



**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					√□	√□		√□		√□

Baptismal education with inquirers		√□								
Sunday School	√□				√□	√□	√□	√□		√□
Homegroups	√□			√□	□	√□	√□	√□		√□
Funeral and Memorial Services	√□			√□		√□		√□		√□
Grant-making to local, national and international mission				√□	√□	√□	√□	√□	√□	√□
Weekly Online Ecumenical Prayer	√□			√□		√□		√□		√□
Family Fun Days and craft events				√□	√□		√□		√□	√□
Film Showings				√□	√□	√□		√□	√□	√□
Little Pips Toddlers Group				√□	√□	□		√□	√□	√□
Weekly Table Tennis, Crochet, and 'Cake and Cuppa' Groups				√□		√□		√□		√□
Church Website, Use of Social Media and Technology	√□		√□		√□	√□			√□	
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

	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)	<i>L.J. Paterson</i>	<i>B.D. Paterson</i>
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**

Receipts	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
Total Receipts		65643	63051

		<u>2024</u>	<u>2023</u>
Payments			
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
Total (Payments/budget)		67091	54679

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
Payments			
8 Total Payments this year	8	383	491
9 Payments from previous gifts	9	0	446
Total payments		383	937

Surplus / (- Deficit)		1500	-446
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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

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

Payments			
Loan Interest		0	524
Loan repayments		0	24807
Total payments		0	25332

Surplus / (- Deficit)		80	-23795
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Transfers to Building Fund		0	23430
Balances brought forward 1 Jan		152	517
Balances to be carried forward 31 Dec		232	152

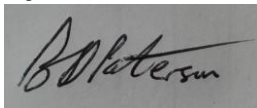
Orchard Baptist Church Colchester 2024 Account signed

STATEMENT OF ASSETS AND LIABILITIES AT 31 DEC 2024

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

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
Total Personnel & Ministry Costs	39730	36152

3 Local Mission

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

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
Total Wider Mission Giving to Others	7313	6813

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
Total Running Costs for premises	14697	8924

6 Administration

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

Orchard Baptist Church Colchester 2024 Account signed

7 Giving to Other Causes via the General Fund bank account

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

8 Giving to Other Causes via the General Fund bank account

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

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
Payments from previous gifts	0	446

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
Total of Balances brought forward 1 Jan	10	0
		446

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
Total	1699183	1677524

14 Current Liabilities

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

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

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