider Mission Giving to Others</u> | | |
| 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 |
| Total Wider Mission Giving to Others | 6813 | 5491 |
| 5 <u>Running Costs for premises</u> | | |
| 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 |
| Total Running Costs for premises | 8924 | 9016 |
| 6 <u>Administration</u> | | |
| Comms Admin & printing | 528 | 1008 |
| CIO costs | 0 | 2106 |
| Publicity | 442 | 22 |
| Subscriptions (BU, EBA) | 180 | 191 |
| Other Administration | 0 | 0 |
| Total Administration | 1151 | 3327 |

Orchard Baptist Church Colchester 2023 Account

7 Giving to Other Causes via the General Fund bank account

| Receipts | 2023 | 2022 |
|-------------------------------|-------------|-------------|
| 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 |
| Total Receipts | 491 | 499 |

8 Giving to Other Causes via the General Fund bank account

| Payments | | |
|---------------------------------|------------|------------|
| 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 |
| Total Payments this year | 491 | 401 |

9 Giving to Other Causes via the General Fund bank account

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

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 |
| Total of Balances brought forward 1 Jan | 446 | 541 |

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 |
| Total | 1677524 | 1542088 |

14 Current Liabilities

| | | |
|----------------------------------|-------------|------------|
| Cheques written but not cashed | 1316 | 852 |
| Other Current Liabilities | 0 | 0 |
| Total Current Liabilities | 1316 | 852 |

Orchard Baptist Church Colchester 2023 Account

| 15 <u>LIABILITIES (long term loans)</u> | <u>2023</u> | <u>2022</u> |
|--|-------------|--------------|
| Building Fund Loans outstanding | | |
| Baptist Union Loan Fund | 0 | 24807 |
| Total Long- term Liabilities 31 Dec | 0 | 24807 |
| <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 <u>Funds/Float held in bank account for groups</u> | <u>2023</u> | <u>2022</u> |
|---|-------------|-------------|
| Little Pips/Toddlers | 283 | 106 |
| ECC Taste & See course | 2400 | 0 |
| Orchard Café Float for equipment | 241 | 241 |
| Total Funds held | 2923 | 347 |

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.

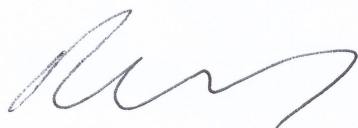
Independent examiner's statement

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

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Respective responsibilities of Trustees and Examiner

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- 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.

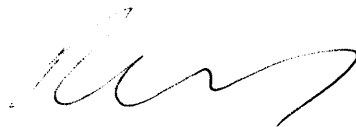
Independent examiner's statement

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

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